

Oct 3, 2022

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OFFICE OF  
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*— Stronger, Safer Florida —*

## Attorney General Ashley Moody News Release

### Disaster Scams and Fraud After Hurricane Ian



TALLAHASSEE, Fla.—Attorney General Ashley Moody is warning Floridians of price gouging, disaster scams and fraud in the aftermath of Hurricane Ian. Thousands of Floridians have been displaced by Ian and may 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, “Hurricane Ian devastated Floridians, destroying homes and leaving thousands without food, water or electricity. Rebuilding will take months or longer—creating an inexhaustible demand for qualified contractors and debris removal services. Sadly, bad actors may exploit this demand to take advantage of people just trying to rebuild their lives. If anyone encounters one of these scams, or excessive price increases on essential commodities, they need to report it to our office immediately so my Rapid Response Team can stop the fraud and keep others from falling prey.”

Following a disaster like Hurricane Ian, 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 expert 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](http://MyFloridaLicense.com) or by calling the Florida Attorney General's Office at 1(866) 9NO-SCAM;
- 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 have not been 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.

Many contractors may ask consumers to complete an Assignment of Benefits that allows the homeowner who holds the insurance policy to sign over insurance rights or benefits to the contractor or other third parties. The contractor or third party can then file an insurance claim, make repair decisions and collect on benefits without the homeowner's involvement.

While AOBs can offer convenience to policyholders attempting to navigate the insurance claims process, unscrupulous individuals and companies may seek to take advantage of the power an AOB provides. If a home is damaged, keep the following in mind when seeking repairs:

- Be wary of any company that requires an AOB in order to do repairs;
- Read the entire contract carefully to ensure that benefits are not being signed over unknowingly; and
- Do not sign an AOB if there are blank spaces in the document.

The Federal Emergency Management Agency offers disaster relief to eligible victims through various programs. 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](http://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:

- If someone claims to be a representative of a city, county or utility provider needing to inspect a water line or well, ask for proof of identification;
- Check for water safety alerts as provided by local media and utility providers;

- If the safety of water in use seems suspicious, contact a local health or utility department. Also 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 have nearby trees removed to protect a home, or have fallen trees removed 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 up front 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 a charity scam:

- Be wary of charities with similar names to well-known organizations;
- Avoid solicitors that use high-pressure tactics or are hesitant to provide additional information on the charitable organization;
- Consider donating to an established disaster-relief charity; and
- Contact the Florida Department of Agriculture and Consumer Services at 1(800) HELP-FLA to check the legitimacy of a charity, or see if there are any complaints against the charity.

Anyone who suspects price gouging can report it to the Florida Attorney General’s Office by using the [No Scam app](#), visiting [MyFloridaLegal.com](http://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 tips on reporting price gouging, click [here](#).

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 the civil penalties for price gouging, state law criminalizes the sale of goods and services to the public without possession of a business tax receipt.

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 2022 Hurricane Preparedness Guide [here](#). For the Spanish version, click [here](#).