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Joint News Desk: 202-805-8799

# News Release

## **Be Aware: How to Avoid Problems in Rebuilding**

**JEFFERSON CITY, Mo.** – After a disaster, contractors play a major role in rebuilding an affected community. They can also give the local economy a major boost as they construct new homes and businesses. The majority of contractors are honest and professional.

At the same time, consumers need to be aware that occasionally scam artists pose as legitimate contractors in the wake of a disaster. Some people may attempt to cheat by posing as inspectors, government officials or volunteers.

Some might offer to clean up debris, but then dump it nearby, leaving the homeowner liable for the cleanup. Others might demand a big deposit up front to rebuild a home, and then vanish with the money.

The Federal Emergency Management Agency (FEMA) and Missouri's State Emergency Management Agency (SEMA) caution Missouri survivors of the recent flooding disaster to "beware and be aware."

Many legitimate disaster assistance employees may visit a property, including insurance agents, damage inspectors and SEMA, FEMA and U.S. Small Business Administration (SBA) staff.

Federal and state disaster officials recommend that disaster survivors:

- **Ask to see ID badges.** All FEMA representatives will have a laminated photo ID. A FEMA shirt or jacket is not proof of identity.
- **Safeguard personal information.** Be cautious when giving personal information such as Social Security or bank account numbers to anyone. FEMA will only request an applicant's bank account numbers during the initial registration process. However, FEMA inspectors will require verification of identity.

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- **Beware of people going door-to-door.** People knocking on doors at damaged homes or phoning homeowners claiming to be building contractors could be con artists, especially if they ask for personal information or solicit money.
- **Federal workers do not solicit or accept money.** FEMA and SBA staff never charge applicants for disaster assistance, inspections or help to fill out applications. FEMA inspectors verify damage but do not involve themselves in any aspect of the repair or recommend any contractor.
- **FEMA Disaster Survivor Assistance teams** may be in a community providing information and assisting people in registering with FEMA or updating their files. The teams coordinate their activities with local emergency managers and make local law enforcement agencies aware of their presence. The teams always consist of at least two people, and may include employees of SEMA as well as FEMA. They will always be wearing FEMA or SEMA shirts and have laminated photo IDs. Disaster Survivor Assistance teams never ask for or accept payment for their services.
- **Check references.** Call former customers of the contractor who had similar work done.
- **Check contractor's insurance.** Check to see whether the contractor carries general liability insurance, and make sure the contractor carries workers' compensation. If the contractor is not insured, the disaster survivor may be liable for accidents that occur on the property, or to the house or building.
- **Always get a written estimate.** Compare services and prices of several reputable contractors before making a final decision.
- **Ask for a written contract.** Never sign a blank contract or one with blank spaces. If substantial costs are involved, have a lawyer review the contract. Insist the contract include start and completion dates.
- **Pay by check.** Avoid on-the-spot cash payments.

FEMA and SEMA encourage homeowners to use licensed and bonded contractors and ask for credentials. Contractors in Missouri are not licensed by the state. To verify a license, homeowners should contact their city or county for assistance.

The consumer protection hotline for the Missouri State Attorney General's office is 800-392-8222.

To report fraud, waste, abuse or allegations of mismanagement involving disaster relief operations, call the FEMA Disaster Fraud Hotline at 866-720-5721.

The federal disaster declaration covers eligible losses caused by severe storms, tornadoes, straight-line winds and flooding between April 28 and May 11, 2017 in these counties: Bollinger, Butler, Carter, Douglas, Dunklin, Franklin, Gasconade, Howell, Jasper, Jefferson, Madison, Maries, McDonald, Newton, Oregon, Osage, Ozark, Pemiscot, Phelps, Pulaski, Reynolds, Ripley, Shannon, St. Louis, Stone, Taney, and Texas.

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*For disaster updates from FEMA, follow [@FEMAreion7](#) on Twitter, and turn on mobile notifications. Visit the disaster webpage at [www.fema.gov/disaster/4317](http://www.fema.gov/disaster/4317).*

*For disaster updates from the State of Missouri, visit Missouri's recovery website at [Recovery.mo.gov](http://Recovery.mo.gov). You can also follow [@MoPublicSafety](#) on Twitter, and [www.facebook.com/MoPublicSafety/](http://www.facebook.com/MoPublicSafety/) on Facebook.*

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*The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [SBA.gov/disaster](http://SBA.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.*

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).*