Hurricane Irene was a jarring reminder that communities in the United States can be vulnerable to devastating damage from wind and rain. Irene destroyed roads and homes and left hundreds of thousands without power for days. Texas has been plagued by wildfires that have blazed across thousands of acres and demolished more homes than any other single fire in Texas history. Even while the victims of these natural disasters are in dire need of assistance, they could be at risk for another, man-made disaster: identity theft.

The Federal Emergency Management Agency (FEMA) warns that scammers may pose as employees of that agency or other government agencies to trick disaster victims into providing their Social Security numbers and other sensitive personal information that can be used for identity theft. Fraudsters are very inventive; one recently created a Smartphone application that supposedly enabled victims to register for FEMA assistance, but in fact it did not.

Crooks may also try to swindle disaster victims out of what they have left by falsely stating that they must pay a fee in order to be placed on a list to have their homes repaired, or to assure assistance at all. And people who want to help victims may be victimized by phony charitable solicitations.

FEMA employees carry official identification. Ask to see it. Once you have provided your personal information to register for help, you should not be asked for the full information again. If you are unsure about FEMA’s procedures or believe you may be a victim of fraud by someone pretending to be from FEMA, contact the agency directly. The FEMA disaster fraud hotline is 866-720-5721.