

Tips for Storm Survivors to Avoid Contractor Fraud

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NASHVILLE, Tenn. – With many residents in Middle Tennessee repairing and rebuilding their properties after damage from the August storms and flooding, federal and state recovery officials encourage those hiring a contractor to be aware of fraud. Disasters bring out fraudsters and con artists, many of whom claim to be affiliated with FEMA when they're not. FEMA does not certify contractors.

Other tips to keep in mind when hiring a contractor:

- **Do your research.** Scam artists will usually come to you to offer their services — either at your door, on the phone or through email — so be especially wary of solicitors.
 - **Don't offer personal financial information over the phone.** Know who you are dealing with and always ask for identification.
 - **Get estimates from multiple contractors** and your insurance company. Reject any offer that seems too good to be true.
 - **Ask for references from past customers.**
 - **Use the Better Business Bureau, www.bbb.org, and internet search engines.** Fraudulent firms change names frequently, so search the web for their address and phone number, and include terms like “review,” “scam” and “complaint”.
 - **Verify insurance.** Contractors should have disability and workers' compensation insurance. If they don't, you may be liable for accidents on your property.
 - **Make sure contractors have the proper licensing** and are bonded.
 - **Ensure contractors obtain the necessary permits** to do the job.
 - **Demand satisfaction.** Don't sign completion papers or make final payment until the work is done correctly.
- **Don't wire money or use reloadable debit or gift cards.** There is no legitimate reason to use this form of payment.



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- **Get agreements in writing.** Read the contract carefully, and if you don't understand every word, take it to an expert. Never sign a contract with blank spaces to be filled in.
 - Make sure the contract details all work to be performed, the costs, projected completion date and how to negotiate changes and settle disputes.
- **Take a picture** of your contractor, their vehicle and license plate and/or the contractor's business card and driver's license.
- **Report your concerns.** Potential fraud should be reported to your local law enforcement agency. You can also visit the Tennessee Dept. of Commerce and Insurance and file an online complaint form [File a Complaint \(tn.gov\)](https://www.tn.gov/file-a-complaint) or call the free **FEMA Disaster Fraud Hotline at 866-720-5721** available 24-hours a day.

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4609. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

