

# 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 avoid the professional or business you are considering  
is registered or licensed call:

Home Improvement Contractors:	973-504-6200
Plumbers:	973-504-6400
Electricians:	973-504-6400
Charities:	973-504-6210

If you have an insurance question, contact the Department of  
Banking and Insurance at 609-292-5276 or 1-800-448-7487.

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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 for a price that is 75 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 in a direct result of an emergency. **N.J.S.A. 17:27-10**

New Jersey Division of Consumer Affairs

