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Office of Emergency Preparedness

## PRESS RELEASE

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### **Attorney General Gives Tips to Consumers to Avoid Post-Storm Scams**

Attorney General Buddy Caldwell says if your home has been damaged by Hurricane Gustav you are probably looking for a reputable contractor. Home repair rip-offs can be a real headache. If your home has been damaged by a disaster, you want to repair it as quickly as possible. However, not all of those who may claim to be able to repair your home are legitimate. A con artist may solicit door-to-door, only accept up-front payments in cash, demand an answer immediately, or offer you a discount for finding other customers. Get the names of contractors who have worked for friends or family. Remember that a reputable contractor will be happy to give you the names and numbers of references. Also, use the following as guidelines:

- ◆ Take pictures of the contractor and the contractor's license plate
- ◆ Call your insurance agent for references of contractors
- ◆ Contact the Contractor's Licensing Board (1-800-246-1392)
- ◆ Keep all your paperwork
- ◆ Review the written contract before signing it
- ◆ Pay by check and only pay a percentage until work is completed
- ◆ Contact the Better Business Bureau to make sure the company has no complaints against it

A Model Contract is available on the Attorney General's website for you to use when hiring your contractor. ([www.agbuddycaldwell.com](http://www.agbuddycaldwell.com))

When you are faced with the task of rebuilding your home or business, you may need a loan quickly. Be on the lookout for phony loan brokers who promise that you are "guaranteed" a loan if you pay an up-front fee. Once you pay the fee, you will probably never get the loan or see the loan broker again. A legitimate lender will never "guarantee" a loan without the proper credit checks. Be cautious of any lender who claims that a poor credit history will not hurt your chances of getting a loan.

Some businesses and individuals may try to charge disaster victims excessive prices for products and services that consumers must purchase such as water, fuel or hotel rooms. This is called "price gouging" and is illegal. The Attorney General's office will investigate all claims of price gouging in the State of Louisiana. If you believe you have been the victim of a disaster scam, please contact the Consumer Information Hotline at 1-800-351-4889 or visit the website at [www.agbuddycaldwell.com](http://www.agbuddycaldwell.com).