

The background of the entire page is a dramatic, high-contrast image of a stormy sky. Dark, heavy clouds are illuminated from behind by a bright light source, likely the sun, creating a glowing effect and highlighting the textures of the clouds. The overall color palette is a range of blues, from deep, dark navy to bright, almost white highlights where the light breaks through.

**CONSUMER TIPS FOR**  
**NATURAL**  
**DISASTER**  
**VICTIMS**

**ATTORNEY GENERAL LIZ MURRILL**  
**LOUISIANA DEPARTMENT OF JUSTICE**





**Attorney General  
Liz Murrill**

*Liz Murrill*

## Surviving the storm.

At the Louisiana Department of Justice, we work hard to protect the people of our State from falling victim to fraud, scams, and price gouging.

Unfortunately, the time before, during, and after a natural disaster often attracts con artists who may overcharge, perform shoddy work, and/or skip town with your money.

This guide was created to help you avoid these situations and make wise choices, even at your most vulnerable. We hope you find this information useful.

If you need additional guidance, please visit our site at [www.AGLizMurrill.com](http://www.AGLizMurrill.com) or call our Consumer Protection Hotline at 800-351-4889. We're here to help.



# 02 FAKE OFFICIALS

Some con artists portray themselves as government officials or insurance adjusters to obtain access into your home. This is a common ploy of burglars, identity thieves, and individuals selling expensive and unnecessary repairs. Many represent themselves as brokers who say they can obtain FEMA funds.

Always ask for identification and verify credentials of people offering low-interest government loans or requesting fees for services.

FEMA does not charge an application fee.



CONTACT FEMA  
for more information  
and to report a scam.

[www.FEMA.gov](http://www.FEMA.gov)

1-800-621-3362

# 03 CONTRACTORS

Get at least three itemized & detailed estimates, or bids, for the exact same work by different contractors to avoid being scammed. Always require that the contractor show you proof of insurance, such as workman's compensation and general liability insurance. Call their insurer to confirm coverage.

You should also verify the contractor's address and ask for references from previous customers, even inspecting their work when possible. Once chosen, do not agree to a large down payment. A reputable contractor will not require a downpayment that exceeds 10-25% of the total.



Make sure the contractor is licensed through the Louisiana State Licensing Board for Contractors at [www.lslbc.louisiana.gov](http://www.lslbc.louisiana.gov)  
800-256-1392

If possible, accompany the contractor to the building supply store and pay for the materials yourself. Always have the materials delivered to your home or job site -- not the contractor's shop.

Always get a guarantee and contract in writing. Never accept verbal guarantees or agreements. Any changes in the contract should be in writing and initialed by both parties. Keep a signed, legible copy of the contract in a safe place.

Finally, always pay your contractor by check or money order and keep the receipt. Never pay in cash. Always write checks to the company and never the individual worker.



Verify the status of a contractor's business by checking references and contacting the Better Business Bureau for more information.

[www.bbb.org](http://www.bbb.org)





# CONTRACTOR CHECKLIST

When hiring a contractor, make sure you have the following information:

- Contractor's name, local address, and phone number
- Insurer's name, policy number, and amount
- Louisiana contractor's license number
- Ensure their references check out
- Written Contract & Guarantee that specifies the start and end date, the exact description of work to be done, the total cost of the job, and the schedule for payment
- Provide specific samples, model numbers, pictures, and graphics detailing exactly what you want, right down to the materials you want the contractor to use & their estimated cost



# MODEL CONTRACT

This model contract is distributed by Attorney General Liz Murrill's Consumer Protection Section. The Consumer Protection Section does not endorse or recommend any company or individual who might use this form.

Company's Name \_\_\_\_\_ Buyer's Name \_\_\_\_\_  
Street Address \_\_\_\_\_ Street Address \_\_\_\_\_  
Mailing Address \_\_\_\_\_ Telephone Number \_\_\_\_\_  
Telephone Number \_\_\_\_\_

Proposal: \_\_\_\_\_  
\_\_\_\_\_

Starting Date: \_\_\_\_\_ Completion Date: \_\_\_\_\_

### Itemized Costs:

Materials (Type, Description, Quantity)	Labor (Description)
_____	_____
_____	_____
_____	_____

Total Cost:	Materials & Labor	\$ _____
	Down Payment	\$ _____
	Balance Due:	\$ _____

(to be paid on satisfactory completion or schedule based on completed work)

**Warranty/Guarantee:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### License, Registration, Insurance:

Optional/recommended: attach contractor license/registration information, workman's compensation, general liability insurance, etc.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Acceptance of Proposal:

The above prices, specifications and conditions are satisfactory and I accept them as written. Any additions to this proposal will be in writing and initialed by both parties.

Buyer's Signature \_\_\_\_\_ Seller's Signature \_\_\_\_\_  
Date of Acceptance \_\_\_\_\_ Date of Acceptance \_\_\_\_\_

### Receipt for cash down payment (not to exceed 25% of total contract.)

Received from \_\_\_\_\_ \$ \_\_\_\_\_  
Date \_\_\_\_\_ Signature of Contractor \_\_\_\_\_

# 04 PHOTOGRAPHIC DOCUMENTATION

Take pictures of home damage before repair work begins and as work on your home progresses. Also take pictures of your contractors, their contractor's license, business cards, driver's licenses, vehicles, vehicle license plates, and the company names on the sides of vehicles.

