

Kentuckians Reminded to Beware of Fraud and Scams

Release Date: 4? 2, 2025

FRANKFORT, Ky. – When natural disasters occur, it's possible that some people will try and exploit the situation by pretending to be official disaster aid workers.

FEMA urges disaster survivors to stay alert for fraud and scams. Criminals—including scam artists, identity thieves, and others--can view disaster survivors as vulnerable targets.

Fraud can happen at any stage: before, during, or even weeks or months after a disaster. Survivors are encouraged to report any suspicious activity and stay vigilant against possible post-disaster scams.

Fake Promises of Aid or Requests for Payment

- FEMA employees will never make a promise of a disaster grant. They will refer you to the proper application process, which can be found at [DisasterAssistance.gov](https://www.disasterassistance.gov)
- FEMA employees will never ask you for money or accept a payment of any kind. FEMA and U.S. Small Business Administration (SBA) staff never charge applicants money for disaster assistance, inspections or help in filling out applications. Nor will they ask for deposits or advance payments for any service.

FEMA Housing Inspectors

- Ask anyone who says they are a FEMA Inspector to show you their identification badge, which is a FEMA-issued photo ID. Federal employees always wear this official government ID to identify themselves.
- Be cautious if anyone asks for your nine-digit registration number. A FEMA inspector will never ask for this information. They already have it in their records.



Fraudulent Building Contractors

- Use licensed or verified local contractors backed by reliable references.
- To find licensed contractors, check the Kentucky Department of Housing, Buildings, and Construction at dhbc.ky.gov. Please note that FEMA does not endorse any specific commercial businesses, products or services.
- Ensure that contractors detail the job to be done, with a clearly written and signed contract.

If you suspect fraud, email the FEMA Disaster Fraud at:
StopFEMAFraud@fema.dhs.gov.

If you suspect identity theft, visit the Federal Trade Commission's website at identitytheft.gov.

For more information about Kentucky flooding recovery, visit www.fema.gov/disaster/4860. Follow the FEMA Region 4 X account at x.com/femaregion4.

