

## Flood Survivors Urged to Avoid Fraud and Other Scams

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**BATON ROUGE, La. –** Louisiana recovery continues with the energy and work of businesses, voluntary, faith-based, and community-based organizations along with government agencies and committed citizens.<br />

Unfortunately, disasters also bring out criminals looking to prey on survivors who appear to be rich targets for their fraudulent services.<br />

Being cautious is essential to preventing rip-offs. &nbsp;Don't offer personal financial information over the phone. Know who you are dealing with. Never be shy about asking for identification. Government workers will never ask for a fee or payment. They always wear an official government photo ID.<br />

Homeowners and registered FEMA applicants should watch out for housing inspectors claiming to represent FEMA or the U.S. Small Business Administration. Inspectors already have each applicant's nine-digit registration number and a FEMA inspector will not ask for this number. FEMA inspectors never require banking or other personal information. The job of FEMA housing inspectors is to verify damage. Inspectors do not hire or endorse specific contractors to fix homes or recommend repairs.&nbsp;They do not determine eligibility for assistance.<br />

Watch out for middlemen who promise you will receive disaster grants or money, especially if they ask for an upfront payment.<br />

Many survivors have been living in damaged homes or in hotels and motels or other emergency accommodation while their primary residences are being repaired and rebuilt.<br />

Keep these consumer safety tips in mind when working with contractors:<br />

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• If you're talking to someone who is not a FEMA representative, ask for their name and contact information. If you're talking to a contractor, ask for their license number and contact information. If you're talking to a real estate agent, ask for their license number and contact information. If you're talking to a lender, ask for their license number and contact information. If you're talking to a insurance agent, ask for their license number and contact information. If you're talking to a utility company, ask for their name and contact information. If you're talking to a government agency, ask for their name and contact information. If you're talking to a community organization, ask for their name and contact information. If you're talking to a faith-based organization, ask for their name and contact information. If you're talking to a business, ask for their name and contact information. If you're talking to a volunteer, ask for their name and contact information. If you're talking to a survivor, ask for their name and contact information. If you're talking to a family member, ask for their name and contact information. If you're talking to a friend, ask for their name and contact information. If you're talking to a neighbor, ask for their name and contact information. If you're talking to a stranger, ask for their name and contact information. If you're talking to someone who is not a FEMA representative, ask for their name and contact information. If you're talking to a contractor, ask for their license number and contact information. If you're talking to a real estate agent, ask for their license number and contact information. If you're talking to a lender, ask for their license number and contact information. If you're talking to a insurance agent, ask for their license number and contact information. If you're talking to a utility company, ask for their name and contact information. If you're talking to a government agency, ask for their name and contact information. If you're talking to a community organization, ask for their name and contact information. If you're talking to a faith-based organization, ask for their name and contact information. If you're talking to a business, ask for their name and contact information. If you're talking to a volunteer, ask for their name and contact information. If you're talking to a survivor, ask for their name and contact information. If you're talking to a family member, ask for their name and contact information. If you're talking to a friend, ask for their name and contact information. If you're talking to a neighbor, ask for their name and contact information. If you're talking to a stranger, ask for their name and contact information.