

# Disaster Survivors: Beware of Fraud and Scams

---

**Release Date: May 14, 2021**

NASHVILLE, Tenn. – After a disaster, scam artists, identity thieves and other criminals may attempt to take advantage of disaster survivors. Federal and Tennessee emergency management officials urge residents to watch for and report any suspicious activity.

When a disaster strikes, unscrupulous people and scam artists may try to take advantage of survivors by posing as FEMA representatives or other official disaster aid workers. They may even pose as relatives “just trying to help” survivors complete their applications when they are only interested in using a survivor for their own benefit. Some so-called contractors make promises they don’t keep and do shoddy work or no work at all while pocketing a survivor’s money.

Residents of **Davidson, Williamson and Wilson counties** are eligible to apply for assistance from FEMA to help with their costs for damage and losses caused by storms, tornadoes and flooding that occurred March 25 through April 3.

What follows are some typical criminal activities to be aware of after disaster strikes.

## People claiming to represent FEMA

- You may receive phone calls or unexpected visits to your home from people claiming to be FEMA housing inspectors or people claiming they work for FEMA. The person might ask for your Social Security number and income or banking information. FEMA representatives will have a laminated badge and your FEMA registration number.
- Protect the privacy of your nine-digit FEMA case/registration number. Legitimate FEMA housing inspectors will NOT ask for this information.
- Don’t give your banking information to a person claiming to be a FEMA housing inspector. FEMA inspectors are never authorized to collect your personal



financial information.

### **Fake offers of local or federal aid**

- Don't trust anyone who asks for money to help you obtain assistance. Federal and local disaster workers do not ask for or accept money. FEMA and U.S. Small Business Administration representatives never charge applicants for disaster assistance, inspections or help in filling out applications.
- Don't believe anyone who promises a disaster grant in return for a large cash deposit or other payments in full.

### **Fraudulent building contractors**

- Use licensed or verified local contractors with reliable references.
- To find licensed, certified Tennessee contractors, check the [Department of Commerce & Insurance Administration License Roster Search \(tn.gov\)](https://www.tn.gov/department-of-commerce-and-insurance/licenses-and-regulation/contractors/).
- Don't pay more than half the costs of repairs in advance.
- Demand that contractors detail the job you expect them to do and ask them to give you a written estimate.

**Fraudulent charitable solicitations.** Criminals exploit survivors by sending fake communications through email or social media and by creating phony websites designed to solicit contributions. For a list of reputable charities that are approved by the Better Business Bureau's Wise Giving Alliance, go to [Give.org](https://www.bbb.org/wise-giving/).

The Alliance advises "do not respond to unsolicited emails, watch out for pushy telemarketers and look out for fake charities that sound real by using similar names." For more information about avoiding charitable giving scams, visit the Federal Trade Commission's website at [www.consumer.ftc.gov/features/scam-alerts](https://www.consumer.ftc.gov/features/scam-alerts).

**Report the Scam.** Reporting helps protect others. While agencies can't always track down the scammer, they can use the information gathered to record patterns of abuse. And those patterns may lead to action being taken against a company or industry.

Based on the type of scam you may see, contact the appropriate agency.



**FEMA**

Page 2 of 3

- If you believe you or a loved one has become a victim of a scam or identity theft, report it immediately to your local police or sheriff's department, or contact the office of the Tennessee Attorney General.
- Local Law Enforcement: You are encouraged to report scams to your local police department or sheriff's office, especially if you lost money or property or believe someone stole your identity.
- If you suspect fraud of any kind related to disaster assistance or have knowledge of fraud, waste or abuse, you can report these tips - 24 hours a day, seven days a week - to the FEMA Disaster Fraud Hotline at **866-720-5721**. Or, email [disaster@leo.gov](mailto:disaster@leo.gov).
- If someone is using your personal information to open new accounts, make purchase or get a tax refund, report it at [IdentityTheft.gov](https://www.identitytheft.gov).
- You can file a complaint with Tennessee Division of Consumer Affairs if you have been scammed or have a dispute with a business regarding a transaction.
- Reporting to the Better Business Bureau Scam Tracker can help others become aware of scams in your local area.

For more information on Tennessee's disaster recovery, visit [www.tn.gov/tema.html](http://www.tn.gov/tema.html) and [www.fema.gov/disaster/4601](http://www.fema.gov/disaster/4601). You may also follow FEMA on [www.facebook.com/fema](https://www.facebook.com/fema) and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).



**FEMA**