



North Carolina Department of
Crime Control & Public Safety



FEMA

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FEMA Media Contact: 770-220-5226
State Media Contact: 919-715-3747

NORTH CAROLINA STORM SURVIVORS NEED TO GUARD AGAINST FRAUD

RALEIGH, N.C. – Survivors of the storms and tornadoes that struck North Carolina April 16 are being urged to safeguard themselves against another misfortune: disaster-related fraud.

Unscrupulous people could be circulating in storm-damaged areas of North Carolina trying to get residents to pay for disaster assistance or for fraudulent repairs.

The North Carolina Attorney General's Office has a toll-free number to report scams, 877-5-NO-SCAM, and a Web site to file consumer complaints, <http://www.ncdoj.gov> (click on "Protect yourself from storm scams" under the News & Events link).

Here are consumer safety tips from the Federal Emergency Management Agency and state agencies:

- There is never a fee to apply for FEMA disaster assistance or to receive it.
- There is no fee for FEMA or U.S. Small Business Administration property damage inspections.
- The only ways to register for FEMA help are to call **800-621-3362** or visit www.disasterassistance.gov.
- Government workers will never ask for a fee or payment. They wear a photo ID. Watch out for middle men who promise you will receive money, especially if they ask for an up-front payment.
- Get three written estimates for repair work. Then check credentials and contact the Attorney General's Office and your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractor or repair shop.
- Before work begins, make sure you get a written contract detailing all the work to be performed, the costs, a projected completion date and how to negotiate changes and settle disputes.
- Make sure the contract clearly states who will obtain the necessary permits. Have a lawyer review the contract if substantial costs are involved. Keep a copy of the signed contract.
- If the contractor provides any guarantees, they should be written into the contract clearly, stating what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid.
- Pay only by check or a credit card. A reasonable down payment may be required to buy materials for some projects, but don't pay anything without a signed contract.
- If you cancel a contract, it should be done within three business days of signing. Send notification of the cancellation by registered mail.
- Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not properly finished.

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- Beware of fake charities that ask for a credit card, bank account or Social Security number. To check a charity's validity, call the North Carolina Secretary of State toll-free at (888) 830-4989.
- The State of North Carolina has a disaster relief fund that is partnered with the United Way of North Carolina. To learn more, visit <http://www.ncdisasterrelief.org/>.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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