

Consumer Protection Tips

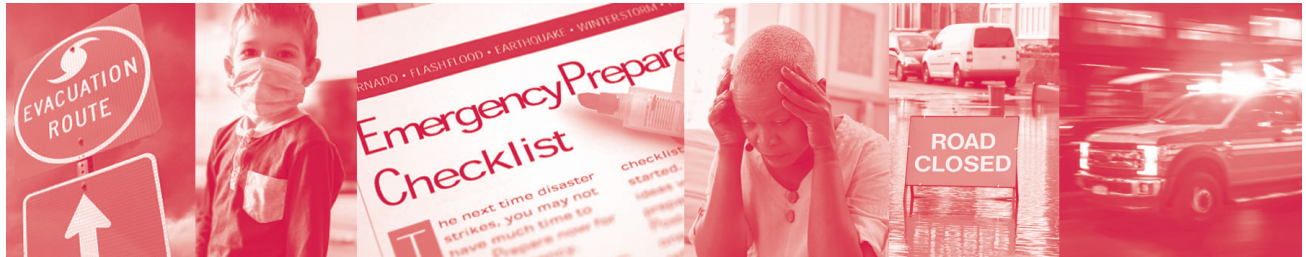
to Avoid

Disaster-Related Scams

New Jersey Division of Consumer Affairs
www.NJConsumerAffairs.gov ■ 1-888-656-6225



Disaster-related schemes take many forms, including exorbitant cost increases on goods and services in high demand after a crisis – a practice known as price gouging; unconscionable business practices in post-disaster clean up and repairs of homes and property; and phony charities purportedly set up to raise money for disaster victims. The New Jersey Division of Consumer Affairs encourages you to become an educated



Consumer Protection Tips to Avoid Disaster-Related Scams

consumer by familiarizing yourself with the types of fraud that often arise after a natural disaster or public emergency and learning how to protect yourself and your family from falling victim to it. This booklet identifies several of the most common types of disaster-related fraud, offers tips for spotting and avoiding it, and provides resources available to you should you need assistance.



Table of Contents

Be an Informed Consumer	1
Common Fraudulent Scams Arising During a State of Emergency ...	2-13
Price Gouging	2
Supply Scams	3
Grandparent Scam	5
Charity Scams.....	6
Pet Adoption Scams.....	8
Unemployment and Work-At-Home Scams.....	11
Government Stimulus Assistance Scams	12
Consumer Scams Common During a Public Health Emergency	13-15
Health Screening and Testing Scams	13
Miracle Cures/Treatment Scams	14

Table of Contents

Consumer Scams Common After a Natural Disaster	15-21
Home Improvement Contractor Fraud	15
Flood-Damaged Vehicles	19
Tree Removal Scams	21
Refunds During a State of Emergency	22-24
General Refund Policies	22
Travel Refunds—Airlines/Cruises	22
File a complaint	25
New Jersey State Contacts	27
Federal/National Contacts	28
Contact List	29
Notes	31

Be an Informed Consumer

Recovering from an emergency or natural disaster can be a long and daunting process. Concerns for the physical safety and emotional well-being of yourself and your loved ones can lead to feelings of fear, confusion, and uncertainty that make you prime a prime target for con artists and financial predators looking to exploit your vulnerability. As you navigate the post-disaster recovery process it is important to be aware that there are fraudsters lurking around every corner with a scheme or scam to steal from you, your family and your friends. The best way to protect yourself and your family is to become an informed on how to spot and avoid post-disaster frauds and scams.

1

Be on Heightened Alert for Fraud.

You can fall victim to fraud at any time, but you are never more vulnerable to financial predators than in the aftermath of a crisis or natural disaster. Scammers are counting on you to be preoccupied with dealing with emergency-related issues and will be working overtime to use your distraction to their advantage. Be especially on guard for emails, texts or social media messages – often about the crisis at hand - asking you to open links or attachments. This is called “phishing” and the goal is to get you to provide personal information or click on links that either lead to fake websites or install malicious software on your computer. DO NOT reply to, or click, on any links in any emails, texts, and social

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media messages from an unknown source. You should also BEWARE of any unsolicited requests to disclose your personal information. DO NOT provide any personal information in response to an unsolicited phone call, email, social media message or text message.