A licensed professional contractor will be more than happy to take a selfie. If a potential contractor refuses a picture, that's cause for concern.

Preserve all of these photographs by emailing them to yourself and a trusted companion for safe keeping.



Make sure the contractor is licensed through the Louisiana State Licensing Board for Contractors at [www.lslbc.louisiana.gov](http://www.lslbc.louisiana.gov)

# 05 FAKE CHARITIES

Never assume that charity messages posted on social media are legitimate. Doublecheck it's not a copycat name or one similar to a reputable charity. If you decide to use a crowdfunding website, make sure that the platform verifies accounts. Do not donate to any charity that asks for cash or wired donations, or fails to provide proof that your contribution would be tax-deductible. If you get donation requests by email, never click on links or open attachments -- you could unknowingly install malware on your computer. When texting to donate, always confirm the number first. You can learn more on the Better Business Bureau's Wise Giving Alliance website at [www.give.org](http://www.give.org).



Search the IRS website to determine which organizations are eligible to receive tax deductible contributions at <https://apps.irs.gov/app/eos>

# 06

## SHAM RENTAL PROPERTY

Many con artists advertise rental property on social media sites while requiring any potential renter to wire money directly to the landlord first.

When possible, have someone visit the physical location of the advertised property before sending funds; however, you should never wire money or give out your bank account or credit card information over the phone or Internet.

Always insist on a face-to-face transaction with a written rental agreement.



### CONTACT

The Federal Trade  
Commission

<https://reportfraud.ftc.gov/#/>

# 07

## PEST CONTROL

Receding flood waters will bring out pests; however, you should beware any free inspections that could result in unnecessary repairs and expenses.

That said, there is a three-day “cooling off” period where a homeowner may withdraw their consent to an agreement with a door-to-door pest control salesman (LA RS 9:2711(B)).

Always ask for and check the technician’s credentials, get the estimate in writing, and get a second opinion before moving forward.



Check the company’s pest control license by visiting the Louisiana Department of Agriculture & Forestry at <https://www.ldaf.gov/business/pest-control/pest-control-licensing>

# 08 WATER TREATMENT

If you think your drinking water may have been affected by storms, contact the public health or water department before purchasing a water treatment unit. Be aware of unscrupulous companies selling water treatment devices.

Offers to test the tap water in your home for free are almost always a part of a sales promotion. Home water treatment is seldom needed for health protection and no single device can solve all of your water problems. When in doubt, boil your water vigorously for at least one full minute or drink bottled water until you can follow safe drinking water guidelines.



You can visit [www.epa.gov](http://www.epa.gov) for water safety tips, or explore Water Rules & Regulations with the Louisiana Department of Health at <https://ldh.la.gov/page/water-rules-and-regulations>



# 09 AUTO REPAIR

If your car was submerged or standing in over a foot of water for more than an hour, have the car checked out by a car dealer or a repair shop. Even if the car runs, there may be hidden damage that could pose serious problems at some later date.

Be sure to get detailed, written estimates and keep copies of all receipts and invoices. If you are in the market to buy a used vehicle, inspect it carefully. Look at the hidden parts or crevices to check for mud or silt, which are indications of water damage. And always ask about the vehicle's history, including any accidents or floods.



If you suspect fraud activities related to a water-damaged vehicle, you can contact the **National Insurance Crime Bureau at 800-TEL-NICB (800-835-6422)** or the **National Center for Disaster Fraud (866-720-5721)**.

## ABOUT THE LOUISIANA DEPARTMENT OF JUSTICE

If you are seeking justice for yourself in a personal, corporate, or family matter, you try to get the best legal representation. But if an entire State or its political subdivisions are injured or victimized by the federal government, a multi-national corporation, or even another State -- that requires an Attorney General.

The Office of the Attorney General *is* the Louisiana Department of Justice, and we work to protect the people of Louisiana as whole. We fight for Louisiana's natural resources, investigate fraud, secure justice for our most vulnerable, and so much more.

We also provide educational content meant to help you make wise choices based on guidance you can trust. With that in mind, we hope this guide has been both enlightening and instructive; but should you need more information, please feel free to reach out to our office or your local parish representative.

ABOUT  
ATTORNEY GENERAL  
LIZ MURRILL



AG Liz Murrill is committed to defending the rule of law and protecting the people of our State. She has argued multiple cases before the U.S. Supreme Court and served as lead counsel in many cases challenging federal overreach, ranging from open border policies and attacks on religious liberty to COVID-19 mandates and First Amendment violations. With more than 30 years experience working in state and federal government, including eight as Louisiana's first Solicitor General, Liz Murrill has been a champion for women, children, and victims demanding justice. Now she is leading the fight to preserve our rights, our industries, and Louisiana's unique way of life. You can learn more at [www.AGLizMurrill.com](http://www.AGLizMurrill.com).



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