

# TIPS FOR FLOOD VICTIMS

## How to Avoid Disaster-Related Scams

- ❑ Ask to see identification before you let anyone who claims to be from a utility company inspect your home.
- ❑ Never give your credit card number or financial information to strangers over the phone or on the Internet.
- ❑ Call Consumer Affairs to find out if the home improvement contractor you are considering is registered and if there are any complaints against that individual or his company.
- ❑ It is customary not to pay for the entire home improvement project in advance. Pay one-third beforehand, one-third halfway through and one-third upon completion.
- ❑ If the contractor is offering to do electrical work, call the Board of Examiners of Electrical Contractors to ensure that he or she is licensed to do such work.
- ❑ If the contractor is offering plumbing services, call the State Board of Examiners of Master Plumbers to ensure that he or she is properly licensed.
- ❑ Check with the Charities Registration Section to ensure that any charity soliciting for money to assist flood victims is registered.



To request a complaint form,  
CALL 1-800-242-5846, 973-504-6200  
or Download a Complaint Form at  
[www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov)

### NEW JERSEY DIVISION OF CONSUMER AFFAIRS Contact Numbers for Flood Victims

To ensure the professional or business you are considering is registered or licensed call:

Home Improvement Contractors:	973-504-6240
Plumbers:	973-504-6420
Electricians:	973-504-6410
Charities:	973-504-6215

If you have an insurance question, contact the Department of Banking and Insurance at 609-292-5316 or 1-800-446-7467.

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Under the Consumer Fraud Act, it is unlawful during a State of Emergency or within 30 days of the termination of a State of Emergency to charge excessive prices—or a price that is 10 percent more than the original price—for any goods and services needed to sustain the life, health, safety or comfort of individuals or their property as a direct result of an emergency.

**N.J.S.A.: 56:8-107**

New Jersey Office of the Attorney General

