

# Disaster Assistance Scams: Education and Awareness Are Key to Consumer Protection

GAO-26-108280

Q&amp;A Report to Congressional Committees

May 19, 2026

Accessible Version

## Why This Matters

Scams related to disaster assistance pose financial and nonfinancial risks to disaster survivors, communities, and federal programs. Scams have been around for many years but are evolving with technology and are a growing risk to consumers in the United States and around the world. Disaster assistance scams typically target vulnerable individuals and communities affected by a disaster by preying on desperation and fear, as well as exploiting vulnerabilities that may be heightened following a disaster. Disaster assistance scams can further compound losses incurred from the disasters themselves.

Each year, disasters such as floods, hurricanes, and wildfires affect hundreds of American communities and millions of people. The resulting federal disaster response—billions of dollars distributed quickly—also attracts scammers. It is likely that as natural disasters increase in frequency, so too will scams related to disaster assistance.

We performed this work under the American Relief Act, 2025, which includes a provision for us to conduct audits and investigations related to Hurricanes Helene and Milton, and other disasters declared pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act in calendar years 2023 and 2024. This report provides information about disaster assistance scams and efforts to mitigate them.

## Key Takeaways

- Scams are a method of committing fraud that involves the use of deception or manipulation intended to achieve financial gain. Scams generally succeed by manipulating and deceiving victims and oftentimes play on a victim's emotions to exploit vulnerabilities. Disaster assistance scams are a type of scam that seeks to take advantage of either a disaster survivor or a person trying to aid a disaster survivor.
- The prevalence of disaster assistance scams is unknown but recognized as underreported. Recent surveys suggest that many individuals encounter scams during disaster recovery.
- Federal agencies collect complaint data that include allegations of these types of scams. While agencies review complaints to identify where further action might be appropriate, data limitations prevent accurate estimates on how often these scams occur.
- Federal agencies use consumer education to raise awareness and help prevent individuals from becoming victims of disaster assistance scams.
- Factors hindering enforcement actions against scammers include underreporting of scams. For reported complaints, there are challenges in prosecuting the scams, such as case prioritization, time and resource constraints, and the sophistication of international scam operations.

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## What is the difference between scams and fraud?

Scams are a type of fraud. Specifically, scams are a method of committing fraud that involves the use of deception or manipulation intended to achieve financial gain. Fraud is a broader term to capture willful misrepresentation to obtain something of value.<sup>1</sup> Scams generally succeed by manipulating and deceiving victims and oftentimes play on a victim's emotions to exploit vulnerabilities.

During this review, federal and state agency officials we spoke with told us they do not formally differentiate the terms fraud and scams, using the terms interchangeably. In April 2025, we found that federal agencies had not produced a common, government-wide definition of scams. We reported that it is important to define terms and use definitions consistently, including using common definitions. For example, using a common definition for this type of crime would improve the ability of agencies to compare and aggregate data across agencies, assess trends, and show progress in fraud prevention. Therefore, we recommended that the Federal Bureau of Investigation (FBI) lead a U.S. government effort, in collaboration with other agencies—such as the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and others, as appropriate—to develop and implement a government-wide strategy to counter scams and coordinate related activities.<sup>2</sup> We noted that this effort should address issues such as a common definition for scams to better enable agency efforts to measure progress in scam prevention and target preventative efforts, among other things.

In updates provided to GAO in October 2025 and November 2025, the FBI and FTC shared concerns about creating a definition. The FBI agreed that developing a singular, government-wide definition of scams is conceptually beneficial but noted practical challenges, given the diverse statutory frameworks under which federal agencies operate. FTC officials stated that they have used the terms “scam” and “fraud” interchangeably for many decades, and they have established methods for tracking consumer report data. CFPB officials did not specify actions they were taking to address this recommendation but stated that agreed-upon definitions and standards are necessary for the agency to address GAO's recommendations in whole or in part. While we acknowledge the challenges involved in developing a common definition of scams, we continue to believe this recommendation is warranted, and we will continue to monitor the three agencies' efforts to implement the recommendation.<sup>3</sup>

For this report, we are defining scams as occurring when a person is manipulated or deceived into making a payment or providing personally identifiable information for the benefit of the scammer. Specifically, we consider scams as targeting individuals, as opposed to fraud schemes targeting government programs.

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## What is a disaster assistance scam?









A disaster assistance scam is a type of scam that seeks to take advantage of either a disaster survivor or a person trying to aid a disaster survivor. For example, fake charities are a type of disaster assistance scam that can arise following a natural disaster. This type of scam can occur when scammers falsely represent their intentions to collect donations from people intending to offer financial assistance to disaster survivors but then keep some or all of the funds collected for themselves.

Numerous federal and state agencies warn that after severe weather and other types of natural disasters occur, scams are likely to follow as bad actors try to take advantage of people during emotionally stressful situations. Disaster assistance scams take many forms. Scammers may use phone, text, mail, email, and even go door to door to target potential victims and attempt to manipulate them for financial gain.

Disaster assistance scams can occur in the immediate aftermath of a disaster or throughout the disaster recovery phase, months or years later. The repair process timeline affects the window in which a disaster assistance scam may occur. For example, according to a state office of emergency services we spoke to, the repair process for floods typically happens more quickly, whereas the repair process for a fire can take 2 to 3 years to complete. As a result, disaster assistance scams related to a fire typically have a longer window of opportunity for scammers to try and commit scams.

Disaster assistance scammers may adapt their methods to best align with different types of disasters that occur. For example, tornados with high winds can cause significant damage to homes and create the need for debris removal and home repair. As a result, there may be an influx of unlicensed contractors, or bad actors posing as contractors, that attempt to manipulate disaster survivors for financial gain. Common contractor scams use emotional scare tactics and often attempt to collect money prior to performing any work. Similarly, natural disasters may encourage charity scams to try and take advantage of empathetic donors attempting to provide financial assistance to disaster survivors.

