

## **SCAM ARTISTS ATTEMPT TO PREY ON DISASTER SURVIVORS**

**TRENTON, N.J.** – Fraud and scams are age-old issues that surface in the aftermath of any disaster. Using old and new methods, scam artists seek to obtain vital information or take advantage of survivors focused on recovery.

New Jersey residents need to be on alert. Some of the most common scams after a disaster include:

### **Home Repair Scams**

Unregistered home improvement contractors may take the disaster survivor's money and disappear, leaving unfinished work and unsafe homes. Before hiring a contractor, the survivor should check with the New Jersey Division of Consumer Affairs at 800-242-5846 to make sure the contractor is registered, as well as ask for a copy of the contractor's liability insurance and verify the policy is valid. All contracts should be in writing, and reviewed before being signed. Full payment should not be made until the work is completed.

The local police department should be notified of suspected fraud.

### **Price Gouging**

Excessive price increases are illegal. Check with the New Jersey Consumer Affairs office at [www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov) or call 800-242-5846 if you suspect the prices are too high.

### **Identity Theft**

People may pretend to be employed by the Federal Emergency Management Agency (FEMA) or other government agencies, such as the U.S. Small Business Administration (SBA) or public utilities. By going door-to-door to storm-damaged homes, or by phone or on the internet, con artists may try to obtain personal information such as Social Security and bank account numbers.

Remember:

- A FEMA or SBA shirt or jacket is not absolute proof of someone's affiliation with these agencies. All authorized FEMA or SBA personnel display a laminated photo identification card, which they are required to wear at all times;
- Individuals can register for assistance and follow up on previous applications online at [DisasterAssistance.gov](http://DisasterAssistance.gov), or by web-enabled mobile device at [m.FEMA.gov](http://m.FEMA.gov). By phone or 711/VRS, call **800-621-FEMA (3362)** or **TTY 800-462-7585**.

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- On any follow-up calls, a FEMA representative would ask only for the last four digits of the applicant's social security number.

### **False Payment or Bribe**

Imposters may ask for some form of service payment, or bribe – something no FEMA, SBA or federal agency employee should ever do. FEMA-contracted housing inspectors assess damage but do not determine cost estimates. FEMA does not hire or endorse specific contractors to fix homes or recommend repairs.

Con artists may pose as insurance specialists or expeditors, claiming they can convince FEMA to increase home repair damage aid or the insurer to pay a larger settlement. The scammers ask the applicant or policyholder to sign a contract giving them a percentage of the “increased” payment. The essence of the con is to take a percentage of the damage grant or policy settlement that would be given anyway. FEMA *always* deals directly with each applicant and is always willing to consider an appeal by sending a new inspector to review damaged property or claimed losses.

### **Charity Scams**

Before donating, people should investigate to be sure the organization asking for donations is registered to solicit in New Jersey and ask how the money will be used.

For other questions, New Jersey residents can contact the New Jersey Consumer Affairs office at [www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov) or by calling 800-242-5846.

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