



Taylor Exteriors & Construction

Des Moines' Choice for Premium Exterior Protection

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Beware of Contractor Fraud

Federal Emergency Management Agency
Warning

■ **FEMA warns: out-of-town scam artists may be the FIRST to arrive at your door after a disaster. Protect yourself — go local.**

What FEMA Says About Contractor Fraud

After any federally declared disaster, unlicensed and fraudulent contractors flood affected areas. FEMA's official guidance is clear: **use a local contractor — someone known in your community**. Local contractors have a reputation to protect and are held accountable long after the work is done.

Common Scam Warning Signs

- Demands full payment upfront before any work begins
- Has no local address, phone number, or verifiable references
- Cannot show a valid license or proof of insurance
- Pressures you to sign a contract immediately without time to review
- Offers prices far below every other estimate
- Asks you to sign over your insurance check or FEMA grant
- Arrives unsolicited right after a storm with 'leftover materials'
- Claims to be sent by FEMA or your insurance company (FEMA does NOT send contractors)

FEMA's Official Recommendations

- ✓ **Hire local.** Local contractors have a reputation to protect in your community.
- ✓ **Verify licensing and bonding** through your state contractor licensing board.
- ✓ **Confirm insurance.** Contractor must carry liability AND workers' comp — otherwise you may be liable for on-site accidents.
- ✓ **Get everything in writing:** scope of work, materials, timeline, and payment schedule.
- ✓ **Ensure permits are pulled.** Reputable contractors obtain all required permits.
- ✓ **Don't pay in full until the work is done** and you are satisfied.
- ✓ **Photograph** the contractor's ID, vehicle, and license plate before signing anything.

What FEMA Does NOT Do

FEMA **does not license or certify contractors**. FEMA **does not pay contractors directly**. FEMA **never charges a fee** for disaster assistance. Anyone claiming otherwise is a scammer.

Report Suspected Fraud

FEMA Disaster Fraud Hotline: 1-866-720-5721 (24 hours/day)

Email: StopFEMAFraud@fema.dhs.gov | justice.gov/DisasterComplaintForm

You may also report to your local police department.

Source: Federal Emergency Management Agency — [fema.gov](https://www.fema.gov) | Summarised for informational purposes by Taylor Exteriors & Construction