Table 1 describes examples of different types of disaster assistance scams.

| Type of disaster assistance scam  | Description  |
|---|--|
|  <b>Identity theft</b>                   | Scammers steal names, addresses, and Social Security numbers from natural disaster survivors. By the time the real disaster survivor applies for aid, they are not able to receive the funds because someone using their stolen identity has already applied for and received funds or benefits. |
|  <b>Phishing scam</b>                   | Scammers acquire sensitive data, such as bank account numbers, through a deceitful solicitation in email or on a website. The perpetrator may masquerade as a legitimate business or reputable person, such as when scammers pose as an entity to help disaster survivors apply for benefits.    |
|  <b>Charity scam</b>                   | Scammers deceive people into donating to fake or misrepresented charitable causes, where the goal is to exploit the generosity of donors for deceitful purposes. Scammers often exploit the urgency and vulnerability of affected individuals and communities, such as during natural disasters. |
|  <b>Home repair or contractor scam</b> | Scammers convince disaster survivors to pay as much as possible for repair work, often asking for a deposit upfront or initial assistance to pay for repair materials prior to any work being started. Often, no repair work is ever done or the work is inferior or incomplete.                 |
|  <b>Mortgage scam</b>                  | After a disaster, scammers may offer homeowners assistance with negotiating or delaying their mortgage payments through mortgage or foreclosure relief scams.  |
|  <b>Rental scam</b>                    | Scammers make up listings for places that are not for rent or do not exist to obtain a disaster survivor's money before they figure out the listing is fake.   |
|  <b>Insurance scam</b>                 | Scammers willfully misrepresent the insurance process, including pretending to be an insurance representative to steal personally identifiable information or funds from a disaster survivor.  |
|  <b>Government impersonation scam</b>  | Scammers impersonate law enforcement or government officials—such as Federal Emergency Management Agency (FEMA) employees—in attempts to extort money or steal personally identifiable information.  |

Sources: GAO analysis of publicly available information on scams, including from FEMA, and GAO's Antifraud Resource; GAO and Icons-Studio/stock.adobe.com (icons). | GAO-26-108280

## What are the impacts of disaster scams?

Disaster assistance scams can impose both financial and nonfinancial losses on the victim, impede federal agency disaster recovery efforts, and tarnish a disaster assistance program's reputation.

Disaster assistance scams can cause victims to lose money during a time of crisis, compounding the financial, emotional, and psychological toll of natural disasters. Impacts on disaster scam victims can go beyond financial and can also

cause anger, anxiety, embarrassment, shame, guilt, and desperation. Disaster assistance scams often strike when disaster survivors are in a state of shock, grief, or vulnerability, causing additional psychological distress. For example, a home repair scammer that collects substantial upfront payments and then does not perform any repair work not only causes the victim to lose money but also delays disaster recovery efforts from legitimate contractors, which may increase the victim's emotional trauma.

Disaster assistance scams can also cause harm by impeding the government's intended outcomes of assisting legitimate disaster survivors. For example, identity theft scammers have stolen names, addresses, and Social Security numbers from disaster survivors and then collected disaster recovery funds from federal agencies in place of legitimate recipients. By the time the real disaster survivor applies for aid, they are not able to receive the funds, as they have already been collected by the scammer. This type of scam ultimately misdirects limited agency disaster recovery funds intended to help disaster survivors.

Disaster assistance scams can also tarnish a disaster assistance program's reputation. For example, when scammers impersonate an agency official, such as FEMA, the public may lose trust, leading to skepticism when interacting with the legitimate agency officials, which could delay disaster recovery efforts. Similarly, legitimate charities may be negatively affected when scammers mimic their names or websites to solicit donations. These charity scams can damage trust in the charitable sector, as donations intended for real disaster survivors are instead diverted by scammers, which may result in reduced donations over time and diminish disaster recovery efforts.

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## How prevalent are disaster assistance scams?

The prevalence of disaster assistance scams is unknown but recognized as underreported. Recent surveys suggest that many individuals encounter scams during disaster recovery. For example, a recent survey conducted by the U.S. Census Bureau from June 25, 2024, to July 22, 2024, suggests that millions of individuals encounter scams during disaster recovery. The Census Bureau's experimental Household Pulse Survey (HPS) estimated that between 3 million and 3.9 million adult individuals were displaced in the past year, due to a disaster. Of such individuals, the Census Bureau estimated that between 1.9 million and 2.7 million individuals (61.5 percent to 77.3 percent) experienced a possible scam offer within one month after a disaster, while an estimated 804,000 to 1.2 million (26.3 percent to 34.9 percent) reported no scam experiences within the same period.<sup>4</sup>

A more recent survey conducted by the Harris Poll on behalf of the American Institute of Certified Public Accountants (AICPA) between June 13, 2025, and June 17, 2025, estimates that approximately 53 percent of adult individuals have ever been impacted by a natural disaster and that an estimated 37 percent have experienced scams and fraudulent activities after being impacted by a natural disaster. Survey respondents reported encountering a variety of experiences that the survey identified as fraud.<sup>5</sup> For example:

- Identity theft (14 percent), such as stolen mail and personal documents;
- Government assistance (11 percent), loan (11 percent), and utility (10 percent) scams such as bogus threats and offers;
- Vendor fraud (10 percent), such as price gouging; and
- Insurance- (10 percent), contractor- (8 percent), and charity-related (10 percent) fraud.

