

Tornado Survivors Should be Aware of Scammers

Release Date: Janvier 20, 2022

NASHVILLE, Tenn. – Scam artists, identity thieves and other criminals are already descending on survivors from the deadly tornado outbreak that hit western and middle Tennessee on Dec. 10-11, 2021. Federal and state emergency management officials urge residents to watch for and report any suspicious activity.

Many unscrupulous people take advantage of survivors by posing as FEMA representatives, housing inspectors or other official disaster aid workers. Many say they are “just trying to help” survivors complete their applications, but they are trying to obtain personal identity information. Others claim to be contractors only to make promises they don’t keep while pocketing a survivor’s money.

Survivors should keep the following information in mind while FEMA Disaster Assistance Teams, housing inspectors and other officials are working in the area.

- 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 filling out applications.
- Don’t believe anyone who promises a disaster grant in return for a large cash deposit or other payments in full.
- Be wary of unexpected phone calls or 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.



FEMA

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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://dnr.tn.gov/)).
- Don't pay more than half the costs of repairs in advance and get documentation of your payment.
- Demand contractors detail the job you expect them to do and ask for a written estimate.

Report the Scam. Reporting helps protect others. Based on the type of scam you may see, contact the appropriate agency.

- 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.
- If you suspect fraud of any kind related to disaster assistance or have knowledge of fraud, waste or abuse, you may report these tips 24 hours a day, seven days a week to the FEMA Disaster Fraud Hotline at (866) 720-5721. You may also email the information to disaster@leo.gov.
- If someone is using your personal information to open new accounts, make purchases or get a tax refund, report it at [IdentityTheft.gov](https://www.identitytheft.gov).
- You may also file a complaint with Tennessee Division of Consumer Affairs if you have been scammed or have a dispute with a business regarding a transaction.

How to Apply for FEMA Assistance

Currently, those affected by the tornado outbreak in Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson counties may apply for FEMA assistance the following three ways:

- Online at DisasterAssistance.gov.
- Call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585).
Operators can answer questions about applications already submitted. Lines are open daily from 6 a.m. to 10 p.m. local time, seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.



- Or, by downloading the FEMA app to a smartphone or tablet

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4637. You may also follow FEMA on www.facebook.com/fema and [Twitter @FEMARegion4](https://twitter.com/FEMARegion4).

