

# Be Alert to Fraud After Kentucky Flooding

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**FRANKFORT, Ky.** -- Kentuckians should be aware that con artists and criminals may try to obtain money or steal personal information through fraud or identity theft after recent flooding. In some cases, thieves try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from people affected by the disaster.

If a FEMA inspector comes to your home and you did not submit a FEMA application, your information may have been used without your knowledge to create a FEMA application. If this happens, please inform the inspector that you did not apply for FEMA assistance so they can submit a request to stop further processing of the application.

If you did not apply for assistance but receive a letter from FEMA, please call the FEMA Helpline at 800-621-3362. The helpline will submit a request to stop further processing of that application.

If you do want to apply for FEMA assistance after stopping an application made in your name without your knowledge, the helpline will assist you in creating a new application.

## Scams

FEMA Disaster Survivor Assistance (DSA) crews, housing inspectors and other officials will be working in areas impacted by the flooding. FEMA officials will carry photo identification badges. For security reasons, federal identification may not be photographed or reproduced.

FEMA representatives never charge applicants for disaster assistance, inspections or help in filling out applications. Their services are free. Don't believe anyone who promises a disaster grant in return for payment.



Don't give your banking information to a person claiming to be a FEMA housing inspector. FEMA inspectors are never authorized to collect your personal financial information.

If you believe you are the victim of a scam, report it immediately to your local police or sheriff's department or report it to the Kentucky Attorney General: <https://secure.kentucky.gov/formservices/AttorneyGeneral/ScamReport>

If you have knowledge of fraud, waste or abuse, you can report these tips – 24 hours a day, seven days a week – to the FEMA Disaster Fraud Hotline at 866-720-5721. You can also email [StopFEMAFraud@fema.dhs.gov](mailto:StopFEMAFraud@fema.dhs.gov) to report a tip.

## How to Apply for FEMA Assistance After Kentucky Flooding

### What You'll Need When You Apply

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

The first step to receive FEMA assistance is to apply. There are four ways to apply: call the toll-free FEMA Helpline at 800-621-3362, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), download the [FEMA App](#) or visit a [Disaster Recovery Center](#). The phone line is open daily from 7 a.m. to midnight ET, and help is available in most languages. The deadline to apply for assistance for flooding is April 25, 2025.

For an accessible video on how to apply for FEMA assistance, go to [youtube.com/watch?v=WZGpWI2RCNw](https://youtube.com/watch?v=WZGpWI2RCNw).



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



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