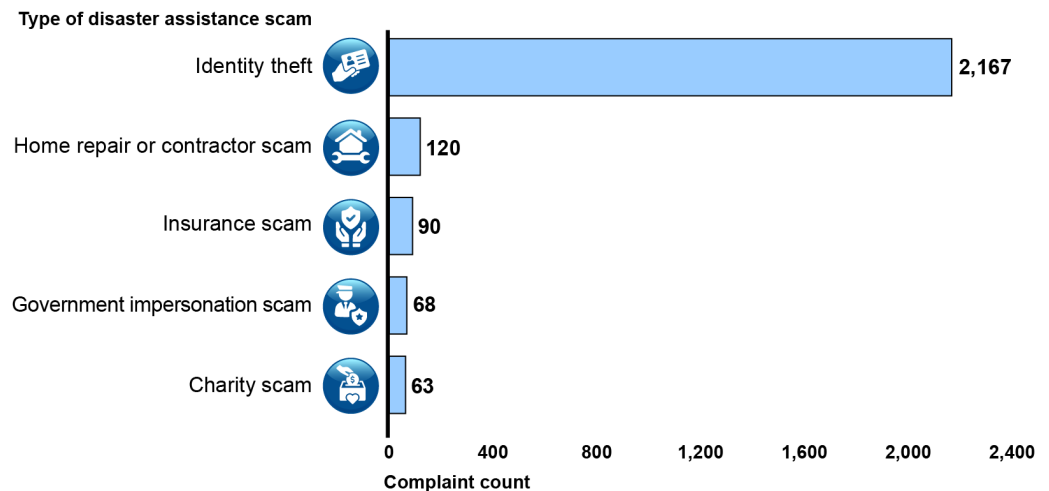
Some federal and state agencies also collect complaints from the public about disaster assistance scams. The Department of Justice's (DOJ) National Center

for Disaster Fraud (NCDF) is the federal government’s primary repository of disaster-related fraud complaints.<sup>6</sup> NCDF data are different from other complaint datasets, as the complaints are tied to natural disasters. These complaints include those regarding allegations of disaster assistance scams.

Although there are data limitations that prevent accurate estimates, we identified certain categories of NCDF complaint data that were relevant to disaster assistance scams. For example, the NCDF data capture the relevant disaster at the time of the complaint, along with categorical terms often associated with disaster assistance scams, such as impersonation of a government official and charity fraud.<sup>7</sup> See figure 1 for counts of complaints reported to NCDF that were referred to relevant agencies for further investigation across various types of potential disaster assistance scams.

**Figure 1: National Center for Disaster Fraud (NCDF) Complaint Count, by Type of Potential Disaster Assistance Scam, 2023—2024.**

1. A horizontal bar chart titled “National Center for Disaster Fraud (NCDF) Complaint Count, by Type of Potential Disaster Assistance Scam, 2023–2024.” The chart lists five types of scams along the left with corresponding icons and complaint counts shown as bars extending to the right.
2. The largest bar represents **Identity theft** with **2,167 complaints**. Below it, **Home repair or contractor scam** shows **120 complaints**. **Insurance scam** is shown with **90 complaints**, and **Government impersonation scam** with **68 complaints**. The smallest category, **Charity scam**, shows **63 complaints**.
3. The x-axis displays the complaint count scale starting at 0 and extending beyond 2,400. A source note reads: “Sources: GAO analysis of complaint data from the Department of Justice’s National Center for Disaster Fraud (NCDF); GAO and Icons-Studio/stock.adobe.com (icons). | GAO-26-108280.”



Sources: GAO analysis of complaint data from the Department of Justice’s National Center for Disaster Fraud (NCDF); GAO and Icons-Studio/stock.adobe.com (icons). | GAO-26-108280

Note: According to NCDF officials, upon intake, a complaint can be bucketed into multiple fraud classification categories. Therefore, the total number of complaints summed by fraud classification category can be greater than the total number of complaints received for any given period. Data for 2024 were the most recent full year calendar data available at the time of our analysis. This figure does not include scams related to the COVID-19 pandemic, as the focus of our review was natural disasters.

NCDF officials expressed concerns about using their complaint database to generate estimates on the number of disaster assistance scams that occur. Specifically, they noted that upon intake, a complaint can be bucketed into multiple fraud classification categories (e.g., identity theft and insurance scam). Therefore, the total number of complaints summed by fraud classification

category would be greater than the total number of complaints received for any given period. The intake process also allows for discretion in how the complaints are categorized, and there are no precise definitions for how to do so. For example, a complaint could be categorized with generic terms such as “other fraud” or “cybercrime” and may or may not be associated with a disaster assistance scam.

Other federal agencies also collect complaint data that include disaster assistance scams. While datasets of these complaints can provide useful information about allegations of disaster assistance scams, data limitations in these sources also prevent accurate estimates of how often these scams may occur. CFPB, the FBI, and FTC annually issue publicly available reports summarizing their complaint data. However, the data that these reports are based on have limitations that affect the ability of agencies to estimate the number of complaints and associated dollar losses related to scams, including disaster assistance scams.

For example, not all agencies categorize scams the same way, so it is difficult to generate estimates about the prevalence of scams. Also, as discussed above, the terms fraud and scam are often used interchangeably, making it difficult to discern if a complaint was an allegation about a fraud scheme against the government or about a scam targeting a disaster survivor.<sup>8</sup> In addition, complaints rely on consumer reporting, which, in addition to the potential for underreporting, may not be detailed enough to make accurate categorizations and counts. Finally, the data do not typically distinguish whether a scam was related to disaster assistance.

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### What role do federal agencies have in assisting victims of disaster assistance scams?

A key role federal agencies have in assisting victims of disaster assistance scams is receiving and processing complaints. Specifically, several federal agencies have operations to collect complaints. These agencies review complaints received to identify further actions to take. For example, agencies can refer complaints to the appropriate federal, state, or local agency in the relevant jurisdiction for investigation. Agencies can also identify themes or patterns in the types of complaints received to better target their consumer education efforts to prevent individuals from becoming victims of disaster assistance scams, as discussed later in this report.