Common Fraudulent Scams Arising During a State of Emergency

There are common fraudulent schemes that arise during all types of emergencies.

Price Gouging

Price gouging occurs when sellers charge excessively high prices for products and

services during public emergencies. Inevitably, during emergencies and other disasters, unscrupulous merchants will try to take unfair advantage of consumers by greatly increasing prices for food, water, and other items in high demand.

New Jersey's price gouging law prohibits excessive price increases during a declared state of emergency, or for 30 days after the termination of the state of emergency. Excessive price increases are defined as price increases that are more than 10 percent higher than the price at which merchandise was sold during the normal course of business prior to the state of emergency, unless the increase can be attributed to the seller's own increased costs during the emergency.

New Jersey's Consumer Fraud Act also protects consumer from gross and unreasonable inflation of the price of any product, whether or not a state of emergency has been declared. In addition, making false or misleading statements regarding the efficacy or effectiveness of any product to protect against or prevent the spread of COVID-19 also violate the Consumer Fraud Act and may result in the imposition of penalties and/or other relief.

If you believe that a business has unfairly increased prices during a state of emergency, you should file a complaint with the New Jersey Division of Consumer Affairs by visiting www.NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx or calling (800)

242-5846 to receive a complaint form by mail.

Supply Scams

During a disaster or crisis, demand for certain items often increases, resulting in limited supplies or a shortage of those items. Beware of scammers who create fake stores, websites, social media accounts, and email addresses advertising the sale of items in short supply. Consumers who fall for these online scams pay sky-high prices for merchandise that is never delivered or is of far lesser quality than advertised. When consumers try to contact the sellers for a refund, they find that the seller has closed up shop and disappeared with their money. *DO YOUR RESEARCH*. Before you order from an unfamiliar online store, consider these tips to help avoid a scam:

- Make sure you are dealing with a reputable source. Check out the company or product by typing its name in a search engine with terms like “review,” “complaint,” or “scam.” Read the reviews. Verify with the manufacturer or distributor that the seller is legitimate for the items offered for sale.
- Know what you are buying. Read the seller’s description of the product carefully, especially the fine print. If the seller has name-brand goods at steeply discounted prices, they might be fakes.
- Understand the terms of the sale, including the total cost, taxes, shipping fees as well as refund policies and delivery dates.
- Pay with a credit card. Do not pay with

case or wire money. Pay with a credit card so that you receive protections afforded under federal law. If a business charges your account, but never delivered the merchandise, you can dispute the transaction and report it to your credit card company. Visit the FTC at: **consumer.ftc.gov/articles/0221-billed-merchandise-you-never-received**.

If you have a problem with an online purchase, you can try to work it out with the seller. If you suspect a scam, file a complaint with the New Jersey Division of Consumer Affairs at **NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx** as well as with the FTC at **ftc.gov/complaint**.

Grandparent Scam

In a typical Grandparent Scam, scammers pose as a grandchild or someone calling on their behalf, such as a police officer or lawyer, claiming to have treated their relative and requesting payment for that treatment. Do not panic if you receive such a call. Resist the urge to act immediately. Their goal is to trick you into sending money before you realize it's a scam.

Take the following steps to protect yourself and to make sure the call is not a scam:

- If you get a call or email from someone claiming to know you and asking for help, check to confirm that the caller is, in fact, your friend or relative. Consider creating a code word or phrase, one that

only your family would know, in order to verify that the call is legitimate.

