



**FEMA**

*Austin Joint Field Office*

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FEMA News Desk: 571-208-8757

# News Release

## **Protect Yourself from Disaster-Related Fraud and Scams**

**AUSTIN, Texas** – As storms and flooding wreak havoc across Texas, FEMA officials are warning of another danger: scam artists and unscrupulous contractors out to fleece communities and survivors struggling to recover from disaster.

Be aware of these most common post-disaster scams:

**Housing inspectors:** If home damage is visible from the street, an owner/applicant may be vulnerable to those who pose as housing inspectors and claim to represent FEMA or the U.S. Small Business Administration.

- Ask for identification. Federal and state representatives carry photo ID. A FEMA or SBA shirt or jacket is not proof of affiliation with the government.
- FEMA inspectors **never** ask for banking or other personal information.
- FEMA housing inspectors verify damage but do not hire or endorse specific contractors to fix homes or recommend repairs. They do not determine eligibility for assistance.

**Building contractors:** Natural disasters bring out fraudulent contractors offering clean-up and repairs. When hiring a contractor:

- Use licensed local contractors backed by reliable references; recovery experts recommend getting a written estimate from at least three contractors, including the cost of labor and materials; and read the fine print.
- Demand that contractors carry general liability insurance and workers' compensation. If he or she is not insured, you may be liable for accidents that occur on your property.
- Avoid paying more than half the costs upfront. Doing so offers little incentive for the contractor to return to complete repairs.

**Pleas for post-disaster donations:** Con artists play on the sympathies of disaster survivors, knowing that people want to help others in need. Disaster aid solicitations may arrive by phone, email, letter or face-to-face visits. Verify charitable solicitations:

- Ask for the charity's exact name, street address, phone number and web address, then phone the charity to confirm that the person asking for funds is an employee or volunteer.
- Don't pay with cash. Pay with a check made out to the charity in case funds must be stopped later.
- Request a receipt. Legitimate nonprofit agencies routinely provide receipts for tax purposes.

**Offers of state or federal aid:** Beware of anyone claiming to be from FEMA or the state and asking for a Social Security number, bank account number or other sensitive information. Scammers may solicit by phone or in person, promising to speed up the insurance, disaster

assistance or building permit process. Others promise a disaster grant and ask for large cash deposits or advance payments. Here's how to protect yourself:

- Federal and state workers do not solicit or accept money. FEMA and SBA staff never charge applicants for disaster assistance, inspections or help in filling out applications. If you have any doubts, do not give out information and file a report with the police.

If you suspect fraud, call the FEMA Disaster Fraud Hotline at **866-720-5721**. If you are a victim of a home repair or price-gouging scam, call the Office of the Texas Attorney General at **800-252-8011**. For information regarding disaster-related fraud and how to protect yourself, visit [texasattorneygeneral.gov/cpd/disaster-scams](http://texasattorneygeneral.gov/cpd/disaster-scams).

For more information on the Texas recovery, visit the disaster webpage for the May storms at [fema.gov/disaster/4272](http://fema.gov/disaster/4272); or visit the Texas Division of Emergency Management website at [txdps.state.tx.us/dem](http://txdps.state.tx.us/dem). Follow us on Twitter [@femaregion6](https://twitter.com/femaregion6).

Download [fema.gov/mobile-app](http://fema.gov/mobile-app) to locate open shelters and disaster recovery centers, receive severe weather alerts, safety tips and much more.

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

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