

Disaster Relief Fraud Awareness Guide

Common Types of Fraud During Disasters		
Charitable Solicitation Scams	Contractor and Repair Fraud	Identity Theft and Benefits Fraud
<ul style="list-style-type: none"> Fraudulent organizations claiming to collect donations for disaster victims Use of names similar to legitimate charities High-pressure tactics demanding immediate donations Only accepting cash or wire transfer donations 	<ul style="list-style-type: none"> Unlicensed contractors offering immediate repairs Demands for large upfront payments Door-to-door solicitations with "special deals" Pressure to sign contracts immediately Claims of FEMA endorsement or certification 	<ul style="list-style-type: none"> Fake officials requesting personal information Impersonation of government agencies (FEMA, SBA, etc.) Fraudulent benefit applications using stolen identities Phishing emails claiming to be from relief organizations
Red Flags to Watch For		
For Charitable Donations	For Contractors and Repairs	For Government Assistance
<ul style="list-style-type: none"> No clear description of how donations will be used Unable to provide proof of tax-deductible status No physical address or verifiable contact information Requests for donations via cash, gift cards, or wire transfers Unsolicited donation requests via email or social media 	<ul style="list-style-type: none"> No physical business address or local presence Unable to provide references or proof of insurance Reluctance to provide written estimates Pressure to make an immediate decision Significantly lower prices than other contractors No building permits or professional licenses 	<ul style="list-style-type: none"> Requests for payment to file assistance claims Unsolicited calls requesting personal information Claims of guaranteed assistance or expedited processing Officials refusing to show proper identification

PROTECTIVE MEASURES

Before Donating

1. Research charity's track record in disaster relief
2. Keep detailed records of all donations
3. Use secure payment methods (credit cards or checks)

Before Hiring Contractors

1. Verify licenses and insurance
2. Get multiple written estimates
3. Check references and previous work
4. Never pay full amount upfront
5. Document all agreements in writing
6. Take photos before and after work

Protecting Personal Information

1. Never give personal information to unsolicited callers
2. Verify identities of relief workers
3. Use official government websites (ending in .gov)
4. Keep copies of all submitted documentation
5. Monitor credit reports regularly

REPORTING FRAUD & RECOVERY TIPS

Where to Report

- FEMA Disaster Fraud Hotline: 866-720-5721
- FBI's Internet Crime Complaint Center (IC3): www.ic3.gov
- National Center for Disaster Fraud: 866-720-5721
- Local law enforcement

Documentation

- Keep detailed records of all transactions
- Take photos of damage before repairs
- Save all receipts and contracts
- Document conversations with officials
- Maintain copies of all submitted forms

Financial Protection

- Use secure payment methods
- Never send cash
- Keep track of expenses
- Monitor accounts regularly
- Save all disaster-related communications