- Contact the person whom the caller claims to be directly. If you can't reach the person, contact someone else such as a friend, neighbor or relative of the person in order to verify the facts, even if you've been told to keep it a secret.
- If wire transfers or gift cards are the only forms of payment being accepted, it is likely a scam. Once money is sent via money order or other wire service, it may not be retrievable.
- If you send money and believe you have been scammed, contact the money transfer service immediately to report

the scam. They may be able to block the transfer if it has not yet been picked up.

- If you believe you have fallen victim to a scam, or have been targeted without falling victim, contact the New Jersey Division of Consumer Affairs at (800) 242-5846 or file an online complaint with the New Jersey Division of Consumer Affairs at: NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx. You may also report possible fraud at ftc.gov/complaint or call 1-877-FTC-HELP.



Charity Scams

During times of crisis, people are eager to donate to those in need. Scammers know this and are quick to cash in on the spirit of giving. In the wake of a large-scale disaster or crisis, many charitable organizations will solicit donations to help those in need. Many of these charities are legitimate and will use donations as promised, but others will use your money to benefit only themselves. Consumers should do their homework before donating to any disaster relief efforts. To ensure your charitable donation will be used as promised:

- Learn about the charity. *DO NOT* give to a charity you know nothing about. What is the purpose of the charity? Take time to research the charity.

- Ask questions. Is this charity registered in New Jersey? Is it exempt from having to register? Visit **NJConsumerAffairs.state.nj.us/public-charity-search-results/** to learn more information about the charity and to check its registration and compliance status.
- Beware of any email that claims to be from a charity or business and asks for any of your personal information. This is a common way for identity thieves to steal your information. *DO NOT* provide personal information such as bank account or credit card numbers or social security number in an email or over the phone.
- Be careful and do your research when it comes to crowd-funding and fundraising sites. Apply the same vigilance when donating to these sources. Know who you are giving to and investigate before you donate. Don't fall prey to the tearjerker, it may be a scam.
- Don't be fooled by a convincing name. Dishonest charities often have impressive names, or a name similar to that of a respected, legitimate organization. Do your homework and research the charity before donating.
- Don't succumb to pressure. Don't let yourself be pressured into giving and don't feel you have to contribute right away when someone calls.

- Ask about Professional Fund-Raisers. Charities sometimes hire professional fund-raisers. Professional fund-raisers may keep a percentage of the money raised as fees and expenses. Before donating, inquire as to whether a professional fund-raiser is being used. If you want to learn what percentage of the total amount contributed will actually go to the charity, call **(973) 504-6215** or visit **NJConsumerAffairs.state.nj.us/public-charity-search-results/**.
- If you believe that you have been cheated or scammed by a business or charity, contact the New Jersey Division of Consumer Affairs by calling **(800) 242-5846** or **(973) 504-6200**, or visiting **NJConsumerAffairs.gov**.

Pet Adoption Scams

Pet adoption scams are often on the rise during a public emergency. People may feel isolated and want companionship or want to rescue animals affected by a disaster. Whatever the reason, before adopting a pet, take steps to make sure that you are not being duped by a pet adoption scam.

In a typical pet adoption scam, a con artist will create a fake website with a domain name related to a particular breed of dog or cat, potentially combined with words like “puppy” or “kitten.” The service will be advertised on classifieds websites, social media, via phishing emails or other means to generate traffic to the fake website. The websites tend to have photos of cute animals to entice visitors to reach out to the website owner,

who is really a scammer with no animals to sell. In many instances, the scammers never own the animals advertised on the sites.

Consumers who respond to the ads will be instructed to pay fees before the animal can be shipped. For example, these fictitious costs may include “shipping fees,” “inoculation fees,” “quarantine fees,” “insurance,” or even “special shipping crate fees.” In each instance, the goal is the same: to get the consumer to continue paying money and/or providing valuable personal information until they either realize it is a scam or they run out of money. Take the following steps to protect yourself when adopting a pet:

- Do your homework when adopting a pet.
- Research the seller. Ask for the seller’s full name, phone number and mailing address. Search online for information about the seller. If you cannot find any information or see negative reviews, it could be a scam.
- Search online for the animal’s image. Scammers often use the same photos again and again. If the same photo appears on multiple websites, it may be a stock photo and may be a scam.
- Do not pay any fee to obtain an animal that you have not seen in person. Visit a pet in person before agreeing to adopt it.

