

How to Avoid Potential Fraud After a Disaster

After a disaster, scam artists, identity thieves and other criminals often attempt to take advantage of disaster survivors. We encourage survivors to watch for and report any suspicious activity.

FEMA Housing Inspectors

A FEMA housing inspector will call from an 'unknown number.' If you have applied for assistance, you can typically expect to be contacted within 10 days to schedule your home inspection. The FEMA Inspector will try several times to reach you. If you are not certain who they are, you can call FEMA's Helpline at 800-621-3362 for verification.

An inspector will:

- Never ask for your nine-digit registration number. They already have it.
- Always wear an official government badge to identify themselves. Ask to see identification.
- Not ask for bank information. FEMA never charges a fee for an inspection.

Fake Offers of Local or Federal Aid

- Don't trust someone who asks for money. FEMA, U.S. Small Business Administration, and other federal agencies will **never** charge applicants for disaster assistance or help in filling out applications.
- Don't believe anyone who promises a disaster grant and asks for large cash deposits or advance payments in full.
- Read emails carefully. Local or county officials, like emergency managers or town and city administrators, share important disaster information from the state and FEMA. Make sure emails are from a reliable source.

Avoid Fraudulent Building Contractors

- Use licensed or verified local contractors backed by reliable references.
- Don't pay more than half the costs of repairs in advance.
- Demand that contractors detail the job to be done with guarantees in writing.

Identity Theft

- Disaster survivors should be aware con artists and criminals may try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from survivors.



FEMA



- If a FEMA inspector comes to your home and you have not filed a FEMA application, your information may have been used without your knowledge. Tell the inspector you did not apply for FEMA assistance.
- If you receive a letter from FEMA but have not applied for assistance, please call our Helpline at 800-621-3362 between 7 a.m. to 11 p.m. ET daily.

FEMA Online Payment Notifications

If you are approved for disaster funds from FEMA and selected “Online or Mobile Payment Option” to receive assistance, you will receive an email from no-reply@digitalpayouts.com to let you know you have a pending payment. Please note, the Digital Payouts portal does not use a .gov domain, but this is a trusted site. Pay close attention to the sender on the email and make sure it matches. If you are unsure whether a FEMA message is legitimate, contact the FEMA Helpline at 800-621-3362.

How Can I Report Disaster Fraud or Scams?

- Contact FEMA Investigations and Inspections Division by emailing: StopFEMAFraud@fema.dhs.gov.
- Report corruption, fraud, waste, abuse, mismanagement or misconduct to [DHS Office of the Inspector General](#).
- File a complaint with the [Wisconsin Consumer Protection Hotline](#).
- To report and get help recovering from identity theft, visit [IdentityTheft.gov](https://www.identitytheft.gov).

Disaster survivors who feel they have been discriminated against based on race, color, nationality, sex, religion, age, disability, English proficiency, or economic status have the right to file a complaint by contacting FEMA at FEMA-CR-Intake@fema.dhs.gov or by calling 1-800-621-3362.

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FEMA’s mission is helping people before, during and after disasters.