

Protect Yourself from Contractor Fraud

Fake or unlicensed contractors may try to take advantage of Georgia residents who suffered property damage from Hurricane Idalia on Aug. 30, 2023. Homeowners need to hire contractors who are authorized to do the work, will complete the work, and will do a good job.

Watch Out

Scam artists may be in your community after a disaster. Be suspicious if you encounter:

- High pressure sales or scare tactics.
- Lack of references.
- People with no permanent place of business.
- Those seeking a handshake agreement or resisting giving a written estimate.
- Demands for cash for unusually large down payments or for advanced full payments.
- Special deals or extremely low bids.

Protect Yourself

Reputable contractors will provide a written contract detailing the scope of work, the general time frame of when the work will be done, and the cost of the project.

- Ask contractors for references from past customers.
- Ask about their insurance coverage and verify that coverage. Contractors should have disability and workers' compensation insurance. If they don't, you may be liable for accidents on your property.
- Make sure contractors have the proper licensing and are bonded.
- Make sure contractors obtain the necessary permits to do the job.
- Take pictures of your contractor, their business card and driver's license, and their vehicle and license plate.
- Do not sign documents that give a contractor the right to your insurance claims. Do not sign-over insurance checks to a contractor. Get an invoice from your contractor and pay them directly, preferably with a credit card; in this way the charges may be disputed, if necessary.
- Don't sign completion papers or make a final payment until the work is done and has been done correctly. Inspect the work to be sure it is done correctly and as agreed.



FEMA

Choose a Good Contractor

FEMA does not certify contractors. FEMA does recommend using a local contractor – someone who is known in the community. To find accredited Georgia contractors, contact the Better Business Bureau in Georgia at bbb.org/us/ga. To find out if a potential contractor is licensed to work in Georgia, contact the State Licensing Board for Residential and General Contractors at <https://sos.ga.gov/state-licensing-board>.

Report Bad Deeds

If you believe you are the victim of a scam, report it immediately to your local police or sheriff's department. You also can contact the Georgia Attorney General's office by calling 404-651-8600, or by filing a consumer complaint online at <https://consumer.georgia.gov/file-complaint>.

If you suspect fraudulent activity involving FEMA, you can report it to the FEMA Fraud Branch by email StopFEMAFraud@fema.dhs.gov, by fax: (202) 212-4926, or by mail: FEMA Fraud and Internal Investigation Division, 400 C Street SW Mail Stop 3005, Washington, DC 20472-3005.

For the latest information on Georgia's recovery from Hurricane Idalia, visit fema.gov/disaster/4738, follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion4 and at facebook.com/fema.

###

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

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, or economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.