- Beware of “free” pet offers online. While it may seem like a good deal, scammers have been known to offer “free” pets in order to lure unsuspecting consumers into paying hefty payments for special crates, vaccinations, shipping and other costs for nonexistent pets.
- Don’t pay any fees with a gift card or wire money. Requests for payment via wire transfer or prepaid debit card are often a red flag for potential fraud. Gift cards and money transfers are similar to sending cash. Once you send it, it is almost impossible to get it back. Instead, pay by credit card. That way, if there’s a problem, your card issuer may be able to help.

- Beware of any seller located overseas. If the seller is located overseas, it may be indicative of a scam.
- Consider the local animal shelter. Instead of using a private seller or breeder, consider adopting from a local shelter.

If you’ve been a victim of a pet adoption scam, you can file an online complaint with the New Jersey Division of Consumer Affairs at: NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx or call (800) 242-5846 to receive a complaint form by mail.



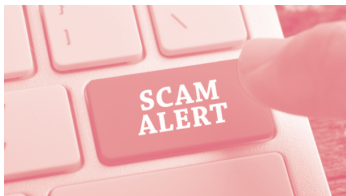
Unemployment/Work-At-Home Scams

Beware of scammers who try to take advantage of vulnerable individuals during high periods of unemployment arising during a state of emergency. Con artists target people looking for employment, as well as individuals trying to collect their legitimate unemployment benefits. In both instances, the scams are designed to trick people into providing their personal information.

In the case of unemployment benefits, scammers call or message an individual claiming to work for the Department of Labor, seeking information about their unemployment claim. Keep in mind that employees processing unemployment claims will NEVER ask for money, personal

or financial information and there is *NEVER* a need to pay a fee to file for benefits. In the case of people looking for work, scammers may create websites that offer fake work-from-home opportunities. Victims are often lured into the scam with a spam email or online ad. Job seekers are urged to be cautious when looking for work or responding to job offers. Chances are employment opportunities that sound too good to be true and links to jobs with little requirements or information about the position are scams disguised to steal personal information or install malicious software on your computer. *DO YOUR RESEARCH* or you could become the next scam victim, compromising your personal information and possibly having your

identity and money stolen. *DO NOT* assume a business's website and address are legitimate. *DO NOT* disclose personal information in response to an unsolicited phone call, email, social media message or text message. *DO NOT* pay money up-front or give anyone your credit card or bank information. *DO NOT* reply to, or click, on any links in suspicious email, texts, and social media messages.



Government Stimulus Assistance Scams

During a declared state of emergency, there may be instances when the government issues stimulus checks to U.S. taxpayers. If this does occur, stimulus funds will be sent by check, direct deposit or possibly, prepaid debit cards. No one from the government will ever call and ask for your Social Security number, bank account or credit card to receive government assistance nor will you ever be required to make any payment in order receive any government issued stimulus funds. *DO NOT* provide any personal information in response to an unsolicited phone call, email, social media message or text message claiming to be the IRS. The IRS will not make initial contact with consumers

using these methods. *BEWARE* of emails, texts or social media messages that look like they're from the IRS or a financial institution. This is called "phishing" and the goal is to get you to provide personal information or click on links that either lead to fake websites or install malicious software on your computer. *DO NOT* reply to, or click, on any links in suspicious email, texts, and social media messages.



Consumer Scams Common During a Public Health Emergency

Some consumer scams tend to be more common during a public health emergency, such as a pandemic.

