

# Christie Administration Warns Consumers to Beware of Home Repair Scams, Charity Scams While Recovering From Storm Damage

Thursday, November 1, 2012 Tags: [Hurricane Sandy](#)

**Trenton, NJ** – Governor Chris Christie, Attorney General Jeffrey S. Chiesa, and the New Jersey Division of Consumer Affairs today warned consumers to beware of home improvement scams and charity scams perpetrated by offenders who prey on the desperation of those working to recover from disasters.

"Our immediate priority today is our work at the state and local levels to ensure the safety of New Jerseyans in the aftermath of Hurricane Sandy," Governor Christie said. "However, we know from past experience that fly-by-night contractors who are incompetent, dishonest, or both, will descend upon the storm-affected areas in the coming days and weeks, seeking to capitalize on those whose homes have been damaged or destroyed. Consumers must be extremely wary and do their due diligence before they hire anyone, sign any contract, or pay any money for home repair."

The Division of Consumer Affairs offers tips for consumers on "How to Avoid Disaster-Related Scams" in English at [http://www.njconsumeraffairs.gov/disaster/floodtipsflyer\\_1.pdf](http://www.njconsumeraffairs.gov/disaster/floodtipsflyer_1.pdf) and Spanish at [http://www.njconsumeraffairs.gov/disaster/floodtipsflyerSP\\_1.pdf](http://www.njconsumeraffairs.gov/disaster/floodtipsflyerSP_1.pdf)

### Tips include:

Beware of fly-by-night opportunists who may have come in from out of state -- or those who may live locally but lack the skills and honesty you need for a significant repair job. Learn whether the contractor is properly registered with the Division of Consumer Affairs.

Call the Division at 800-242-5846 to learn whether the contractor is duly registered, and whether the business has been the subject of consumer complaints. You can also check the Division's online listing of legal filings to learn whether the business has been the subject of legal action by the Division.

Before hiring a contractor, demand a copy of the contractor's liability insurance policy, and contact the insurer to make sure the policy is valid.

It is customary not to pay for the entire home improvement project in advance. The general rule of thumb is to pay no more than one-third beforehand, one-third halfway through, and one-third upon completion.

Never give your credit card number or financial information to strangers over the phone or on the Internet.

In addition, you should demand identification before you let anyone who claims to be from a utility company inspect your home.

"No matter how urgent or desperate your need for repairs, you must stop and take the time to learn all you can about any contractor who solicits you," Attorney General Chiesa said. "Contact the Division of Consumer Affairs to learn whether the contractor is registered in New Jersey, and learn whether he or she has been the subject of consumer complaints. Ask people you know to recommend a contractor who has a solid reputation and a track record for honesty and good service. If the person is an opportunist who came in from out of state to earn money from the misery of those affected by the storm, your best bet is to stay away."

Attorney General Chiesa also noted that the Division of Consumer Affairs last year launched an undercover operation based at a home damaged by Hurricane Irene, in partnership with the Bergen County Prosecutor's Office and Lyndhurst Police Department, in order to identify unregistered contractors soliciting in the wake of that disaster. The initiative resulted in criminal and civil charges against a total of 11 allegedly unregistered contractors – one of whom had a California driver's license, Massachusetts license plate, and New Jersey post office box. The unregistered contractors advertised through flyers posted in the grocery stores of storm affected areas, or through online listings. (Further details: <http://www.nj.gov/oag/ca/press/01042012.htm>).

"Consumers who suffered damage to their homes are naturally feeling the desperate need to start the repair process as quickly as possible -- but you must take the time to make smart decisions, and not fall prey to scammers," Eric T. Kanefsky, Acting Director of the New Jersey Division of Consumer Affairs, said. "Take the time to fully assess damages. Remember that it is more important than ever in these circumstances to obtain multiple opinions and quotes before deciding to hire someone."

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**Governor Christie, Attorney General Chiesa, and Acting Director Kanefsky also warned about charity scams that have been known to prey upon the generosity of those wishing to help during times of disaster.**

**Many charities are legitimate, but it pays to “Investigate Before You Donate”:**

Before donating to a charity, find out whether the charity is registered to solicit funds in New Jersey, or is exempt from registration (certain religious and educational organizations, and charities who raise less than \$10,000 annually in contributions, are exempt).

Find out how, exactly the charity plans to use your money. Learn how much the charity spent during recent fiscal years on program costs, management costs, and fundraising. Learn about the charity's stated mission.

The charity should readily provide all of this information to you. Verify the information by calling the Division of Consumer Affairs' Charities Registration Hotline at 973-504-6215, or the Charities Registration page

Consumers who believe they have been cheated or scammed by a business, or suspect any other form of consumer abuse, can file a complaint with the State Division of Consumer Affairs by visiting its website or by calling 1-800-242-5846 (toll free within New Jersey ) or 973-504-6200. Consumers can also visit <http://www.njconsumeraffairs.gov/LVinfo.htm> to learn whether a contractor is duly registered with the Division.

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