



FEMA

November 12, 2016
DR-4291-VA NR-09
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News Release

Beware of fraud, scams when seeking disaster assistance

VIRGINIA BEACH, Va. – Watch out for sneaky characters pretending they’re going to help you make repairs!

As government agencies and charitable groups began providing disaster assistance, the Virginia Department of Emergency Management (VDEM) and Federal Emergency Management Agency (FEMA) officials warn citizens to be alert to scam artists, identity thieves, unlicensed contractors, and other criminals who may attempt to prey on vulnerable survivors.

Those who question the validity of a contact or suspect fraud are encouraged to call the toll free FEMA Disaster Fraud Hotline at **866-720-5721**. Complaints also may be made by contacting local law enforcement agencies. Or call the Virginia Attorney General’s Consumer Protection Hotline at: **800-552-9963**.

The most common post-disaster fraud practices include fraudulent building contractors, bogus pleas for disaster donations, fake offers of Commonwealth or federal aid, and phony housing inspectors:

- **Fraudulent building contractors:** Tips on hiring contractors.
 - Use licensed local contractors backed by reliable references. You can go to <http://www.dpor.virginia.gov/LicenseLookup/> to confirm a valid license.
 - Make sure your contractor carries general liability insurance and workers’ compensation.
 - Don’t pay more than half the costs of repairs upfront.

• **Bogus pleas for post-disaster donations:** Unscrupulous solicitors may play on the emotions of disaster survivors. Fake disaster aid solicitations may arrive by phone, email, letter, or face-to-face visits.

- Verify legitimate solicitations by asking for the charity's exact name, street address, phone number, and web address, then phone the charity directly and confirm that the person asking for funds is an employee or volunteer.
- Don't pay donations with cash.
- Request a receipt with the charity's name, street address, phone number.

If you wish to donate, go to the Virginia Relief Fund site at: <http://www.vaemergency.gov/get-involved/virginia-disaster-relief-fund/> for a list of approved charitable organizations.

• **Fake offers of Commonwealth or federal aid:** Beware of visits, calls or e-mails claiming to be from FEMA or the Commonwealth of Virginia.

- These scammers may ask for an applicant's 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 Commonwealth workers **do not** solicit or accept money. FEMA and U.S. Small Business Administration staff **NEVER** charge applicants for disaster assistance, inspections or for help in filling out applications.

• **Phony housing inspectors:** Homeowners and registered FEMA applicants may be vulnerable to phony housing inspectors claiming to represent FEMA or the SBA.

- Inspectors have each applicant's nine-digit registration number. FEMA-contracted inspectors **NEVER** require banking information.
- The job of FEMA housing inspectors is to verify damage. Inspectors do not hire or endorse specific contractors to fix homes or recommend repairs. They do not determine eligibility for assistance.

Survivors should keep in mind that federal and government 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 Commonwealth.

Scam attempts can be made over the phone, by mail or email, text, or in person. Unfortunately, there seems to be no limit to the inventiveness of those wanting to commit fraud. Virginia residents are asked to remain alert, ask questions and require photo identification when someone claims to represent a government agency.

If someone identifying themselves as ‘FEMA’ contacts you at your home:

- Ask to see ID badges. All FEMA representatives will have a laminated photo ID. A FEMA shirt or jacket is not proof of identity. If you are unsure or uncomfortable with anyone you encounter, please contact local law enforcement.
 - When a FEMA representative contacts you during the initial registration process, they will request only your bank account number and last four digits of your social security number for verification. FEMA inspectors will also require verification of identity.
 - FEMA and SBA staff never charge applicants for disaster assistance, inspections, or for help to fill out applications. FEMA inspectors verify damages, but do not involve themselves in any aspect of the repair nor recommend any contractor.
 - FEMA Disaster Survivor Assistance teams may be in your community providing information and assisting people in registering with FEMA or updating their files.

To file a consumer complaint, go online to: <http://oag.state.va.us/citizen-resources/consumer-protection/file-a-consumer-complaint> or call **(804) 786-2042**, 8:30 a.m. to 5:00 p.m., Monday through Friday.

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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.

*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 **800-621-3362** (voice, 711 or video relay service). TTY users can call **800-462-7585**.*