Health Screening/Testing Scams

In the event of major health crisis, such as a pandemic, health screening and testing may be necessary. Be on the alert for scammers posing as employees of the U.S. Department of Health and Human Services (HHS), the Centers for Disease Control and Prevention (CDC) or other U.S. government departments sending text messages and/or emails instructing recipients to click on a link for the purpose of completing a

mandatory online test or registration in order to get tested. This scam is designed to steal personal, financial and/or medical information. *DO NOT* reply to, or click, on any links in any emails, texts, and social media messages from an unknown source.

If you believe a fraudster has contacted you, report the incident to your local police authorities as well as the New Jersey Division of Consumer Affairs at AskConsumerAffairs@dca.lps.state.nj.us.



Miracle Cures/Treatment Scams

During a public health emergency, con artists often emerge, offering to sell fake cures, vaccines and unproven treatments. Consumer should be cautious of products claiming to prevent, treat or cure diseases that have not been evaluated by the Federal Drug Administration (FDA) for safety and effectiveness, as it might pose serious and life-threatening harm to you and your family if taken.

BE SUSPICIOUS of any therapy claiming to be a “quick fix”. Few diseases or conditions can be treated quickly. *BE SUSPECT* of “miracle cures” claiming a scientific breakthrough or containing secret ingredients. Such claims are likely a hoax. *DO NOT* be fooled

by personal testimonials. These are not a substitute for scientific evidence. If it seems too good to be true, it probably is.

Before taking any treatment, talk to your health care provider. *DO NOT* delay or stop appropriate or ongoing medical treatment in order to try a new medication without consulting with your doctor. If you have a question about a medication, call your pharmacist or contact the FDA's Division of Drug Information (DDI) and speak with a DDI pharmacist at druginfo@fda.hhs.gov or by phone at 1-855-543-DRUG (3784) and 301-796-3400.

Consumer Scams Common After a Natural Disaster

Other consumer scams tend to be more common following a natural disaster such as a hurricane.

Home Improvement Contractor Fraud

Natural disasters like floods and hurricanes can cause widespread damage that leaves homeowners desperate to replace or repair their damaged property. Armed with large insurance payouts – or out-of-pocket funding – they're eager to pay contractors to make their homes habitable again. Unfortunately, these post-disaster landscapes provide fertile ground for unscrupulous contractors looking to take advantage of vulnerable consumers.

Contractors enter contracts to repair or replace damaged homes, often requiring significant funding up front, then perform shoddy work – or no work at all – before abandoning the job and disappearing with your money. Homeowners are then forced to hire another contractor – at additional costs – to repair the shoddy workmanship or complete the project. Use caution when hiring a home improvement contractor. Be wary of high-pressure sales tactics, excessive up-front fees, and unfamiliar contractors who arrive in your community when disaster strikes. Protect yourself from dishonest home repair contractors by taking the following steps:

- Check the registration status of all home improvement contractors. Contact the

New Jersey Division of Consumer Affairs at **(800) 242-5846** or **(973) 504-6200** to find out if the contractor you are considering is registered or has been the subject of complaints and/or legal action by the State.

- Do your research. Ask your contractor about his or her professional affiliations and confirm the information with the organizations.
- Get written estimates from at least three home improvement contractors. Ask the contractors how long they have been in business and whether they have liability insurance (as required by law), and whether they will be using subcontractors on the project.

- Investigate financing options for your project. Shop for credit and be sure you understand the annual percentage rate you will have to pay.
- Obtain a written contract. Home improvement contractors must disclose the legal name and business address of the contractor as well as a start date and completion date, a description of the work to be done, and the total price. Make sure the brand names of principal products and materials to be used or installed are listed on the contract.
- Make sure all warranties and guarantees are in writing. Be certain to get a written copy of all warranties and guarantees for your records.
- Do not pay for the entire job up-front. The customary arrangement is one-third in advance, one-third halfway through the job, and one-third upon completion. New Jersey law prohibits home improvement contractors from demanding the final payment on the contract before the home improvement is completed in accordance with the terms of the contract. This means you should not make the final payment until the work is done.
- *DO NOT* pay with cash.
- Avoid transient home repair contractors. All home improvement contractors must be registered with Consumer Affairs. If you hire a contractor, make sure you get names, addresses, phone numbers, license

plate numbers and vehicle descriptions. If a problem does occur, this information will help law enforcement locate the contractor.

