



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
- www.consumerfinance.gov/find-a-housing-counselor



By Phone

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



By Smartphone App

- HUD Counselor Locator

Housing Counselors work for non-profit or government agencies participating in the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. Counselors can help you find the best options and resources for your situation. The assistance can be short term or long term depending on your needs.