



# RECOVERING FROM A DISASTER?

## DON'T BE A VICTIM OF CONS AND SCAMS

Fight back with a Housing Counselor!

**PROTECT YOURSELF. DO YOUR HOMEWORK. STAY ALERT.**



### Home Repairs

- Be wary of anyone soliciting work
- Ask for state or local permits
- Check references
- Don't pay in full upfront
- Get receipts
- FEMA and SBA inspectors never charge for disaster assistance or for inspections.



### Fake Charities

- Watch out for fake charitable or disaster relief organizations
- Don't share personal or bank information over the phone
- Research unfamiliar charities



### Identity Theft

- Always keep important papers in a safe place
- Contact your insurer at the number given to you by the company
- Watch your credit for at least several months
- Stop or forward your mail

**WE'RE HERE  
FOR YOU**



#### Online

- [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor)
- [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor)



#### By Phone

- Call HUD's Locator Service at (800) 569-4287



#### By Smartphone App

- HUD Counselor Locator