- When you sign a contract, ask the contractor for a lien waiver. A lien waiver is a receipt that states that the workers and material suppliers will not ask you for money once you have paid the contractor. Beware of any request by a contractor to have you sign a statement that says you will cover the costs of materials and labor if the contractor does not pay.



Flood-Damaged Vehicles

In the wake of natural disasters, flood-damaged vehicles are often declared total losses by insurance companies. Rather than relegating these worthless vehicles to a junkyard, scammers will attempt to sell them to unsuspecting consumers, working quickly to unload the vehicles before computer systems are updated so that title check systems don't have time to detect a vehicle's history. By the time a consumer discovers the vehicle's flood history, the seller is often long gone.

Flood damaged vehicles can be hard to spot and often develop serious problems. In New Jersey, it is an unlawful advertising practice for a New Jersey dealership to fail to disclose in its advertisements that a motor vehicle has



been previously damaged when such damage exceeds \$1,000 and is known or should have been known by the dealer. The auto dealer can also be subject to additional penalties for violations under the New Jersey Consumer Fraud Act and the Used Car Lemon Law for misrepresentations and omissions relating to the vehicle's condition prior to sale.

It is important to obtain a vehicle history report from the dealer or get one on your own before you make your purchase. Many dealerships will offer them at no charge. Make sure the Vehicle Identification Number (VIN) on the report matches the VIN on the vehicle you are considering buying. The vehicle history report may disclose that the vehicle's title has received

a "Flood" brand (as well as reveal any prior accidents or odometer discrepancies).

Ideally, you should have a qualified mechanic examine the vehicle prior to your purchase. If you are unable to do so, visit the following website for tips on how to spot a flood damaged vehicle:

NJConsumerAffairs.gov/News/Consumer%20Briefs/tips-on-spotting-a-flood-damaged-car.pdf

If you suspect that you unknowingly purchased a flood damaged car from a licensed New Jersey dealer, please contact the Division of Consumer Affairs by calling **(800) 242-5846** or visiting **NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx**.

Tree Removal Scams

After a weather-related disaster, unscrupulous scammers may travel to areas hit hard by natural disasters to take advantage of consumers as they try to remove downed trees. Tree service scammers will frequently solicit door-to-door, offering to perform work on downed trees for a discounted rate if they are paid up front. Unfortunately, these con artists will collect money and then leave without ever returning to perform the work. *DO NOT* pay before the work is completed. These scam artists may also lie about being insured, give offers to consumers that are only good for a limited time and charge extra for removing debris. If you need help removing a fallen tree off

your home or car, find someone qualified to do the work instead of falling for a scam. Research any tree service companies you are considering hiring. You should also contact your home insurance company to inquire about policy coverage and the steps to take to initiate a claim. Be sure to document the damage and take pictures or videos if possible. For further information regarding tree care services, visit [nj.gov/dep/parksandforests/forest/community/](https://www.nj.gov/dep/parksandforests/forest/community/).



Refunds During a State of Emergency

General Refund Policies

With some exceptions, retail establishments in New Jersey must disclose their refund policies for non-perishable merchandise, including whether the business offers refunds and, if so, in what form and under what conditions. The policy must be posted on a sign either attached to the merchandise itself, affixed to each cash register at the point of sale, or posted at each store entrance used by consumers. The retailer's refund policy generally will determine whether you are entitled to a refund.

Businesses always can provide refunds even when they are not required to do so under the law. If a retailer fails to post its policy, or fails to honor its terms, the retailer may be in violation of New Jersey's Consumer Fraud Act. If you believe this may be the case, you may file a complaint with the Division of Consumer Affairs by going to: NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx.