**NCDF.** NCDF’s mission is to improve and further the detection, prevention, investigation, and prosecution of fraud related to natural and man-made disasters and to advocate for the victims of such fraud. NCDF operates a call center and manages a website to take disaster fraud complaints. These complaints can also include those related to disaster assistance scams. NCDF investigators review complaints and, as appropriate, refer complaints to the appropriate federal, state, or local agency in the relevant jurisdiction.

**Other agencies.** Other federal agencies, including disaster response agencies, broadly collect complaints on fraud and scams. For example, disaster response agencies—such as FEMA, the Department of Housing and Urban Development (HUD), and the Small Business Administration (SBA)—help respond to and recover from disasters. Other federal agencies—such as FTC, the FBI, and CFPB—collect consumer complaints on issues like scams, fraud, identity theft, and deceptive business practices. These agencies use these reports for law enforcement, policy, and consumer education.

These agencies can take actions such as performing investigations or making referrals to the appropriate federal, state, or local agencies. While the complaints these agencies collect can be much broader, some complaints could be related to disaster assistance scams. For example, FTC, the FBI, and CFPB receive,

compile, and issue publicly available reports on consumer complaints pertaining to cyber-enabled crime and scams. Some of the information these agencies collect may relate to disaster assistance scams, such as charity fraud, which is a type of disaster assistance scam.

Each of the federal agencies we met with had methods to collect, report, investigate, or refer complaints to appropriate agencies for fraud and scams, which could include disaster assistance scams.<sup>9</sup> For example, FEMA, SBA, HUD, and their respective Offices of Inspector General have websites and online forms to collect complaints. They can then perform investigations or refer out to other agencies, as necessary, for further review. Similarly, the states we met with have methods to perform these functions.

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## How have federal agencies worked to prevent individuals from becoming victims of disaster assistance scams?

Federal agencies use consumer education to help prevent individuals from becoming victims of disaster assistance scams by increasing awareness. This method was also used by the three states we spoke with during this review. According to federal and state agency officials we met with, this preventative approach is necessary because efforts to recoup funds after someone has been scammed can be difficult, if not impossible.

Federal and state agency officials told us they educate consumers and increase awareness through various online and in-person channels.











**Online channels.** Online channels include websites, in-app notifications, social media platforms, press releases, and videos. For example, federal and state agencies we met with have websites that include information on typical disaster assistance scams to avoid during times of a disaster. FEMA's website also includes a "rumor page" to inform the public of misinformation currently circulating online, and on the ground, for specific areas affected by natural disasters, as well as common disaster-related rumors. For example, FEMA's rumor page includes information dispelling the notion that it costs money for a disaster survivor to apply for a FEMA inspection or to apply for assistance. This can help protect disaster survivors from falling victim to scammers who try to collect funds for services that are free. In addition, FEMA allows individuals to sign up for an emergency management app. This app provides information about disaster recovery and can push notifications, alerts, and allows users to access public press releases that may also include information on disaster assistance scams.

**In-person channels.** In-person channels include physical posters and information booths located on-site at disaster recovery centers, as well as QR codes on physical documents distributed to facilitate access to online resources. For example, FEMA officials told us they display signs at disaster recovery centers that include tips on how to identify and avoid scams. FEMA officials also have opportunities to speak directly with disaster survivors in-person through their on-site coordinating efforts. These efforts can include discussions on how to identify, report, and avoid disaster assistance scams. State officials from a consumer education division told us they print out physical cards with information about disaster assistance scam red flags. Local police and others carry these cards to share information with disaster survivors, as needed, in real time.

The primary aim of these various consumer education efforts is to increase awareness, help consumers identify red flags of potential scams, and provide steps to take to avoid them. Examples of potential red flags and tips to avoid particular disaster assistance scams that federal and state agencies have highlighted in their consumer education efforts are presented in table 2.

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**Table 2: Examples of Potential Red Flags and Tips to Avoid Disaster Assistance Scams Highlighted in Federal and State Consumer Education Efforts**

