A Note From Attorney General Letitia James

Too often, when a storm strikes, so do the scammers. As you work to restore your property, be aware of price gouging and check out contractors before you hire them. If you are the victim of a contracting



scam or price gouging, contact local law enforcement and report it to my office.

SetutiA James

Office of the NYS Attorney General Consumer Helpline 800-771-7755 www.ag.ny.gov

Regional Offices

Albany Binghamton	518-776-2000 607-251-2770
Brooklyn	718-560-2040
Buffalo	716-853-8400
Harlem	212-364-6010
Nassau	516-248-3300
New York City	212-416-8000
Plattsburgh	518-562-3282
Poughkeepsie	845-485-3900
Rochester	585-546-7430
Syracuse	315-448-4800
Suffolk	631-231-2424
Utica	315-864-2000
Watertown	315-523-6080
Westchester	914-422-8755





Avoiding Scams —— After —— Natural Disasters

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Property Cleanup and Repair

Repairing buildings and driveways, clearing downed trees — you may need to hire professionals to complete these jobs. Here are some tips to keep in mind.

Check with your insurance company.

Before making any decisions, be clear about what will be covered and any steps you will need to take.

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.

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 NYS Attorney General's Consumer Frauds Bureau:

> 800-771-7755 ag.ny.gov/consumer-frauds/ filing-a-consumer-complaint

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.

Check with your town or city for required 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.