

Oregon Wildfires Myth vs. Fact: Know How to Spot Fraud and Scam Artists

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State and federal recovery officials urge Oregon residents to beware of and report any suspicious activity or potential fraud from scam artists, identity thieves and other criminals who may try to prey on survivors following the recent wildfires.

DISASTER ASSISTANCE

Myth: I received a phone call promising FEMA assistance if I made an upfront payment. Was this call from FEMA?

Fact: Incorrect. Federal workers do not ask for or accept money. FEMA and U.S. Small Business Administration staff never charge money for disaster assistance, inspections or help with filling out applications. Do not give out personal or sensitive information. Report people claiming to be government workers by calling the FEMA Disaster Fraud Hotline at 866-720-5721 or your local police.

HOME REPAIRS

Myth: Contractors don't need a state license to do repair work on your home.

Fact: Incorrect. Anyone can pretend to be a contractor, so a state license gives the homeowner some form of accountability. In addition, contracting without a license is normally a misdemeanor but becomes a felony when it occurs at a home damaged in a designated disaster area.

The State of Oregon Construction Contractors Board (CCB) urges consumers to follow these tips when hiring a building contractor:

? Hire only licensed contractors and make a copy or take a picture of the license. ? Verify the contractor's license by checking online at <http://search.ccb.state.or.us/search/>. ? Don't pay more than 10 percent down or \$1,000—whichever is less. ? Never pay cash and don't let the payments get ahead of the work. ? Get a written, detailed contract that is signed by both parties before work begins.



HOME INSPECTIONS

Myth: FEMA-contracted home inspectors expect payment for their services and will need your personal information to verify your claim.

Fact: Incorrect. FEMA inspectors never require banking information, nor do they ever ask for or receive money for any reason. Federal workers do not ask for or accept money.

? Applicants should always ask to see the inspector's identification badge during an onsite inspection. All federal employees and contractors carry official, laminated photo identification. ? Inspectors already have the applicant's nine-digit registration number when conducting a remote inspection. During a remote inspection the inspector will ask the applicant to provide the last 4 digits of their registration number for verification purposes. ? FEMA and Contract inspectors do verify personal information with the applicant. This is to ensure they are speaking with the applicant and to confirm the personal information on file is correct and current at the time of inspection. ? FEMA housing inspectors verify damage, but do not hire or endorse specific contractors to fix houses or recommend repairs. They do not determine an applicant's eligibility for assistance. ? If an inspector asks for money and/or personal information, call the FEMA Helpline at 800-621-3362 (or TTY: 800-462-7585).

POST-DISASTER DONATIONS

Myth: There's no way to tell which charities are legitimate and truly help disaster survivors.

Fact: Incorrect. Applicants should do their due diligence before making a donation when solicited in-person, by phone or online.

? Verify legitimate solicitations by asking for the charity's exact name, street address, phone number and web address. Then call the charity and confirm the person asking for funds is an employee or a volunteer. ? Don't pay donations with cash. ? Request a receipt with the charity's name, street address and phone number. For the deaf and hard of hearing, information regarding scams and fraud is available in both Closed Caption and American Sign Language. Visit www.youtube.com/watch?v=EVqS709Gj_U