| Type of disaster assistance scam   |  Potential red flags  |  Tips to avoid scam   |
|--|--|--|
| <b>Identity theft</b><br>                     | <ul style="list-style-type: none"> <li>• People or entities requesting your Social Security number, bank account, and credit record following a disaster</li> </ul>  | <ul style="list-style-type: none"> <li>• Do not click links or open attachments in unexpected emails or texts. Instead, contact the organization directly.</li> <li>• If you are concerned your identity has been stolen, place a freeze on your credit to restrict charges and new accounts.</li> <li>• Regularly monitor your credit accounts to catch fraud early.</li> <li>• If desired, request a fraud alert on your credit record requiring lenders to call you to verify your identity before extending new credit—such as opening up a new credit card—or giving out a loan.</li> </ul> |
| <b>Phishing scam</b><br>                      | <ul style="list-style-type: none"> <li>• Emails, texts, or phone calls from entities requesting your Social Security number, and bank account information</li> <li>• Emails and texts requesting you to click on links</li> </ul>  | <ul style="list-style-type: none"> <li>• Never provide personal financial information—such as your Social Security number, account numbers, or passwords—over the phone or the internet if you did not initiate the contact.</li> <li>• Never click on the link provided in an email you believe is fraudulent.</li> </ul>   |
| <b>Charity scam</b><br>                       | <ul style="list-style-type: none"> <li>• Entities using names similar to organizations you may be familiar with to gain your trust and encourage you to make a donation after a disaster</li> <li>• Fake websites featuring poor spelling, grammar, basic website design, or minimal contact information</li> <li>• Overly emotional charitable appeals that say little about what the charity intends to do with your donation</li> </ul>   | <ul style="list-style-type: none"> <li>• Be cautious of unsolicited messages or calls claiming to be from charities.</li> <li>• Verify an organization's authenticity through platforms like the Better Business Bureau's Scam Tracker, Charity Navigator, Charity Watch, or the Internal Revenue Service Tax Exempt Organization search tool.</li> </ul>  |
| <b>Home and repair or contractor scam</b><br> | <ul style="list-style-type: none"> <li>• Beware of contractors going door to door using high-pressure tactics to force you to make a snap decision after a disaster.</li> </ul>  | <ul style="list-style-type: none"> <li>• Check the contractor out online, and consider getting references from past customers.</li> <li>• Ensure that the total cost, work to be done, schedule, payment terms, and other expectations are specific and in writing. This information should be written in specific detail.</li> <li>• Never sign anything without fully reading and understanding terms of the agreement.</li> <li>• Wait to make the final payment until the work is done to your satisfaction.</li> </ul>  |
| <b>Mortgage scam</b><br>                    | <ul style="list-style-type: none"> <li>• Be suspicious if a company or person asks for a fee in advance to work with your mortgage company to modify, refinance, or reinstate your mortgage.</li> <li>• Someone guarantees they can stop a foreclosure or get your loan modified or advises you to stop paying your mortgage company and to pay them instead.</li> <li>• A company claims to be government-approved or an official government service, or someone you do not know asks you to release personal financial information.</li> </ul> | <ul style="list-style-type: none"> <li>• Do not pay for a service before you receive it.</li> <li>• Never sign over the deed to your home or sign any paperwork that you have not had a chance to read and you do not fully understand.</li> </ul>   |
| <b>Rental scam</b><br>                      | <ul style="list-style-type: none"> <li>• Be suspicious of a rental offer that seems too good to be true or pressure from someone to send personal information or money before you have seen the property.</li> <li>• The person listing the rental is unwilling to meet or you cannot verify the property is for rent by searching for a property management website, office, or government record.</li> </ul>   | <ul style="list-style-type: none"> <li>• Do not use wire, cryptocurrency, or gift cards.</li> <li>• Do not provide your Social Security number or bank details to anyone who contacts you and claims to be working with the owner or rental company.</li> </ul>  |
| <b>Insurance scam</b><br>                   | <ul style="list-style-type: none"> <li>• Be wary of individuals offering you money immediately following a disaster in exchange for money you will get later from your insurance company.</li> </ul>   | <ul style="list-style-type: none"> <li>• Always ask for identification and call the organization the person claims to work for—using a number you know is right—to confirm that the person does work there.</li> <li>• Never give personal information to anyone you do not know.</li> <li>• Never click on the link provided in an email you believe is fraudulent.</li> </ul>  |
| <b>Government impersonation scam</b><br>    | <ul style="list-style-type: none"> <li>• Government employees will not generally ask you for payment or financial information, such as your bank account number.</li> <li>• Anybody charging for home inspections, disaster assistance, or help filling out applications while posing as a federal employee</li> </ul>   | <ul style="list-style-type: none"> <li>• Scammers can easily fake titles and uniforms so always ask for identification.</li> <li>• If you have any doubts about whether someone is a legitimate government employee, do not provide them any information or money and contact the organization to confirm employment.</li> </ul>   |

Sources: GAO review of federal and state consumer education information; Icons-Studio/stock.adobe.com (icons). | GAO-26-108280

## What are some enforcement actions taken against disaster assistance scammers in recent years?

Enforcement actions related to disaster assistance scams can result in criminal or civil convictions, prison sentences, fines, and bans from relevant industries. These actions are pursued by various federal and state agencies—including DOJ, FEMA, and state attorneys general—and target various forms of fraud, including disaster assistance scams.

Examples of enforcement actions taken against various types of disaster assistance scammers in recent years include the following:

**Contractor scam enforcement.** Individuals posing as repair or debris removal contractors can be prosecuted for taking upfront cash payments and then failing to perform the work or using substandard materials. Some states have contractor state licensing boards to help ensure that contractors performing work are licensed and meet state standards. For example:

- According to a district attorney’s office, in the wake of the 2018 California wildfires, a scammer claimed to be a licensed contractor and signed several subcontracts with a construction company for houses to be rebuilt. The construction company became suspicious of the scammer, due to shoddy workmanship. It also discovered the scammer was using a license number that belonged to a different contractor. The scammer was fired by the construction company but did not return the \$17,000 they had been paid. The scammer was arrested and found guilty of construction fraud, embezzlement, contracting without a license in a disaster zone, as well as failing to appear in court, and filing false documents with the court. The scammer was sentenced to 7 years and 8 months in state prison.
- In the wake of Hurricane Ian, from January 2023 to April 2023, a scammer entered into over 38 signed contracts and collected deposits from several residents in Sarasota County, Florida. Deposits ranged from \$1,500 to \$15,000. The scammer received over \$100,000. The scammer was contracted to perform work such as repairing and building new carports, screen rooms, and sheds. However, the scammer had no record of licensing for itself or the business listed on the contract and never began the work after the contracts were signed and money was collected. The scammer pleaded no contest to 36 counts of unlicensed contracting during the state of emergency, 31 counts of grand theft from persons 65 years of age or older, six counts of grand theft, and one count of unlicensed contracting. The scammer was sentenced to 5 years in prison and ordered to pay \$212,418 in restitution.
- Also following Hurricane Ian, in January 2024, a scammer posed as a licensed contractor using social media and took more than \$100,000 from seven victims who hired them to complete house repairs. The scammer either did poor-quality work or did not finish the job at all. The scammer was found guilty and sentenced to 5 years in prison.

**Imposter scams and identity theft enforcement.** Enforcement actions can be taken against individuals running schemes that impersonate government officials—like FEMA or law enforcement—to steal personal information or demand processing fees for nonexistent aid. For example:

- Representatives from one state attorney general’s office we spoke with told us they investigated cases where scammers created fictitious websites that mirrored the state’s emergency disaster website. In some cases, the fictitious webpages included an AI image of the U.S. Vice President and included a link to donate disaster relief funds. According to representatives from this office, they were successful in getting the websites taken down but were not

aware if anybody was scammed and had donated to the bogus websites. These representatives also noted that the scam was initiated overseas.

