

BUSINESSSAFE

BusinessSafe is designed to aid businesses in protecting the safety and well-being of Florida's residents and visitors from threats. BusinessSafe provides private sector partners with open source information, analysis and resources to help protect their businesses and communities.

Florida Fusion Center 19-204

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BusinessSafe Threat Topic: Natural Disaster Scams

After natural disasters, victims may become vulnerable to criminal acts by those attempting to take advantage of the situation. This can result in disaster scams that exploit victims for profit. Disaster scams generally affect two different groups of people: those who wish to help victims of a disaster and those that experience the effects of a disaster.

Fraudulent charities and fund collection sites may be created by criminal actors to collect disaster relief funds without distributing money to victims. These may include fraudulent GoFundMe pages, online sites that appear similar to reputable charity sites, and replacing verified charity information with scammer contact information for text or call donations.

- After Hurricane Harvey, multiple GoFundMe pages were created to scam individuals trying to give money to victims. One family had to be airlifted from their flooded apartment building following the hurricane. After creating their own GoFundMe account, they were notified of fraudulent fundraising sites collecting funds on their behalf.

[Don't be Fooled by Hurricane Harvey Flood Scams](#)

Price gouging is an unlawful tactic that involves businesses raising the prices on essential commodities such as food, water, lumber, and gas in counties under a state of emergency. Prices may be gouged if there is a large difference between the average price of a commodity over the last 30 days when compared with the current price.

- Before Hurricane Dorian, there were more than 2,400 reports of price gouging in the state of Florida, including reports of cases of water selling for as much as nine dollars.

[\\$9 for a \\$4 Case of Water: Florida Hit by Price Gouging ahead of Hurricane Dorian](#)

Contractor and insurance scams occur after a disaster when there is an increased need for recovery services. As a result, unlicensed individuals travel to the area and offer deals that are often too good to be true or overcharge when there is a shortage of resources. Victims often pay for the service up-front and the job is never started or left unfinished. FEMA scams occur when scammers go door-to-door in impacted areas and offer assistance with alleged FEMA programs for a fee. These individuals may wear



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fake FEMA clothing and identify themselves as an agent, but typically lack appropriate photo ID.

- In 2018, a restoration contractor was arrested for an assignment of benefits fraud scheme after Hurricane Irma that impacted 19 homeowners in eight Florida counties and one Texas county totaling almost \$140,000.

[Florida Restoration Contractor Arrested Over \\$140K AOB Fraud Scheme](#)

Ways to protect yourself from Natural Disaster Scams:

- **[Be aware of indicators of fraud.](#)** Indicators include contractors or restoration professionals that:
 - Offer to waive or discount your insurance deductible.
 - Fail to provide any repairs after receiving payment.
 - Offer to provide repairs at a cash-only discounted rate.
- **[Contact your insurance company.](#)** If you have damages from a disaster, immediately contact your insurance company and verify any contractors used are [licensed professionals](#).
- **[Beware of FEMA scams.](#)** FEMA inspectors will always have a photo ID and will not ask for money for disaster assistance, home inspections, or for help filling out applications. If this occurs, call FEMA at 800-621-3362.
- **[Report price gouging.](#)** If you feel you have spotted or been a victim of price gouging, you can report it to the Florida Attorney General's office by calling 866-966-7226 or by using the app, "NO SCAM".
- **[Research charities before donating.](#)** Because charity scam sites can look similar to credible sites, the Federal Trade Commission recommends:
 - Donating to charities you trust and confirm contact information for donations
 - Checking out the charity with the Better Business Bureau's [Wise Giving Alliance](#)
 - Avoiding charities that appear directly before or after disaster events

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