



KCEH Learning Center

Sonoma/Napa Mendocino Fires Articles

By Rachael Erickson

Article 2. IDENTITY THEFT – How can it affect me?

Due to the fires in Northern California, we are seeing an upsurge in identity theft. You need to be aware of how to spot it, what to do about it now, and how to document what you've done to protect yourself in the future.

Imagine this – In two years' time, you are told that **you OWE FEMA \$34,000** for a small business loan that you took out in the fall of 2017. You are REQUIRED to pay this back. But wait, you say. I never applied for a loan at all!

Identity thieves will use your address and possibly your Social Security Number and Date of Birth to obtain a Small Business Loan (SBL) from the government, then take the money and default on the loan leaving you holding the bag.

WHAT WE ARE SEEING NOW.

FEMA is sending out letters to potential ID theft victims stating that their identities may be compromised. They suggest a number for victims to call to report the potential theft, but this is far from enough to protect your interest.

WHAT SHOULD I DO IF I SUSPECT THAT I AM A VICTIM OF IDENTITY THEFT?

Below is a checklist for what you should do to protect yourself from FEMA or anyone else who attempts to use your identity to get money in your name that will be attributed to you and that

will make you responsible for repayment of the loan. Start with a **communication log**. **This is EXTREMELY IMPORTANT.** If an agency is going to come after you for an outstanding loan (that you never applied for), you need to show that you were diligent and thorough in protecting your interest, which necessarily protects theirs.

CHECKLIST

Create a binder or folder - create a binder or folder that contains EVERYTHING relating to the potential identity theft. If FEMA sent you a letter alerting you to the potential theft, make several copies and keep one in your binder.

- Communication log – keep track of every single communication you have relating to the identity theft. This includes phone calls, emails, web research, in-person communications and letters. Keep this as the front page of your binder. Example of a communication log is below.
- Police report – file a police report with local police or Sheriff’s department. They may be surprised or not aware of how big a problem this is currently, so make sure they are aware. Keep a copy in your binder and make a few other copies in case you need them.
- Contact your bank(s) and give them a copy of the letter from FEMA if you have one. Alert them to the potential for ID theft/fraud. Put a temporary freeze on any accounts you don’t use often. If you are really concerned about theft of your bank account, create a new one and close out the compromised one.
- Contact your credit card companies and alert them to the possibility of ID theft so they can go on high alert for unusual charges. Make sure they know you are a victim of the Northern CA fires and that you may have unusual charges if your home has burned down, but let them know where you are. When you get credit card statements, look through them to spot unusual or unauthorized charges and bring them to the attention of the credit card company. Put a freeze on, or cancel, any cards you are not using.
- Contact the Federal Trade Commission at www.consumer.ftc.gov. They will take your information and help you put together a plan to recover from identity theft.
- Contact the Social Security Administration. The wait at local offices is usually astronomical, so consider going online. Report misuse of your SSN. If the theft is bad enough, you may need a new social security number. Go to www.ssa.gov .
- Check your credit report. If you get debt collectors trying to collect a debt that is not yours, this is where your binder comes in handy. Give them copies of the FEMA letter, if you have one, your communication log, the police report, proof of freezes on your accounts and anything else you have collected on the way that may be helpful. You will need to write a letter to the debt collection agency within 30 days, explaining that you are a victim of identity theft and that the debt is not yours.
- Keep copies of every letter that you receive or send and put them in your binder.

EXAMPLE COMMUNICATION LOG

DATE	NAME OF AGENCY	NAME OF PERSON	CONTACT INFO	NATURE OF COMMUNICATION
11/13/17	Bank of Who's Got Your \$\$	Jenny Lottadough	(800)HELPMEE (800)435-7633	Close checking, open new account. Freeze on savings account. Was told to send a copy of FEMA letter to her supervisor, Joe Noname
11/16/17	SR Police Dept.	Officer Canihelpyoumaam	SR police dept (address)	In person, filed police report and attached copy of FEMA letter.