

Tennessee Tornado Survivors: Avoid Contractor Fraud

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NASHVILLE, Tenn. - Disasters often bring communities together but con artists, identity thieves and other criminals may target survivors working to rebuild after last December's severe weather and tornadoes. The most common types of post-disaster fraud include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations, fake offers of municipal or federal aid and charging for free services.

Scam attempts can be made over the phone, by mail or email, through the internet, or in person. It is important to remain alert, ask questions and always ask for identification when someone claims to represent FEMA or another government agency. Con artists are creative and resourceful. If an offer sounds too good to be true, it should be questioned.

Here are some tips to protect yourself:

- Ask who will be performing the work (often, the contractor is a "salesman" and may subcontract the work to inexperienced individuals who are misclassified as subcontractors and paid in cash for the contractor to avoid paying taxes).
- Hire only licensed contractors – verify their license at: <https://verify.tn.gov/>.
 - Review these "[Search Tips](#)" on looking up licensees and spotting forged certificates. Verifying the license online ensures it is active, not revoked, and the type of license.
- Tennessee's Home Improvement law prohibits contractors from asking for a down-payment of more than 1/3 of the total contract.
- Take a picture of your contractor, their vehicle and license plate.
 - In addition, take a picture of your contractor's business card and driver's license.
- Get a [written contract](#). 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.



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- Tennessee tornado survivors in need of free legal advice regarding storm-related matters may reach out to attorneys online at <https://tn.freelegalanswers.org/>. Disaster legal services are authorized by FEMA in cooperation with the Tennessee Bar Association and the Tennessee Alliance for Legal Services.
- Make sure the contract details all work to be performed, the costs, a projected completion date and how to negotiate changes and settle disputes.
- Get estimates from multiple contractors and your insurance company.
- Don't wire money or pay with reloadable debit cards or gift cards. There is no legitimate reason to request those forms of payment.
- Use the Better Business Bureau, www.bbb.org and internet search engines to research the contractor. Fraudulent firms change names frequently, so search the web for their address and phone number, and include terms like "review," "scam" and "complaint."
- FEMA does not certify contractors.
- Verify insurance. Contractors should have disability and workers' compensation insurance. If they don't, you may be liable for accidents on your property.
- Demand satisfaction. Don't sign completion papers or make final payment until the work is done correctly.
- Report your concerns. Potential fraud should be reported to your local law enforcement agency. You can also contact the Tennessee Attorney General & Reporter, Division of Consumer Affairs by calling (615) 741-4737, [file a complaint online](#) or call the free FEMA DISASTER FRAUD HOTLINE AT 866-720-5721 any time night or day.

As a reminder, Tennessee homeowners and renters in the 12 counties designated for Individual Assistance who sustained tornado damage may still apply with FEMA through March 15, 2022.

- The fastest and easiest way to apply is by visiting www.disasterassistance.gov. There is no wait to apply online and the website is accessible 24 hours a day, seven days a week.
- If it is not possible to apply for disaster assistance online, call the FEMA Helpline at **800-621-3362**. Multilingual specialists are available 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:
 - **Update** the "Current Phone" field using the relay service phone number
 - **Add** "Relay Service" to the Note box; provide FEMA with your number.



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- Use the FEMA app, which can be easily downloaded to a smartphone.

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).

