Avoid Scams When Donating to Hurricane Relief

Following Hurricane Dorian’s devastation of the Bahamas, Commissioner Nicole “Nikki” Fried is encouraging consumers to avoid scams by donating to recovery and relief efforts through registered charities. The Florida Department of Agriculture and Consumer Services is the regulatory agency for charities in the state of Florida.

“To anyone thinking about defrauding Floridians with fake charities after Hurricane Dorian – think again. We are the state agency responsible for regulating charities, we are watching, and we will take action,” stated Commissioner Nikki Fried. “Bad actors taking advantage of generosity will not be tolerated, especially after disasters like Hurricanes Dorian. To check a charity’s status, use our Check-a-Charity tool, or call 1-800-HELP-FLA.”

FDACS Division of Consumer Services has identified over 140 new Hurricane Dorian-related charities soliciting on online platforms like GoFundMe. Department staff has been working to contact these solicitors and explain the requirements to register as a charity in Florida.

Consumers can also confirm the legitimacy of a charity through the department’s Check-A-Charity tool, which is one of several resources available to find additional information on charitable organizations in Florida. Consumers can also call 1-800-HELP-FLA (1-800-FL-AYUDA en español) or visit FloridaConsumerHelp.com.

A short list of official Bahamas relief donation resources can also be found at FreshFromFlorida.com/Hurricane.
According to Commissioner Fried and the Florida Department of Agriculture and Consumer Services, here are tips to avoid scam charities:

Check if the organization is properly registered with the state: In addition to checking the organization on our Check-a-Charity tool, consumers can reference the Better Business Bureau’s Wise Giving Alliance, which evaluates charities against comprehensive Standards for Charity Accountability to help donors make informed giving decisions.

Ask how exactly your donation will be used, what specific cause it will go towards, and how much of the contribution will be used for program services: Consumers should not assume their donation will be spent a particular way. If you are solicited for a contribution, ask to see written information about the organization, and a breakdown of how the money is being utilized.

Ask if your donation is tax deductible: Although many organizations are tax-exempt and contributions to their causes are tax-deductible, not every organization that solicits contributions is tax-deductible. Ask for the organization's tax-exempt number issued by the Internal Revenue Service (IRS) or use the IRS Tax Exempt Organization Search tool.

Dealing with the Aftermath

Even if you have an excellent disaster plan in place, dealing with the aftermath of a severe weather event is never easy. Here are a few tips to help with the recovery process after the storm passes by.

Auto Damage: The Florida Motor Vehicle Repair Act requires anyone who is paid to repair motor vehicles owned by other individuals to register with the Florida Department of Agriculture and Consumer Services (FDACS). The act applies to dealers of new and used cars, trucks and motorcycles; garages; service stations; self-employed persons; truck stops; and paint, body, brake, muffler, transmission, mobile repair and glass shops. The act establishes requirements for estimates and invoices. Review estimates and contracts carefully for language that may assign your insurance policy benefits directly to the repair shop. Click Motor Vehicle Repair for more information.
Charities: Give wisely! All charities soliciting within the state of Florida (excluding religious, educational, political and governmental agencies) are required to register and file financial information with FDACS. Call 1-800-HELP-FLA (435-7352) or use our online Check-A-Charity tool to find out if a charity is properly registered. You can also find out how much the charity is spending on administration and fundraising and how much money goes to actual programming.

Contractors: Check the license and complaint history of contractors before signing a contract or agreeing to have anyone do work for you. Call the Department of Business and Professional Regulation at (850) 487-1395 or go to MyFloridaLicense.com. Do not sign an “Assignment of Benefits” form for a contractor if you have not been instructed to do so by your insurance company.

File a Complaint: Do you have a complaint about a business? FDACS can help, regardless of whether we regulate the specific industry. Call 1-800-HELP-FLA (435-7352) or click File a Complaint for assistance.

Food Safety: Discard perishable food that has been stored in temperatures above 41°F for four or more hours. Dispose of any food that has an unusual odor, color or texture or feels warm to the touch. If in doubt, throw it out! Inspect canned foods for damage. Damaged canned food shows swelling, leaking, punctures, holes, fractures, deep rusting, crushing or denting. If flooding occurs, discard any food not in a waterproof container that has come into contact with flood water. Contact your county Department of Health if you suspect that your well may be contaminated.

Fuel: The potential for water contaminated fuel incidents increase after a considerable storm. If you witness flooding at a station during or immediately following a storm, report it to the department so we can have an inspector check the storage tanks for water contamination. Always keep the receipt of purchase and report any possible contaminated fuel incidents to the department immediately.

Generators: Never use a generator, grill, camp stove or other gasoline, propane, natural gas or charcoal-burning device inside a home, garage, basement, crawlspace or any partially enclosed area. Keep these devices outdoors, away from doors, windows, and vents that could allow carbon monoxide to come indoors.

Insurance: Have you received a robocall after the storm regarding your insurance premium? Don’t fall for it. Call your insurance agent to verify any messages you receive about your insurance.

Landlord/Tenant: If you live in a rental property that was damaged by the storm, you need to know your rights and responsibilities and those of your landlord. Visit Landlord/Tenant Law for more information or refer to Florida’s Landlord/Tenant Law, Chapter 83, Part II, Florida Statutes.

Price Gouging: Anyone who suspects price gouging should call the Office of the Attorney General at (866) 966-7226 or file a complaint online at MyFloridaLegal.com.

Skimmers: Scammers may take advantage of power outages to install skimming devices. Always check for security measures on the pump and be aware of your surroundings. Look around for possible cameras or any suspicious equipment that doesn’t belong on the pump. Please remember not all pumps require Security Tape. Some pump systems have internal security, if in doubt ask the store personal about the pump security. Report any evident signs of tampering or unauthorized access to fuel dispensers to the department.
After a weather event that causes large-scale damage, fraudulent businesses frequently move in to take advantage of those who need assistance and repairs. It is important not to be pressured to give any business a large sum of money upfront. If you do, you may never see the work completed or the business ever again. Most legitimate businesses will assess the damage and give a quote for the total amount to be paid once the work is finished, instead of a flat down payment upon arrival.

Follow these tips to protect yourself against home repair fraud:

- Verify each contractor is properly licensed and insured. Check each contractor's address, license and complaint history by calling the Florida Department of Business and Professional Regulation (DBPR) at (850) 487-1395 or by visiting DBPR's website at MyFloridaLicense.com.

- Get itemized estimates. Never agree to a cash-only deal. Ask for a written estimate and inspect the terms carefully before signing and agreeing to any offer.

- Protect yourself from liens against your home. Make sure your contract states that the contractor will obtain notarized, written releases of lien from all subcontractors and suppliers before you will pay each payment.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.
The Latest Social Security Scam

The Social Security Administration (SSA) scam is currently the number one scam reported to the Federal Trade Commission. Recently there has been a new twist on the scam in the form of an SSA imposter robocall, which instructs individuals to press 1 to talk with an SSA officer or their SSA benefits will be cut off.

If you get a call like this, do not press 1. Instead, just hang up and remember:

- Your Social Security number is not about to be suspended.
- The real SSA will never call to threaten your benefits.
- The real SSA will never tell you to wire money, send cash, or put money on a gift card.

If you are getting these calls, you are not alone. Tell your family, friends, and neighbors about this scam. Tell them to hang up the phone, and then report the call to the Federal Trade Commission.