- In October 2018, Hurricane Michael struck Albany, Georgia. In the months following the storm, a scammer posed as a public adjuster and submitted inflated repair claims and forged documents to a church’s insurer. As a result, the insurer paid out millions of dollars, most of which were diverted away from the church. The scammer was sentenced to almost 20 years in prison for defrauding the church and ordered to pay nearly \$4 million in restitution.

**Price gouging enforcement.** State attorney general offices with price-gouging laws can open investigations and send civil investigative demands to businesses in declared disaster areas suspected of excessively raising prices on essential goods like fuel, water, and housing. According to the National Conference of State Legislatures, 39 states, Guam, Puerto Rico, the Northern Mariana Islands, the U.S. Virgin Islands, and the District of Columbia have statutes or regulations that define price gouging during a time of disaster or emergency.<sup>10</sup> According to the National Conference of State Legislatures, in most states, price gouging constitutes a violation of unfair or deceptive trade practices law. Also, most of these laws provide for civil penalties, as enforced by the state attorney general, while some state laws also enforce criminal penalties for price-gouging violations.

For example, in the aftermath of Hurricane Helene, Georgia’s Attorney General Consumer Protection Division received complaints from consumers that two separate gas stations were overcharging. After investigating, the Attorney General alleged that both businesses violated the Fair Business Practices Act by engaging in price gouging during a declared state of emergency. As part of the settlements, the companies made payments to the state for \$10,000 and \$7,255, respectively.

## What factors hinder enforcement actions?

Enforcement actions are inherently hindered by two interrelated factors—(1) underreporting of disaster assistance scams and (2) challenges in prosecuting the scams that are reported or otherwise identified.

Several factors contribute to underreporting of disaster assistance scams (see fig. 2).

Figure 2: Factors Contributing to Underreporting of Disaster Assistance Scams



Sources: GAO analysis of publicly available information on scams, including from the Federal Reserve; Icons-Studio/stock.adobe.com (icons). | GAO-26-108280

Many disaster assistance scams go unreported to the federal agencies that receive and process complaints. As discussed above, these are disaster response agencies, such as FEMA, HUD, and SBA; or other agencies such as NCDF, FTC, and CFPB. Disaster assistance scams can go unreported for various reasons, including shame, embarrassment, the belief that reporting will not help, and a lack of awareness about how to report the crime. Victims of scams may also fear negative judgment or worry about the time and effort required to pursue a report.

Several factors contribute to challenges in prosecuting disaster assistance scams (see fig. 3).

Figure 3: Factors Contributing to Challenges in Prosecuting Disaster Assistance Scams



Sources: GAO analysis of agency interview responses; Icons-Studio/stock.adobe.com (icons). | GAO-26-108280

More information on factors that contribute to challenges in prosecuting disaster assistance scams is noted below:

**Complaints lack detail.** Federal and state officials told us that many complaints they receive are not firsthand accounts or do not provide identifying information or points of contact.

**Large number of complaints leads to resource constraints.** According to federal and state officials we spoke with, the large influx of consumer fraud complaints received related to a disaster requires some triaging decisions to determine the most likely to result in prosecution. This process can result in some scam complaints not receiving any follow-up actions.

**Case prioritization.** Limited prosecutorial resources often do not allow taking on smaller financial scam cases that occur during times of disaster, according to federal and state officials. For example, a representative from one state attorney general's office told us the cost of an investigation may be greater than the amount of money or loss stemming from a scam, meaning it might not reach a financial threshold that would trigger an investigation.

**International scam operations.** As we reported in April 2025, according to DOJ officials, one of the biggest challenges in prosecuting scam cases is establishing the identity of the scammers.<sup>11</sup> Specifically, scammers could be operating from foreign call centers as part of sophisticated criminal operations making prosecution difficult. Some state officials noted they were not equipped to identify and prosecute sophisticated international disaster assistance scams that originate overseas, such as various online charity or phishing scams. These state officials noted international scams can be challenging due to a lack of experience or an inability to extradite foreign actors for prosecution.

**Jurisdictions.** Officials from one state attorney general's office said that overlapping jurisdictions at the city, county, state, and federal government levels all have different leaders and different chains of command, hindering enforcement coordination. The officials noted that these coordination challenges are exacerbated during natural disasters, as all levels of government are well intended and eager to help as fast as they can, which can cause discoordination and duplicative efforts at times. According to federal and state agency officials, disaster assistance scam cases are often handled administratively, or civilly, at lower-level district and city courts, rather than through federal and state criminal proceedings.

**Technology and speed of money movement.** Federal officials noted that technological challenges, such as the use of synthetic identities and online fake profiles and websites, can make prosecution difficult, as the identity of the

scammer is unknown. These officials noted that the speed at which money is moved electronically, as well as the use of cash and nontraceable digital-financial transactions, contributes to challenges in identifying and prosecuting scammers.

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## Agency Comments

We provided a draft of this report to DHS, DOJ, FTC, HUD, and SBA for review and comment. DHS, DOJ, and FTC provided technical comments, which we incorporated as appropriate. HUD did not provide comments on our draft report. SBA did not have any comments.

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## How GAO Did This Study

To identify characteristics and impacts of disaster assistance scams, we reviewed complaints the DOJ's NCDF received from calendar years 2023 and 2024. We used this period in our searches to capture disasters occurring in 2023 and 2024. We limited our review to those complaints that NCDF referred out to other agencies for further investigation, since referred complaints would likely contain sufficient detail for potential law enforcement action. We selected terms in NCDF's fraud classification list—such as identity fraud, charity fraud, and impersonation of a government official—that were potentially relevant to disaster assistance scams and identified the number of complaints that were associated with each of these classifications. Additionally, we conducted investigative research to identify online platforms and forums where scammers operate to inform our work on how disaster assistance scams can occur.