Travel Refunds

When planning a trip, consumers often purchase trip cancellation insurance. This insurance usually provides a refund in case you must cancel due to illness or death in the family. Be sure to understand exactly what the policy does and does not

cover. For example, most travel insurance companies do not provide reimbursements for canceled trips due to a pandemic or other disaster. If you purchased travel insurance, you should speak with the travel insurer about whether you have a covered claim.

Unfortunately, during a state of emergency, consumers need to be vigilant of scammers claiming to be licensed insurance agents in an effort to sell fake insurance products. *DO NOT* disclose any personal information to anyone via the telephone or email. If someone attempts to sell you travel insurance that specifically covers existing disaster-related events, beware that it may be a scam.

Airlines

When an airline is at fault for the cancellation or delay, passengers may be entitled to a refund of the ticket price and associated fees. When the airline is not responsible for weather and other unforeseeable events that may delay or cancel flights, many passengers are not automatically eligible for a refund, particularly if they purchased non-refundable tickets. However, during some emergencies, airlines may modify their refund, cancellation and travel-change policies in response to the current situation. If you need to change or cancel your travel plans, you should contact the airline for more information. In addition, if you purchased travel insurance, you are encouraged to speak with the travel insurer

about whether you have a covered claim. For more information about the general rules relating to air travel and refunds, you can visit the website of the Federal Aviation Consumer Protection Division at: **transportation.gov/airconsumer**. You can file a complaint here: **airconsumer.dot.gov/escomplaint/ConsumerForm.cfm**.

Cruises

If you have a dispute or issue with a cruise line after pursuing travel insurance, you can contact the Federal Maritime Commission's (FMC) Office of Consumer Affairs & Dispute Resolution Services here: **fmc.gov/resources-services/cruise-passenger-assistance/**. The FMC cannot order a cruise line to refund a passenger who decides not

to travel, but does offer voluntary dispute resolution services that may be helpful. To file a request for assistance from the FMC's Dispute Resolution Service, you should email **complaints@fmc.gov** with a subject line of "Complaint v. ..." and insert the name of the cruise operator and a very brief description of the issue in the body of the email. If you feel like you have been given false, misleading or otherwise unconscionable information in response to inquiries with a cruise line or travel, you also may file a complaint with the Division of Consumer Affairs by going to: **NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx**.

File a Complaint

If you believe you have been the victim of a fraud, you can file an online complaint with the New Jersey Division of Consumer Affairs at:
NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx
or by calling (800) 242-5846 to receive a complaint form by mail.





New Jersey State Contacts

N.J. Office of The Attorney General at: **nj.gov/oag/**

N.J. Division of Consumer Affairs at: **NJConsumerAffairs.gov/**

N.J. State Police at: **njsp.org/division/homeland-security/emergency-management.shtml**

N.J. Office of Emergency Management at: **ready.nj.gov/**

N.J. Office of Homeland Security and Preparedness at: **njhomelandsecurity.gov/**

N.J. Department of Health at: **nj.gov/health/**

N.J. Department of Labor and Workforce Development at: **nj.gov/labor/**

N.J. Division of Taxation at: **state.nj.us/treasury/taxation/e911.shtml**

N.J. Department of Human Services at: **state.nj.us/humanservices/**

Federal Contacts

Federal Emergency Management Agency (FEMA) at:
fema.gov/disaster/4339/emergency-preparedness

U.S. Department of Homeland Security at: **ready.gov/**

U.S. Department of Justice at: **justice.gov/fraudtaskforce/report-fraud/chart**

Federal Trade Commission at:
consumer.ftc.gov/features/dealing-weather-emergencies

U.S. Department of Housing and Urban Development (HUD) at:
hud.gov/info/disasterresources

U.S. Small Business Administration at:
sba.gov/funding-programs/disaster-assistance

National Weather Service at: **weather.gov/sgf/disaster_preparedness**

Contact List

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to Avoid

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