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Hurricane-Recovery Contractor and FEMA-Impostor Scams

After a hurricane, scammers move fast, posing as contractors or FEMA agents to get your cash or your personal information. This guide shows the warning signs, how to pay for repairs safely, and what to do if you already paid a deposit or shared personal information.

How the scam works

A door-knock that moves faster than your insurance claim.

Someone shows up fast
A "contractor" or a "FEMA agent," right after the storm.

They look official enough
A vest, a clipboard, maybe a badge, but nothing you can verify.

They want cash, today
A deposit, an "application fee," or your insurance check signed over.

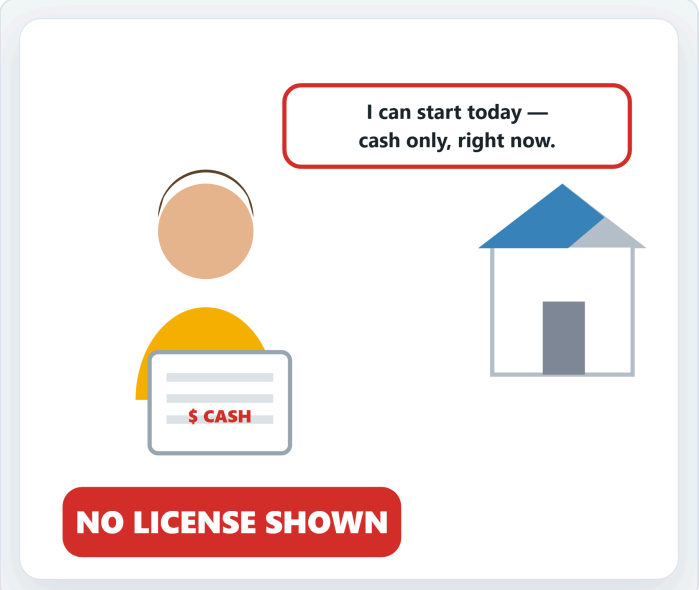
The warning signs of a contractor or FEMA-impostor scam

WARNING SIGN

1 Warning sign one: the storm-chaser contractor

Shows up before you called anyone, wants cash today, and can't produce a license.

WHAT TO DO
A real contractor can show you a license number, insurance, and local references. Ask first.



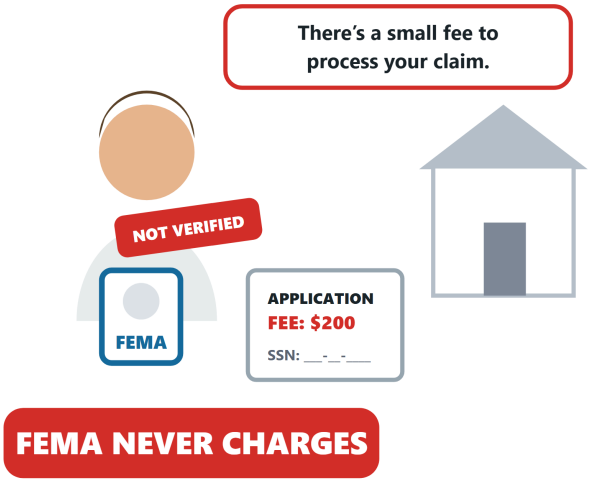
WARNING SIGN

2 Warning sign two: the fake FEMA agent

FEMA never charges a fee, for an application, an inspection, or anything else.

WHAT TO DO

Unsure if someone's really from FEMA? Hang up, and call the FEMA Helpline yourself: 1-800-621-3362.



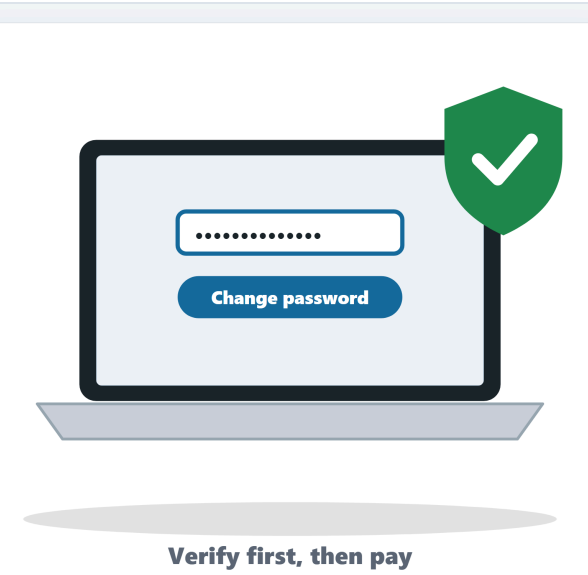
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★ Not sure if a contractor or a caller is real?

Call us, we'll help you verify it, and check your accounts if your information was shared.

WHAT TO DO

Already gave out personal info or paid? Call 239-513-1960, we'll help you lock things down.



More red flags to watch for

- [ ] "Sign today for a discount"
  Real quotes don't expire in an hour
- [ ] "Sign your insurance check over to us"
  Never do; pay the contractor yourself, in stages
- [ ] A "blank" contract to sign
  Every line should be filled in before you sign anything

3 rules to remember

- [ ] Pay by credit card or check only
  Never by wire, gift card, cryptocurrency, or cash
- [ ] Get it in writing, and check it twice
  License number, start and finish dates, and a full written estimate
- [ ] Pay in stages, final payment last
  Only after the work is done, and you're satisfied

Already paid, or shared information? Act fast.

- [ ] Already paid a deposit?
  Call your card company or bank right away to dispute the charge
- [ ] Signed over your insurance check?
  Call your insurance company immediately and explain what happened
- [ ] Gave your Social Security number?
  Visit IdentityTheft.gov for a step-by-step recovery plan

Recap: hurricane-recovery scams

- [ ] A door-knock contractor or FEMA call? Verify first
- [ ] FEMA never charges a fee, for anything
- [ ] Pay by credit card or check, in stages, never cash or wire
- [ ] Get a license number and a full written estimate
- [ ] Already paid or shared information? Dispute it, then report it

FEMA never charges a fee for an application, an inspection, debris removal, or anything else. If someone claiming to be from FEMA asks for money, hang up and call the FEMA Helpline yourself at 1-800-621-3362.

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Not sure if a contractor or a caller is real? We'll help you verify it.

Call 239-513-1960

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