To provide information on the extent to which disaster victims have experienced a scam we used two data sources. The first is from the [HPS](#) which is a nationally representative interagency federal statistical rapid-response survey originally developed to measure household experiences during the COVID-19 pandemic. The HPS is designed to be deployed quickly and efficiently, providing valuable data with a short turn-around time. Over 1 million households were invited to participate in the survey, and 70,429 responses were received for [Phase 4.1 cycle 07](#), which took place from June 25, 2024, to July 22, 2024, yielding a weighted response rate of 6.5 percent. The Census Bureau acknowledges that experimental data may not meet all of their quality standards, due to low response rates. The percentage estimates provided in the report have a maximum margin of error of +/- 7.9 percent at the 95 percent confidence level and represent uncertainty in estimates, due to sampling error. We used published information on estimated population totals and standard errors from the [Census Bureau](#) to calculate estimated percentages and margins of error. Following the survey technical documentation, we excluded those in the "did not report" category, since the Census Bureau advises that in the absence of external information, percentages based on using only the responding cases will most closely match a percentage resulting from the use of statistical imputation. Approximately 5.2 percent of the recently displaced surveyed adults fell into the "did not report" category and, thus, were excluded from estimated percentages.

We also used survey data fielded by the Harris Poll on behalf of the AICPA. The uncertainty in top-level estimates provided in this report is +/- 2.5 percent, using a 95 percent Bayesian credible interval. Estimates for subgroups have unknown reliability and should be interpreted with caution. Nonprobability surveys are subject to self-selection and undercoverage biases and are difficult to accurately assess the quality of survey estimates. While Harris makes adjustment for such biases, it is impossible to accurately assess the quality of survey estimates beyond their intended purpose. In particular, subgroup estimates may not be representative of the experiences of the entire U.S. population and should not be used to compare the prevalence of specific types of scams and fraudulent activities.

We assessed the reliability of HPS and AICPA survey data by reviewing available survey documentation, tables of survey estimates and, when available, tables of survey error. We determined these data were sufficiently reliable for the purpose of providing testimonial evidence on the potential prevalence of disaster-related scams experienced by adults in the United States.

To identify characteristics and impacts of disaster assistance scams, as well as actions taken to prevent and mitigate them, we reviewed federal agency reports from 2022 through 2024 on scams and agency websites to identify consumer education efforts. We also interviewed officials from three disaster response agencies and their respective Offices of Inspector General (OIG) (FEMA, SBA, HUD, the Department of Homeland Security's OIG, SBA's OIG, and HUD's OIG) and four other agencies (DOJ, the FBI, NCDF, and FTC).<sup>12</sup>

In addition, we met with officials from three states to better understand states' responses to disaster assistance scams. To select states, we used a 2024 White House press release detailing fiscal assistance the federal government has disbursed for natural disasters.<sup>13</sup> On the basis of that press release, we selected Florida and South Carolina, as they received the most individual assistance funding related to Hurricane Helene, which occurred in September 2024. We also selected California, due to the recent 2025 wildfires and subsequent formation of a federal task force created to investigate and prosecute fire-related crimes, such as scams. In total, we interviewed five state-level agencies among the three states. These state-level agencies were Florida's Consumer Protection Division of the Office of the Attorney General, South Carolina's Department of Consumer Affairs, South Carolina's Emergency Management Division, California's Office of the Attorney General, and California Governor's Office of Emergency Services. Lastly, we interviewed officials from one crowdfunding platform to gain insight on how the private sector mitigates disaster assistance scams.

To identify cases of disaster assistance scam prosecutions, we reviewed LexisNexis from January 1, 2023, through December 31, 2025. We also identified cases using the press releases posted on the DOJ and Offices of the United States Attorney's websites. We further analyzed an identified case, if the scam discussed related to a natural disaster. In addition, we searched for press releases from the DHS OIG, HUD OIG, SBA OIG, and the Internal Revenue Service's Criminal Investigation Division to identify other relevant cases of disaster assistance scams. To identify additional examples of disaster assistance scam prosecutions, we performed targeted searches for relevant cases that occurred prior to 2023.

We performed this work under the American Relief Act, 2025, which included a provision for GAO for audits and investigations related to Hurricanes Helene and Milton, and other disasters declared pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act in calendar years 2023 and 2024.

We conducted this performance audit from March 2025 to May 2026 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives. We conducted our related investigative work in accordance with standards prescribed by the Council of the Inspectors General on Integrity and Efficiency.

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## List of Addressees

The Honorable Tim Scott  
Chairman  
The Honorable Elizabeth Warren  
Ranking Member  
Committee on Banking, Housing, and Urban Affairs  
United States Senate

The Honorable Rand Paul, M.D.  
Chairman  
The Honorable Gary C. Peters  
Ranking Member  
Committee on Homeland Security and Governmental Affairs  
United States Senate

The Honorable Joni Ernst  
Chair  
The Honorable Edward J. Markey  
Ranking Member  
Committee on Small Business and Entrepreneurship  
United States Senate

The Honorable Bill Hagerty  
Chair  
The Honorable Jack Reed  
Ranking Member  
Subcommittee on Financial Services and General Government  
Committee on Appropriations  
United States Senate

The Honorable Katie Britt  
Chair  
The Honorable Chris Murphy  
Ranking Member  
Subcommittee on Homeland Security  
Committee on Appropriations  
United States Senate

The Honorable Cindy Hyde-Smith  
Chair  
The Honorable Kirsten Gillibrand  
Ranking Member  
Subcommittee on Transportation, Housing and Urban Development, and Related  
Agencies  
Committee on Appropriations  
United States Senate

The Honorable French Hill  
Chairman  
The Honorable Maxine Waters  
Ranking Member  
Committee on Financial Services  
House of Representatives

