

## TOP SIX NATURAL DISASTER SCAMS

### 4. ADVANCED FEE LOAN SCAM

In these scams, fraudulent lending companies and phony loan brokers may offer “guaranteed” loans for a fee if you pay in advance. Avoid these scams by:

- Working with local lending institutions and make sure the mortgage loan officer is licensed by the Kentucky Department of Financial Institutions. Remember, if the loan does not include a mortgage, the loan officer generally cannot charge a fee in advance.

### 5. IMPERSONATING OFFICIALS

Bad actors may pose as building inspectors and order immediate repairs or pose as government officials and demand personal information or your FEMA claim number. Verify the identity of any official. **All FEMA representatives will have a laminated photo ID. To confirm, call the FEMA helpline at 800-621-3362.**

### 6. IDENTITY THEFT

Because some natural disasters can cause you to lose personal documents and banking information, it is a good idea to monitor your credit report and put a fraud alert on your credit.

To report identity theft visit [IdentityTheft.gov](https://www.identitytheft.gov).

## HOW TO REPORT NATURAL DISASTER SCAMS

If you suspect you have encountered a natural disaster scam, report it immediately to the Attorney General’s Consumer Protection Hotline at **1-888-432-9257** or at [AG.KY.Gov/Scams](https://www.ag.ky.gov/scams).

Call local law enforcement to report suspicious vehicles or persons who go from door-to-door and offer home repair or other services. Make note of license plate numbers and vehicle descriptions.

## ADDITIONAL RESOURCES

### BETTER BUSINESS BUREAU

Louisville/Western Kentucky:  
(800) 388-2222 or (502) 583-6546

Lexington/Eastern Kentucky:  
(800) 866-6668 or (859) 259-1008

Northern Kentucky:  
(800) 471-3015 or (513) 421-301

### DISASTER & EMERGENCY SERVICES

Contact your local Mayor, County Judge/ Executive, or the Office of Disaster & Emergency Services (DES) in your county for additional emergency services information.

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KRS 57.375



## PROTECTING KENTUCKIANS FROM NATURAL DISASTER SCAMS

ATTORNEY GENERAL’S OFFICE OF  
CONSUMER PROTECTION  
**502-696-5300**

NATURAL DISASTER FRAUD HOTLINE  
**502-696-5485**



ATTORNEY GENERAL  
RUSSELL COLEMAN

## TOP SIX NATURAL DISASTER SCAMS

Following natural disasters, consumers may need to make repairs to their property or homes, and bad actors often attempt to take advantage of these situations. Here are a few of the most common natural disaster scams:

### 1. CONSTRUCTION & REPAIR SCAMS

In these scams, out-of-town contractors go door-to-door soliciting business. While not all door-to-door contractors are scammers, some may lack the proper licensing for your area, offer quick fixes, or make promises they can't deliver. To avoid becoming a victim of a contractor scam, follow these tips:

- **Contact your insurance company.** If you are insured, discuss your policy coverage and filing requirements with your insurance company. Ask your adjuster for an estimate for repair costs. Be sure to save receipts for food, temporary lodging, and other expenses covered by your policy. Ask your insurance company to recommend reputable contractors to assist with repairs.
- **Research contractors or repair companies and get more than one estimate.** Search for contractors on [BBB.org](http://BBB.org) or search for a local Home Builders Association in your county by visiting [HBAK.com](http://HBAK.com). Get a reference from friends or family and check with your local government agency responsible for registering or licensing contractors. Be sure to gather more than one estimate and always require a written contract including the cost of services.

- **Resist high-pressure sales tactics.** Scammers often offer “special pricing” if you hire them on the spot. Do not feel forced to make a hasty decision to hire an unknown contractor. Be proactive in researching and selecting a contractor instead of reacting to sales calls or door-to-door pitches.
- **Beware of contractors who claim to be “FEMA Certified,” represent FEMA, or mention that FEMA gave them your name.** FEMA neither certifies nor endorses private-sector contractors. If you get a call informing you that you are eligible for a FEMA disaster assistance program, do not provide any personal or banking information over the phone.
- **Do not pay a contractor or business upfront for their services.**
- **Do not sign insurance checks over to a contractor.** Be sure to get an invoice from your contractor and pay them directly, preferably with a credit card, so that charges may be disputed, if necessary. Review contracts carefully, and do not sign documents that give a contractor rights to your insurance claims.
- **Ask for proof of insurance.** Reputable contractors will have the proper insurance (Workers Compensation, if they have employees, and General Liability). They will provide proof of coverage when asked. By possessing the proper insurance coverage, the contractor protects you, the customer.

### 2. PRICE GOUGING

Bad actors may charge unreasonably high prices for goods or services that are in short supply following an emergency.

KRS 367.374 governs the sale or rental of goods and services when a state of emergency is in effect, and states that no person shall sell or rent an item for a price “which is grossly in excess of the price prior to the declaration.” Goods and services included in this prohibition include consumer food items; goods or services used for emergency cleanup; emergency supplies; medical supplies; home heating oil; building materials; housing; transportation, freight, and storage services; and gasoline or other motor fuels.

- Following a natural disaster, if you suspect price gouging, report it immediately to the Attorney General’s Consumer Protection Hotline at 1-888-432-9257 or at [AG.KY.Gov/PriceGouging](http://AG.KY.Gov/PriceGouging).

### 3. CHARITY SCAMS

Scammers may impersonate relief or charitable organizations in order to access banking or personal information. Follow these tips to avoid charity scams:

- **Remember that legitimate relief organizations will never ask for your banking information.**
- Before giving, research the charity on one of these websites to know where your money is going: Better Business Bureau at [www.give.org](http://www.give.org); Charity Navigator at [www.charitynavigator.org](http://www.charitynavigator.org); or GuideStar at [www.guidestar.org](http://www.guidestar.org).
- Follow FEMA’s best practices for volunteering and donating following a disaster. To view these and other tips visit the agency’s website: <https://www.fema.gov/assistance/volunteer-donate>.

**NATURAL DISASTER FRAUD HOTLINE**  
**502-696-5485**