TIPS FOR FLOOD VICTIMS

How to Avoid Disaster-Related Scams

Disasters often attract con artists and frauds.

Fly-by-night unregistered home improvement contractors may take your money and disappear, leaving unfinished work and unsafe homes. Fraudulent charities capitalize on compassion, and divert money from worthy causes.

Protect yourself with the following tips. Call the State Division of Consumer Affairs at 800-242-5846 to file a complaint or to ask questions about contractors, charities, or price gouging.

Price Gouging

N.J.'s Price Gouging Law:

- ✓ Makes illegal excessive price increases during a State of Emergency or 30 days after it is lifted. Call the Division of Consumer Affairs to report concerns.
- ✓ "Excessive" price increases are more than 10 percent higher than the price charged before the State of Emergency.
- ✓ Prices can rise higher if they reflect additional costs to the seller, but cannot exceed 10 percent of the markup from cost, compared with that prior to the State of Emergency.

Home Repair Scams

Before Hiring a Contractor:

- ✓ Call the Division of Consumer Affairs to learn whether the contractor is registered, and whether the contractor has been the subject of consumer complaints.
- ✓ Demand a copy of the contractor's liability insurance policy. Call the insurer to make sure it's still valid.
- ✓ Demand a written contract. Don't sign or pay unless you understand and agree to all terms and conditions, including materials that will be used, and all the fine print.
- ✓ Never pay the full price up front.
- ✓ Demand ID from anyone who claims to be from a utility company and wishes to inspect your home.
- ✓ Never give your credit card number to strangers over the phone or Internet.

Charity Scams

Investigate Before You Donate.

- ✓ Call the Division of Consumer Affairs to find out whether the charity is registered to solicit in New Jersey, or is exempt.
- ✓ Learn exactly how the charity plans to use your money. Learn how much it has spent on actual programs, fundraising and management costs. Call the Division of Consumer Affairs to verify this information.

www.NJConsumerAffairs.gov
800-242-5846

New Jersey Office of the Attorney General

Division of Consumer Affairs
Office of the Director
124 Halsey Street, 7th Floor, Newark NJ

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

PAULA T. DOW
Attorney General

THOMAS R. CALCAGNI
Director

Mailing Address:
P.O. Box 45027
Newark, NJ 07101
(973) 504-6534

HURRICANE IRENE

FLOOD EMERGENCY ADVISORY

During times of disaster, New Jersey's consumers must remain on the alert to protect themselves against fraud.

The Office of the Attorney General and New Jersey Division of Consumer Affairs ask that you make the attached documents available to all individuals who enter your building or office, and allow them to use this information as a resource for self-protection.

The attached fact sheet includes information about home repair scams that target homeowners seeking to repair the damage from floods and other disasters. Unscrupulous contractors can leave homeowners with costs in the tens of thousands of dollars, and can leave work unfinished and homes unsafe.

The fact sheet also includes information about price gouging. Consumers should be aware that New Jersey's price gouging law makes it illegal to sell merchandise at excessive price increases during a State of Emergency or within 30 days of the termination of the State of Emergency.

The price gouging law deems price increases excessive if they are more than 10 percent higher than the price at which a good or service was sold in the usual course of business prior to the State of Emergency; or, if additional costs are imposed by suppliers or logistical concerns, the increase is more than 10 percent of the amount of markup from cost, compared with the markup ordinarily applied.

Consumers with concerns or complaints about scams or excessive pricing should call the Division of Consumer Affairs hotline at 800-242-5846. Consumers may also fill out and mail in the complaint form enclosed with this information packet.

Please distribute this packet to your local municipalities, police departments, OEMs, 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

New Jersey Office of the Attorney General

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:
NAME: _____	BUSINESS: _____
ADDRESS: _____	ADDRESS: _____
CITY: _____	CITY: _____
STATE: _____ ZIP: _____	STATE: _____ ZIP: _____
HOME TELEPHONE NUMBER: _____	TELEPHONE NUMBER (1): _____
WORK TELEPHONE NUMBER: _____	TELEPHONE NUMBER (2): _____
E-MAIL ADDRESS: _____	

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)):

☐ 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:
   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: _____

5. Describe the facts of your complaint in the order in which they happened. Please print clearly. Use additional sheets of paper, if necessary. **Attach readable copies** (NO ORIGINALS) **of any complaint-related contracts, bills, receipts, cancelled checks, correspondence or any other documents you feel are related to your complaint.**

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6. The amount of loss involved in this complaint: $ _____ . Please provide a breakdown of these losses:

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I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment. I authorize the New Jersey Division of Consumer Affairs to send this complaint form to the company or to interested parties and to use the information in any way that is necessary.

_____ _____

*Signature** *Date*

* This certification must be signed by the person completing the form.