

Avoid Another Disaster: Beware of Fraud

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DES MOINES, Iowa – Scams seem to follow disasters. Don't let your guard down and suffer another disaster such as identity theft or paying fees for services that are never provided.

Remember, FEMA never charges for services nor does it endorse any commercial business, product or service. All federal employees have an official badge/ID. Ask to see it.

The following are some common post-disaster fraud practices to avoid.

Fraudulent building contractors.

When hiring a contractor, the Iowa Attorney General suggests:

- **Check out the contractor** before you sign a contract or pay any money. Ask if the contractor is registered with the Iowa Workforce Development's Division of Labor Services. You can check a contractor's registration online through the [Division of Labor Services website](#), or call 515-242-5871.
- **Be sure to check local references** and hire local contractors when possible. (If you do not know the contractor, consider taking photographs of license plates, vehicles, driver's licenses, etc.) Also, check Iowa Courts Online for past court cases, and see if there are complaints on file with the Better Business Bureau and the Attorney General's Consumer Protection Division.
- **Get it in writing.** Seek several written estimates for the job you want done. Before any work begins, agree on a written contract detailing work to be done, type and quality of materials to be used, responsibility for permits, costs, and any other promises.
- **Request a copy of the contractor's liability insurance certificate.** Put start and completion dates in writing and consequences if the contractor fails to follow them (For example: The contract could be nullified if the contractor does not start on time or finish on time.)
- **Avoid paying large sums in advance** to a contractor. If you have to make a partial advance payment for materials, make your check out to the supplier and



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the contractor.

- **Insist on a "mechanic's lien waiver"** in case the contractor fails to pay others for materials or labor.
- **Do not make a rushed decision** or agree to a contract that you do not want just because the contractor tells you that he is busy.

In most cases, [Iowa's Door-to-Door Sales law](#) gives you three business days to cancel a contract signed at your home if you change your mind or have another reason to cancel the contract.

Fake offers of state or federal aid:

- Beware of visits, calls or emails from people claiming to be from FEMA or the State of Iowa asking for your Social Security number, bank account or other sensitive information. Giving out this type of information can help an unscrupulous person make a false claim for assistance or commit identity theft.

Don't fall for scam artists who promise a disaster grant and ask for large cash deposits or advance payments in full.

- Federal and state workers do not solicit or accept money. FEMA and the U.S. Small Business Administration (SBA) staff never charge applicants for disaster assistance, inspections or help in filling out applications.
- FEMA inspectors never require banking or other financial information.
- The job of FEMA housing inspectors is to verify damage. Inspectors do not hire or endorse specific contractors to fix homes or recommend repairs. They do not determine eligibility for assistance.
- FEMA inspectors will not condemn a property. Condemnation determinations are made by your local jurisdiction.

Recovery officials encourage Iowa residents to watch for and report any suspicious activity. If you suspect fraud, contact the Consumer Protection Division of the State Attorney General's Office at:

- Email consumer@ag.iowa.gov
- Call 515-281-5926
- Toll-free number outside of the Des Moines area: 888-777-4590

For more information visit [Attorney General consumer tips and information](#)



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If you are in one of seven Iowa counties currently designated for federal disaster assistance – Fremont, Harrison, Mills, Monona, Pottawattamie, Shelby and Woodbury counties – you can register with FEMA. Here's how:

- Go online to www.disasterassistance.gov
- Download the FEMA app on your smartphone www.fema.gov/mobile-app
- Call toll-free 1-800-621-3362. Lines are open from 7 a.m. to 10 p.m., 7 days a week until further notice. For TTY, dial 1-800-462-7585. If you use 711 or VRS, dial 1-800-621-3362.
- Visit a Disaster Recovery Center (DRC). To find the nearest DRC, go online to www.fema.gov/DRC.



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