



Avoiding Disaster Fraud

After a disaster, many community-based organizations come together to support the needs of those affected. Unfortunately, individuals with ulterior motives may also prey on those disaster survivors by offering fraudulent services.

Learn how to protect yourself and your finances from additional loss. The Federal Emergency Management Agency (FEMA) offers reminders to help you avoid disaster fraud, including:

- Do not pay a fee to apply for FEMA disaster assistance or to receive it. FEMA does not charge a fee for these services.
- Get three written estimates for repair work. Check credentials, and contact your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractor or business.
- Make sure you obtain a written contract detailing all necessary services and costs before work begins. The contract should also have a projected completion date and outline ways to negotiate changes and settle disputes.
- Pay only by check or a credit card. A reasonable down payment may be required to buy materials for some projects, but do not pay anything without a signed contract.

Be sure to check out FEMA's full list of disaster fraud tips and stay vigilant when disaster strikes. To register for FEMA disaster assistance, call 1-800-621-3362 (TTY: 800-462-7585) or visit www.DisasterAssistance.gov.