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## Florida Attorney General's Office News Release

CONSUMER ALERT: Attorney General Moody Warns Floridians Affected by Hurricane Debby About Disaster-Related Scams



TALLAHASSEE, Fla.—Attorney General Ashley Moody is warning Floridians to be cautious of price gouging, disaster scams and fraud in the aftermath of Hurricane Debby. Hurricane Debby affected millions of Floridians, bringing catastrophic storm surge along Florida's west coast while making landfall in the Big Bend region early Monday morning. These Floridians may now be seeking food, shelter, debris removal or home repairs. Attorney General Moody's Price Gouging Hotline remains activated for consumers to report allegations of extreme price increases, as well as scams related to the ongoing recovery efforts.

Attorney General Ashley Moody said, "As the recovery process for Hurricane Debby begins, it is important to remain vigilant for scams and price gouging. Bad actors may try to take advantage of Floridians recovering from the storm with disaster-related scams, such as contractor fraud and debris-removal scams. Floridians, please make sure all services are legitimate—research companies, verify licenses and review our *Scams at a Glance: After the Storm* brochure that provides additional tips and resources."

Following a disaster like Hurricane Debby, qualified contractors are usually in high demand and become booked up for months. Scammers or unqualified out-of-state workers may flood in to

take advantage of Floridians in need of legitimate service. If property is damaged from the storm, follow these tips when hiring a contractor:

- Have an insurance company evaluate damage before arranging repairs to ensure that the work will be covered under a policy;
- Get at least three written, itemized estimates on bids or repairs;
- Watch out for unsolicited offers or contractors claiming to perform repairs at a discount with leftover supplies from another job;
- Research a company and its reputation—look for references online, or ask a friend;
- Check to see if a company is properly licensed, insured and if there are any consumer complaints filed against a licensed contractor at MyFloridaLicense.com;
- Make sure a contractor is bonded and verified with a bonding agency;
- Read the entire contract, including the fine print, before signing to ensure it includes the required buyer's right to cancel language. Understand penalties that may be imposed for cancellation:
- Insist on releases of any liens that could be placed on the property from all subcontractors prior to making final payments. Homeowners may unknowingly have liens placed against their properties by suppliers or subcontractors who did not get paid by the contractor. If the contractor fails to pay them, the liens will remain on the title;
- Never pay the full amount of a repair expense upfront, and hesitate before providing large deposits; and
- Do not sign a certificate of completion or make final payment until satisfied with the work performed.

The Federal Emergency Management Agency offers disaster relief to eligible victims through various programs. Scammers may pose as FEMA officials to prey on vulnerable Floridians after a storm. When seeking aid, consider the following:

- No state or federal disaster-relief agency will call asking for personal information;
- State and federal workers carry identification and will not ask for or accept cash;
- Know that applications for FEMA relief programs are free and can be accessed at DisasterAssistance.gov or by calling 1(800) 621-FEMA; and
- Be wary of anyone who offers to fill out, assist with or expedite an application as they may be seeking access to personal information.

Water mains and personal wells can be affected during hurricanes. Dishonest companies and individuals may insist upon pricey tests to determine water safety. Avoid falling victim by following these tips:

- Ask for proof of identification if someone claims to be a representative of a city, county or utility provider needing to inspect a water main or well;
- Check for water safety alerts as provided by local media and utility providers;
- Contact a local health or utility department if it is uncertain that water being used is safe.
  Seek advice from state or local health departments to determine what tests should be performed and to help find certified testers nearby; and
- If in doubt, boil water vigorously for one to three minutes—or drink bottled water.

Heavy winds from hurricanes or tropical storms often result in littered roads and uprooted trees. If planning to request removals of fallen or nearby trees after a storm, follow these tips to avoid being conned:

- Watch out for anyone who approaches unsolicited about tree removal;
- Get multiple written estimates and ask whether debris removal is included in the estimate;
- Research a company thoroughly;
- Check for proof of insurance and verify with the insurer that the policy is current; and
- Never pay the full amount upfront and do not make a final payment until completely satisfied with the work.

Following a disaster, it is common to see charity scams pop up as scammers aim to take advantage of generous Floridians. Review these tips to avoid falling for one of these schemes:

- Be wary of fake charities with similar names to well-known organizations;
- Avoid solicitors that use high-pressure tactics or are hesitant to provide additional information about the charitable organization;
- Consider donating to an established disaster-relief charity; and
- Ensure the charity is an accredited organization with the Better Business Bureau by searching the BBB Wise Giving Alliance website at <u>Give.org</u> and research the organization's giving history at <u>CharityNavigator.org</u>.

Anyone who suspects price gouging on storm-essential items can report it to the Florida Attorney General's Office by using the No Scam app, visiting MyFloridaLegal.com or calling 1(866) 9NO-SCAM. Attorney General Moody's No Scam app can be downloaded for free on Apple and Android devices through the app store by searching No Scam.

For more information on price gouging, click here.

Violators of the price gouging statute are subject to civil penalties of \$1,000 per violation and up to a total of \$25,000 for multiple violations committed in a single 24-hour period, in addition to other applicable penalties that may be imposed.

To download Attorney General Moody's *Scams at a Glance: Price Gouging* brochure in English, click here. To download the Spanish version, click here.

For tips on what to do before and after a storm strikes, download the 2024 Hurricane Preparedness Guide here. For the Spanish version, click here.

For additional information about storm-related scams and recovery resources, view *Scams at a Glance: After the Storm.* To download the resource in English, click <a href="here">here</a>. To download the Spanish version, click <a href="here">here</a>.

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The Florida Attorney General's Consumer Protection Division issues Consumer Alerts to inform Floridians of emerging scams, new methods used to commit fraud, increased reports of common scams, or any other deceptive practice. Consumer Alerts are designed to notify Floridians about scams and available refunds in an effort to prevent financial losses or other harm caused by

deceptive practices. Anyone encountering a scam should report the incident to the Florida Attorney General's Office by calling 1(866) 9NO-SCAM or visiting <a href="MyFloridaLegal.com">MyFloridaLegal.com</a>. To view recent Consumer Alerts and for other information about avoiding scams, visit <a href="MyFloridaLegal.com/ConsumerAlert">MyFloridaLegal.com/ConsumerAlert</a>.