

# Protect Yourself from Fraud, Schemes and Scams

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CHARLESTON, W.Va. – After a disaster, scam artists, identity thieves and other criminals often attempt to take advantage of disaster survivors. Scammers may target survivors when they are in a stressful state and are more susceptible to potential fraud.

Scams can take different forms and be carried out in many ways, including phone calls, texts, mail or email, websites, or in person. Federal and state emergency management officials urge residents to watch for and report any suspicious activity by calling the FEMA Disaster Fraud Hotline at (866)-720-5721 or your local police department.

Some post-disaster fraud practices may include the following:

**Phony government workers:** You may be contacted by scam artists posing as disaster workers who are seeking money for services. Federal, state, and local disaster workers do not solicit or accept money,

**Fake offers of state or federal aid:** Federal disaster employees will not promise a disaster grant. FEMA and U.S. Small Business Administration (SBA) personnel never charge applicants for disaster assistance, inspections or help with completing applications. No money is solicited or accepted.

**Beware of unlicensed/uninsured contractors/phony contractors:** Often after a disaster, individuals will represent themselves as legitimate contractors. Ask for references, be cautious about advanced payments, make sure they are licensed and insured and obtain the proper permits.

**Phony housing inspectors:** When a disaster occurs, survivors may be vulnerable to phony housing inspectors claiming to represent FEMA to inspect damage. There is no charge for a FEMA inspection. FEMA inspectors will contact you to set a time to meet at the address where the damage was reported and to obtain



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any other required information. All FEMA personnel and contractors will have an official laminated photo ID badge. You may ask to see it. Field inspectors may use different types of communication methods to contact applicants. Inspectors may be calling from issued phones or personal cell phones, so applicants may receive calls from different area codes. Inspectors can and will use any contact information the applicant provided in their application including phone calls, text messages and emails.

If you have any doubts when receiving a call or an inspection visit from someone stating they are FEMA personnel, do not give out any information, but call (800)-621-3362 (TTY: (800)-462-7585) between 7 a.m. and 11 p.m. ET to verify the call or visit is legitimate.

There may be occasions when a FEMA representative must contact you to verify personal data. When applying for assistance, you will receive a nine-digit registration number that can be used for reference when corresponding with FEMA. That is the number you would use to check the status of your application online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), when calling the FEMA Helpline at 1-(800)-621-3362 or in person with a FEMA Disaster Survivor Assistance (DSA) Team member. FEMA DSA staff will be working in affected areas to provide survivors with one-on-one help with applications, fielding questions about the registration process or even finding the current status of their case.

Fraudulent charitable solicitations: A list of reputable charities that are approved by the Better Business Bureau's Wise Giving Alliance is available at [Give.Org](http://Give.Org). Criminals exploit survivors by sending fraudulent communications through email or social media and by creating phony websites designed to solicit contributions.

The Alliance advises, "do not respond to unsolicited emails, watch out for pushy telemarketers and look out for fake charities that sound real by using similar names." For more information about avoiding charitable giving scams, visit the [Federal Trade Commission's website](http://FederalTradeCommission.gov).

Or, if you have knowledge of fraud, waste, or abuse, you can report these tips - 24 hours a day, seven days a week - to the FEMA Disaster Fraud Hotline at **866-720-5721** or email [disaster@leo.gov](mailto:disaster@leo.gov).



For more information on West Virginia's disaster recovery, visit [emd.wv.gov](http://emd.wv.gov), [West Virginia Emergency Management Division Facebook page](#), [www.fema.gov/disaster/4783](http://www.fema.gov/disaster/4783) and [www.facebook.com/FEMA](http://www.facebook.com/FEMA).

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*FEMA's mission is helping people before, during, and after disasters. FEMA Region 3's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia.*

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 833-285-7448. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages).*



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