

Nebraskans: Be Alert to Disaster-Related Scams and Fraud

Release date:

April 10, 2019

Release Number:

NR-017-4420

LINCOLN, Neb. – As Nebraskans work to recover from March flooding, they should be on guard for suspicious activity involving potential fraud, scam artists and other criminals who prey on disaster survivors.

The Nebraska Emergency Management Agency (NEMA) and the Federal Emergency Management Agency (FEMA) urge survivors to be aware of the following examples of common post-disaster fraud activities to help avoid becoming a victim:

Fraudulent phone calls or home visits

Individuals may falsely claim to be from FEMA or another government agency, but do not have proper photo identification. To guard against this, know that:

- Survivors will be asked to provide their Social Security number and banking information **only** when registering for FEMA assistance. They should never give this information to contractors.
- Ask to see the inspector's identification badge. A FEMA or U.S. Small Business Administration (SBA) shirt or jacket is not proof of someone's affiliation with the government. Federal employees and contractors carry official photo identification.
- FEMA inspectors will already have an applicants' nine-digit FEMA registration number when they arrive for inspection.
- FEMA inspectors will never ask for banking or other personal information.
- If in doubt, survivors should not give out any information.

Fake offers of federal aid

A phone or in-person solicitor may promise to speed up the insurance, disaster assistance or building-permit process for a fee. Other scam artists promise a disaster grant and ask for large cash deposits or advance payments in full.

- Federal workers do not solicit or accept money.
- FEMA and SBA staffers will never charge applicants for disaster assistance, inspections or for assisting individuals in filling out applications.

Fraudulent building contractors

Disasters also attract fraudulent contractors who offer to begin work immediately and request a cash advance payment. When hiring a contractor:

- Residents should only use licensed local contractors who have reliable references. Get written estimates from at least three contractors that include the cost of labor and materials.
- Residents should insist that contractors carry general liability insurance and workers' compensation coverage.

Dishonest pleas for donations

Dishonest solicitors may play on the emotions of disaster survivors. These solicitations may come by phone, email, letter or face-to-face.

- Residents should verify legitimate solicitations by asking for the charity's exact name, street address, phone number and website address, then phone the organization directly and confirm that the person asking for funds is an employee or volunteer.
- Residents should not pay donations with cash.
- Residents should request a receipt with the organization's name, street address and phone number.

Residents who suspect they may be victims of fraud can use the website at protectthegoodlife.nebraska.gov/file-consumer-complaint, call the FEMA Disaster Fraud Hotline at 866-720-5721 or contact their local police department. For more information on Nebraska's flood recovery, visit www.fema.gov/disaster/4420.