

## Hurricane Sandy Update: Gas Prices

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In the days following the storm, my offices have been inundated with calls and complaints regarding local gas prices. While long lines at the pump are unavoidable during this time of recovery, I wanted to remind residents that the Attorney General's Office is conducting an investigation into gas price gouging after receiving hundreds of similar complaints.

In addition, the Attorney General also issued tips on how to avoid scams related to home repair, clean up services and tree removal:

- Never pay cash, and don't pay the full price up front. Establish a payment schedule and adhere to it. Withhold final payment until the entire project is completed to your satisfaction and all required inspections and certificates of occupancy are finalized.
- Check with your insurance company. Before making any decisions, be clear about what will be covered and any steps you will need to take.
- Ask for references, check for licenses. Ask about local work contractors have done. Talk to the people who hired them; look at the jobs if you can. Make sure the contractor has any license required by your local government.
- Estimates are important: get it in writing. Ask that all estimates for work be in writing and include a description of the material to be used. Be clear that you will not pay for work done that is not agreed upon in writing. Verify that the material used is the same as described in the estimate. Make sure any changes to the estimate are in writing.
- **Know your rights.** Home improvement contractors are required by law to establish to an escrow account to hold the homeowners' un-disbursed funds when a contract is in excess of \$500. Also, a

homeowner has a three-day right to cancel a contract unless during an emergency, the homeowner has waived the three-day rule in writing.

- Use a contractor with an address you can verify. If your contractor is "here today and gone tomorrow," you may find it difficult to enforce the guarantee.
- Always be sure the contractor has valid insurance. If a worker is injured, or damage is caused on your property, you could be held liable if your contractor does not have the required insurance.
- Check with your town or city for required permits. Don't let a contractor work without the necessary permits. Failing to get approvals can delay your project, or prevent you from occupying a completed building.

If you suspect price gouging at a station near you or if you feel you have been a victim of a post-hurricane scam, you can file a complaint with the AG's office on-line or call directly at 845-485-3900 or toll-free 1-800-771-7755.