CONSUMER SCAMS: WHAT TO LOOK OUT FOR AFTER A DISASTER

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OVERVIEW OF THE ATTORNEY GENERAL

• SOME OF OUR DIVISIONS
  • STATEWIDE PROSECUTION (CRIMES INVOLVING MORE THAN ONE CIRCUIT)
  • MEDICAID FRAUD
  • GENERAL CIVIL
  • CONSUMER PROTECTION
    • NORTH FLORIDA – TALLAHASSEE, JACKSONVILLE
    • CENTRAL FLORIDA – TAMPA, ORLANDO
    • SOUTH FLORIDA – WEST PALM BEACH, FORT LAUDERDALE, MIAMI
UNFAIR AND DECEPTIVE TRADE PRACTICES

- CONTRACTORS
- INTERNET
- TRAVEL
- CARS
- MORTGAGE FRAUD
- SOLICITATIONS
PRICE GOUGING

- FLORIDA STATUTES 501.160
  - CANNOT INCREASE THE PRICE OF AN ESSENTIAL COMMODITY
  - MUST BE A STATE OF EMERGENCY (SOE)
  - 30 DAY LOOK BACK PERIOD
  - WAS THE INCREASE IN PRICE ATTRIBUTABLE TO ADDITIONAL COSTS
COMMON PROBLEMS AFTER A DISASTER

• ASSIGNMENTS OF BENEFITS (AOB)
• INCREASE IN HOUSING COSTS
  • SPECIAL ASSESSMENTS TO REPAIR DAMAGE
• UNLICENSED CONTRACTORS
• LICENSED CONTRACTORS DOING SUBSTANDARD WORK
• TREE REMOVAL
WAYS TO AVOID SCAMS

• Talk to the insurance company first before signing an AOB
• Make sure the contractor is licensed
• Get an estimate in writing – get everything in writing
• Read the contract before signing
• Do not pay everything up front – pay in installments as the work is completed
• File a complaint with the appropriate agency
  • DFS, DBPR, AG