

St. Clair County Disaster Survivors: Be Alert to Fraud After a Disaster

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After a disaster, scam artists, identity thieves and other criminals may attempt to prey on 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 photo-ID 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.

FEMA encourages survivors to be especially vigilant for these common post-disaster fraud practices:

- Fraudulent building contractors
 - Use only licensed local contractors backed by reliable references.
 - Use only contractors who carry general liability insurance and workers' compensation.
 - Don't pay more than half the costs of repairs upfront.
- Bogus pleas for post-disaster donations
 - Verify legitimate solicitations by asking for the charity's exact name, street address, phone number and webpage.
 - Call the charity and confirm that the person asking for funds is a genuine employee or volunteer.
 - Don't pay donations with cash.
 - Request a receipt with the charity's name, street address and phone number.
- Fake offers of state or federal aid



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- Beware of visits, telephone calls or emails – claiming to be from FEMA or the State of Illinois – asking for your Social Security number, bank account number or other sensitive information.
- Avoid scam artists who promise a disaster grant and ask for large cash deposits or advance payments in full.
- Federal and state workers will *never* ask for or accept money or charge applicants for disaster assistance, inspections or help in filling out applications.

If you suspect fraud, you are encouraged to call the toll-free Disaster Fraud Hotline at **866-720-5721** or the Illinois Attorney General's fraud hotline at **1-800-243-0618**, Línea Gratuita en Español **1-866-310-8398**. Complaints also may be made by contacting local law enforcement agencies.

For disaster updates from FEMA, follow [@FEMAreion5](#) on Twitter, and turn on mobile notifications. Visit the disaster webpage at fema.gov/disaster/4676.

For disaster updates from the Illinois Emergency Management Agency (IEMA), follow @ReadyIllinois on [Twitter](#), [Facebook](#) and [Instagram](#) and turn on mobile notifications. <http://www.illinois.gov/iema/> continues to be a go-to, single source to help Illinois residents easily find information and disaster-related resources.



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