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Governor

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New Jersey Office of the Attorney General

Division of Consumer Affairs
Office of Consumer Protection
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FLOOD EMERGENCY ADVISORY

Mailing Address:

P.O. Box 45025
Newark, NJ 07101
(973) 504-6200

It is important during times of disaster to ensure that New Jersey residents do not fall victim to unscrupulous individuals and businesses, which may take advantage of their unfortunate circumstances. As such, we request that you make the attached information available to all individuals who enter your buildings and/or offices and allow New Jersey residents to use the information as a resource in protecting themselves.

The information attached includes a "Tips for Flood Victims" Flyer, which provides tips in dealing with home repair, auto repair, charities, and how to file a complaint with the Division of Consumer Affairs. The enclosures also include a description of the legal implications of price gouging during a declared State of Emergency.

Please distribute the information to your local municipalities, police departments, O.E.M's, shelters, schools, hardware stores, and locations that would gain the most visibility.

Thank you in advance for your anticipated cooperation during this difficult time.

Sincerely,

Thomas R. Calcagni
Director

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 .

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.

To request a complaint form call 1-800-242-5846, 973-504-6200 or download a complaint form at www.NJConsumerAffairs.gov .

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





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Division of Consumer Affairs
P.O. Box 45025
Newark, New Jersey 07101
(973) 504-6200
(800)-242-5846
E-Mail:AskConsumerAffairs@lps.state.nj.us

Please be advised that any information you supply on this complaint form may be subject to public disclosure. If an investigation into the matter is conducted, the information is subject to public disclosure only after the investigation is closed. You are also advised that the completed complaint form is a "government record," subject to disclosure under the Open Public Records Act (OPRA).

COMPLAINT REPORTED BY:

COMPLAINT REPORTED AGAINST:

Form with two columns for 'COMPLAINT REPORTED BY' and 'COMPLAINT REPORTED AGAINST'. Fields include NAME, ADDRESS, CITY, STATE, ZIP, HOME TELEPHONE NUMBER, WORK TELEPHONE NUMBER, E-MAIL ADDRESS, BUSINESS, ADDRESS, CITY, STATE, ZIP, TELEPHONE NUMBER (1), and TELEPHONE NUMBER (2).

For statistical and informational purposes only. Your age: [] 18-29 [] 30-44 [] 45-59 [] 60 or older

1. Nature of complaint (please check the appropriate box(es)):

- Grid of checkboxes for complaint categories: Automotive, Automotive Repairs, Banking, Credit Card, Charity, Direct Mail/Sweepstakes, Home Repair, Internet/Cyberspace, Professional Service, Stocks/Securities, Telemarketing, Telecommunications, Bingo/Raffle, Health Club, Warranty, Advertising, Wheelchair Lemon Law, Weighing/Measuring Devices, Used Car Lemon Law, New Car Lemon Law, Home Furnishings, Other (specify).

2. If your complaint involves a motor vehicle, please provide the following information:

- Sub-questions a-e regarding vehicle details: a. New/Used, b. Purchased/Leased, c. Purchase Price/Current Mileage, d. Date of purchase/With Warranty/With Service Contract/As Is, e. Make/Model/Year.

3. Name of company with which you dealt: _____

4. Name and title of company agents or employees with whom you dealt: _____

