

**Dear New Yorkers,**

Living through a natural disaster is devastating enough. Unfortunately, sometimes that can be just the beginning of the difficulties survivors encounter.

Too often when a storm, or other cataclysmic event strikes, so do scammers eager to take advantage of others' misfortunes. As you work to get your life back to normal and restore your property, watch out for price gouging and thoroughly research contractors before you hire them.

This brochure has information that will help you avoid con artists and disreputable contractors, as well as identify price gouging practices. If you have been the victim of a scam or have experienced price gouging, contact local law enforcement and file a report with my office.

Sincerely,

*Letitia James*



Attorney General  
of New York  
**Letitia James**

## Resources

### **Federal Emergency Management Agency (FEMA)**

FEMA Helpline: (800) 621-3362

TTY: (800) 462-7585

AskIA@fema.dhs.gov

FEMA.gov

P.O. Box 10055

Hyattsville, MD 20782-8055

### **Disaster Assistance**

disasterassistance.gov

### **Governor's Office of Storm Recovery (GOSR)**

Helpline: (844) 969-7474

info@stormrecovery.ny.gov

stormrecovery.ny.gov

64 Beaver Street

PO BOX 230

New York, NY 10004

## After the Storm

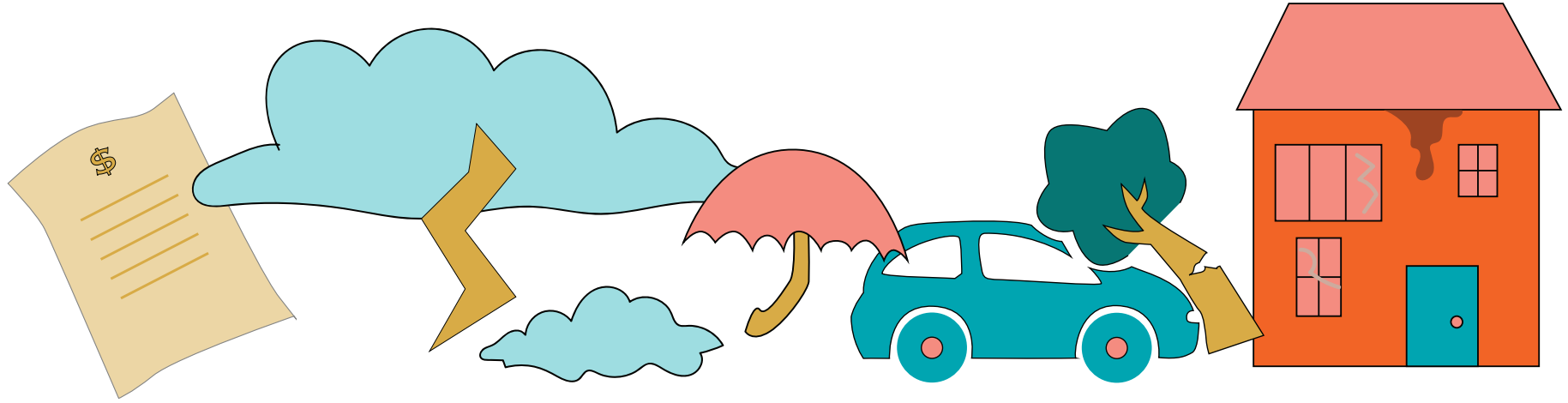
### Avoiding Scams After Natural Disasters



Office of the New York State  
Attorney General  
**Letitia James**



# Property Cleanup and Repair



## Never pay the full price up front.

Establish a payment schedule and adhere to it. Withhold final payment until the entire project is completed to your satisfaction and all required inspections and certificates of occupancy are finalized.

## Always be sure the contractor has valid insurance.

If a worker is injured, or damage is caused on your property, you could be held liable if your contractor does not have the required insurance.

## Ask for references, check for licenses.

Ask about local work contractors have done. Talk to the people who hired them; look at the jobs if you can. Make sure the contractor has any license required by your local government.

## Estimates are important: get it in writing.

Ask that all estimates for work be in writing and include a description of the material to be used. Be clear that you will not pay for work done that is not agreed upon in writing. Verify that the material used is the same as described in the estimate. Make sure any changes to the estimate are in writing.

## Check with your permits.

Don't let a contractor work without the necessary permits. Failing to get approvals can delay your project, or prevent you from occupying a completed building.

## Use a contractor with an address you can verify.

If your contractor is "here today and gone tomorrow," you may find it difficult to enforce the guarantee.

## Price Gouging

New York State law forbids those selling essential consumer goods and services — like food, water, gas, generators, batteries and flashlights, and services such as transportation — from charging excessive prices during an abnormal disruption of the market.

If you believe you are a victim of price gouging, file a complaint with the Consumer Frauds Bureau:

**(800) 771-7755**    **[ag.ny.gov/price-gouging-complaint](https://ag.ny.gov/price-gouging-complaint)**