The Honorable Andrew Garbarino  
Chairman  
The Honorable Bennie G. Thompson  
Ranking Member  
Committee on Homeland Security  
House of Representatives

The Honorable Roger Williams  
Chairman  
The Honorable Nydia M. Velázquez  
Ranking Member  
Committee on Small Business  
House of Representatives

The Honorable Sam Graves  
Chairman  
The Honorable Rick Larsen  
Ranking Member  
Committee on Transportation and Infrastructure  
House of Representatives

The Honorable Dave Joyce  
Chairman  
The Honorable Steny Hoyer  
Ranking Member  
Subcommittee on Financial Services and General Government  
Committee on Appropriations  
House of Representatives

The Honorable Mark Amodei  
Chairman  
The Honorable Henry Cuellar  
Ranking Member  
Subcommittee on Homeland Security  
Committee on Appropriations  
House of Representatives

The Honorable Steve Womack  
Chairman  
The Honorable James Clyburn  
Ranking Member  
Subcommittee on Transportation, Housing and Urban Development, and Related  
Agencies  
Committee on Appropriations  
House of Representatives

We are sending copies of this report to the appropriate congressional committees, the Secretary of Homeland Security, Attorney General, Chair of FTC, Secretary of Housing and Urban Development, Administrator of the Small Business Administration, and other interested parties. In addition, the report is available at no charge on the GAO website at <https://www.gao.gov>.

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## Endnotes

<sup>1</sup>Willful misrepresentation can be characterized by making materially false statements of fact based on actual knowledge, deliberate ignorance, or reckless disregard. GAO, *Standards for Internal Control in the Federal Government*, [GAO-25-107721](#) (Washington, D.C.: May 2025).

<sup>2</sup>GAO, *Consumer Protection: Actions Needed to Improve Complaint Reporting, Consumer Education, and Federal Coordination to Counter Scams*, [GAO-25-107088](#) (Washington, D.C.: Apr. 8, 2025).

<sup>3</sup>For more information, see GAO, *Consumer Protection: Expedient Actions Needed to Implement a Government-wide Strategy and Related Efforts to Counter Scams*, [GAO-26-108842](#) (Washington, D.C.: Jan. 14, 2026).

<sup>4</sup>The HPS is a nationally representative experimental survey designed to quickly and efficiently collect data to measure emergent issues. Over 1 million households were invited to participate in the survey, and 70,429 responses were received for [Phase 4.1 cycle 07](#), yielding a weighted response rate of 6.5 percent. The Census Bureau acknowledges that experimental data may not meet all of their quality standards due to low response rates. The margin of error, which is an estimate of sampling error for percentage estimates included in this report, ranges from 4.3 percentage points to 7.9 percentage points and is calculated at the 95 percent confidence level. Approximately 5.2 percent of the recently displaced surveyed adults did not respond and were excluded from estimated percentages.

<sup>5</sup>The AICPA collaborated with Harris Polling to conduct an online survey of 2,093 participating adults. The measure of uncertainty in top-line percentage estimates is within +/- 2.5 percentage points and is calculated using a 95 percent Bayesian credible interval. Nonprobability surveys are subject to self-selection and undercoverage biases and are difficult to accurately assess the quality of survey estimates. While Harris makes adjustment for such biases, it is impossible to accurately assess the quality of survey estimates beyond their intended purpose. Therefore, subgroup estimates may not be representative of the experiences of the entire U.S. population and should not be used to compare the prevalence of specific types of scams and fraudulent activities.

<sup>6</sup>According to DOJ, the NCDF as formal entity would be closed as of March 31, 2026. NCDF's hotline is operated by the National Interagency Support Center (NISC) at Louisiana State University. While the NCDF was the primary repository of disaster-related fraud complaints for many years, according to DOJ officials, the NISC now provides hotline services to more than 10 federal agencies and those hotlines also receive complaints of disaster-related fraud in addition to other allegations of fraud, waste, and abuse to various Inspectors General. Individual agencies will continue to receive disaster-related fraud complaints via their respective reporting tools, including hotlines and online complaint forms.

<sup>7</sup>Although these categorizations signal the complaint likely relates to an allegation of a disaster assistance scam, each complaint would need to be reviewed to make an accurate determination. For example, the categorization "identity theft" could include a scammer who manipulates a disaster victim directly via phone or email to gain their personally identifiable information. Alternatively, it could indicate that a fraudster obtained the personally identifiable information indirectly through other fraud means, such as stealing personally identifiable information from a third-party data breach.

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<sup>8</sup>In April 2025, we recommended that the FBI lead a U.S. government effort to develop and implement a government-wide strategy to counter scams and coordinate related activities, including the development of a common definition for scams and consumer complaint reporting. See [GAO-25-107088](#).

<sup>9</sup>We met with seven federal agencies, three Offices of Inspectors General, and officials from three states. Additional details are provided in the How GAO Did This Study section. There are other federal and state agencies that we did not meet with that have a role in collecting, reporting, investigating, and referring complaints to appropriate agencies for fraud and scams.

<sup>10</sup>The National Conference of State Legislatures represents the legislatures in the states, territories, and commonwealths of the United States. Its mission is to advance the effectiveness, independence, and integrity of legislatures and to foster interstate cooperation and facilitate the exchange of information among legislatures.

<sup>11</sup>[GAO-25-107088](#).

<sup>12</sup>Disaster response agencies—such as FEMA, HUD, and SBA— help respond to and recover from disasters. Other federal agencies—such as the FBI and FTC—collect consumer complaints on issues like scams, fraud, identity theft, and deceptive business practices. These agencies use these reports for law enforcement, policy, and consumer education.

<sup>13</sup>White House, *FACT SHEET: Biden-Harris Administration Approves Nearly \$2 Billion for Hurricane Response and Recovery Efforts* (Washington, D.C.: Oct. 16, 2024).