

# Missouri Legal Services

Legal aid programs providing free legal help to the low-income and disadvantaged in Missouri



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

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## Natural Disaster - Missouri Attorney General Office Can Help

In the event of a natural disaster, the Attorney General offers the following tips to assist consumers.

Construction Fraud is common following a disaster. To avoid this:

- **Get everything in writing.** Before work begins, make sure you get a written contract detailing all of the work to be performed, the cost, and a projected completion date.
- **Research the company before you sign a contract.** Be sure to obtain all of their contact information.
- **Beware of anyone who looks or acts unprofessionally or offers to save you money by using materials left over from previous jobs.**
- **Obtain at least two or three bids for any job.**
- **Check credentials and contact the Attorney General's Office and the Better Business Bureau to learn about any complaints against the contractor.**
- **Do not prepay for work and never pay in cash.** Inspect the work and make you are satisfied before you pay. A reasonable down payment may be required for some projects, but do not pay anything without getting a written contract. ?
- **Make sure your insurance company is working with you to provide the proper estimate and coverage under your policy.** Be wary of any contractor who comes to your home to solicit work or tries to rush you. If an offer is only good for a limited time, find someone else to do the work.

**Price Gouging** is illegal in Missouri. This means individuals and business are prohibited from substantially raising their prices for the necessities of life during an emergency. These items include food, water, gasoline, hotel rooms, kerosene, gas-powered generators, and other basic necessities.

Anyone who believes a business has suddenly and artificially raised the prices on necessities during emergency situations should contact the Attorney General's Office. The Office will investigate and prosecute individuals who engage in this practice to the fullest extent of the law.

**Charity Fraud** is also common following natural disasters. To avoid giving money to a dishonest

scammer, consider the following:

- **Watch out for charities that use names closely resembling legitimate charities.**
- **Do not commit over the phone unless you have investigated the legitimacy of the organization.**
- **Avoid cash donations and make checks payable to the organization, not to an individual.**
- **When in doubt, call the charity and ask them if they are aware of the solicitations being done in their name.**

For additional information about any of these topics, please contact the Consumer Protection Hotline at 800-392-8222.

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