

How To Avoid and Report Scam Artists After a Disaster

Following a natural disaster, many businesses, voluntary, faith-based, and community-based organizations, government agencies and committed citizens come together to try and meet the needs of the affected individuals and communities. Unfortunately, disasters often bring out criminals who prey on the needs of disaster survivors by offering fraudulent services.

If you suspect anyone – an inspector, disaster survivor, or someone posing as one of these – of fraudulent activities, call the FEMA toll-free Disaster Fraud Hotline at 866- 720-5721, or Carbon County Sheriff’s Office at 406-446-1234.

To help you spot fraud, here is a list of consumer safety tips from federal and state agencies:

- Carefully question strangers who show up and knock on your door, offering repairs.
- Never give any personal financial information, such as an insurance number or Social Security Number.
- Get three written estimates for repair work. Then check credentials and contact your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractor or business.
- Before work begins, make sure you get a written contract detailing all the work to be performed, the costs, a projected completion date, and how to negotiate changes and settle disputes.
- Make sure the contract clearly states who will obtain the necessary permits. Consider having a lawyer review the contract if substantial costs are involved. Keep a copy of the signed contract.
- If the contractor provides any guarantees, they should be written into the contract clearly, stating what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid.
- Never sign any document without fully reading and understanding it. If you don’t understand something, ask for an explanation.
- Get a loan quote from someone who is not recommended by your contractor and compare their amounts, repayment schedules, and rates. If they differ 18 significantly, ask both parties why.
- Pay only by check or a credit card. A reasonable down payment may be required to buy materials for some projects, but don't pay anything without a signed contract.

If FEMA disaster assistance becomes available:

- There is never a fee to apply for FEMA disaster assistance or to receive it.
- There is no fee for FEMA or U.S. Small Business Administration property damage inspections. The only ways to register for FEMA help are to call 800-621-3362 (TTY: 800- 462-7585) or visit <https://www.disasterassistance.gov/> Or visit [m.fema.gov](https://www.fema.gov) from a smartphone or Web-enabled device.
- Government workers will never ask for a fee or payment. They wear a photo ID. Watch out for middle men who promise you will receive money, especially if they ask for an up-front payment.

More warning signs:

- ❖ The contractor demands full payment up front or in cash only.
- ❖ The contractor has no physical address or refuses to show ID.
- ❖ If you have to borrow to pay for the repairs, the contractor steers you toward a particular lender or tries to act as an intermediary between you and a lender.