

Recovery Experts Warn: Beware of Fraud During Disaster Recovery

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THOMASVILLE, Ga. -- After a disaster, scam artists, identity thieves and other criminals may attempt to prey on vulnerable survivors. The most common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations and fake offers of state or federal aid.

Survivors should keep in mind:

- Federal and state workers never ask for or accept money and always carry identification badges.
- There is NO FEE required to apply for or to get disaster assistance from FEMA, the U.S. Small Business Administration or the state.
- Scam attempts can be made over the phone, by mail or email, text, or in person.

Survivors are particularly susceptible to fraud and price-gouging because their needs are immediate and there are few alternatives to offers of help. Survivors should take steps to protect themselves and avoid fraud when hiring contractors to clean property, remove debris or make repairs. In Georgia, roofers are no longer allowed to pay insurance deductibles unless the roofer employs a public adjuster to file claims.

Follow these simple rules to avoid becoming a victim of fraud:

- Use a checklist to remind you of what you need to demand when hiring a contractor;
- Use only contractors licensed by your state;
- Get a written estimate and get more than one estimate;
- Demand and check references;
- Ask for proof of insurance, i.e. liability and Workmen's Compensation;
- Insist on a written contract and refuse to sign a contract with blank spaces;



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- Get any manufacturing or labor warranties in writing;
- Make final payments only after the work is completed;
- Pay by check.

Donating money or supplies to the relief effort is a way to help survivors, but be alert to scams. Learn more about how to donate responsibly.

If you suspect contractor fraud or charity scams, report them to the Georgia Office of Attorney General Chris Carr at 404-651-8600. Complaints may be filed online. For insurance questions, contact the Georgia Department of Insurance Fraud Investigation Division at 800-656-2298. Also notify the toll-free FEMA Disaster Fraud Hotline at 866-720-5721. Complaints also may be made by contacting local law enforcement agencies.

You can check the reputation of businesses via the Georgia Consumer Protection Unit. The website is www.consumer.ga.gov.

For updates on Georgia's current disaster response and recovery, follow @GeorgiaEMA and @FEMARegion4 on Twitter and visit gema.ga.gov and fema.gov/disaster/4294 or fema.gov/disaster/4297.

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