



AppalReD Legal Aid Disaster Information Sheet

Disaster Intake Hotline 1-844-478-0099

www.ardfky.org

Disaster Fraud and Scam Prevention

AppalReD Legal Aid is a non-profit law firm that provides free civil legal services in eastern and south central Kentucky to eligible clients. **This information sheet is not legal advice and does not fit every person or situation.** For legal advice tailored to your disaster-related legal situation, consult an attorney. If you need assistance and cannot afford a lawyer, contact the AppalReD Disaster Intake Hotline at 1-844-478-0099. Services are provided free of charge. More information is available at <http://www.ardfky.org/>.

Recognizing and Reporting Scams

Disaster survivors are often targeted by scammers seeking personal information or financial gain. Remain vigilant and protect your privacy. If you suspect a scam:

- For FEMA-related scams, call FEMA's fraud hotline: 1-866-223-0814.
- For other scams, report to the Kentucky Attorney General online at <https://www.ag.ky.gov/> or call 502-696-5485.

Common Scams

- **FEMA Cash Payment Scam:** Scammers may pose as FEMA representatives and request personal information, telling you they will give a disaster survivor cash payments. FEMA does not issue cash payments; legitimate assistance is provided via check or direct deposit.
- **Contractor Fraud:** Unverified contractors may solicit immediate payment for repairs and then disappear. Always verify credentials, seek references, and avoid upfront payments.
- **Crowdfunding/Charity Scams:** Fraudulent online fundraising campaigns may misuse donations. Donate only to verified individuals or organizations. Confirm nonprofit status at <https://www.irs.gov/charities-non-profits/tax-exempt-organization-search>.



AppalReD Legal Aid
Offices in Barbourville, Hazard, Pikeville, Prestonsburg, Richmond, Somerset
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Price Gouging

Price gouging refers to unreasonable price increases for essential goods during disasters. In Kentucky, a price increase of 10% or more during an active disaster may constitute price gouging. Report suspected to the Kentucky Attorney General's Office at 1-888-432-9257.

Identity Theft

You may be away from your home after the disaster. Be sure to continue to check your mail or have it forwarded to another address. Be careful about who you give your personal information to so as to prevent scammers from using your personal data to steal your identity.

Fraud Prevention Tips

- Be cautious of contractors going door to door in a disaster area.
- Request a written contract before work begins; review thoroughly before signing.
- Do not provide full payment upfront.
- Safeguard debit and credit card information; report unauthorized transactions immediately.
- Research contractors via the Better Business Bureau (<https://www.bbb.org/>) and online reviews.
- Consult your insurance adjuster for repair estimates and contractor recommendations.
- Request proof of contractor insurance.
- Request proof of licensure for certain services, such as electrical, gas, plumbing, and HVAC services.
- Be cautious of contractors asking you to sign releases or contracts that waive insurance claims.

For more information, visit:

AppalReD Legal Aid <https://www.ardfky.org/node/600/protecting-yourself-scams>

FEMA <https://www.fema.gov/about/offices/security/disaster-fraud>

Federal Trade Commission <https://consumer.ftc.gov/consumer-alerts>

Kentucky Attorney General <https://www.ag.ky.gov/Resources/Consumer-Resources/Pages/default.aspx>



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