

Ensure that all applicable construction permits are obtained. If you are applying for the permits yourself, be sure to provide the contractor's name and license number in the application. Do not say that you are performing the work yourself if you are in fact using a contractor as you may be forfeiting the protections afforded by law.

Final inspections should always be performed before final payment is made to the contractor.

A consumer for any reason can cancel a signed contract prior to midnight of the third business day after you've received a copy of the contract. The cancellation notice should be put in writing and either be personally delivered to the contractor or sent registered or certified mail, return receipt requested. A copy of your cancellation notice should be retained for your own records.

WARNING SIGNS

By law, a contractor must provide essential information. However, a consumer should still take note of the license plate number and vehicle description of the contractor. If a problem occurs, this information might be helpful to law enforcement agencies. Other red flags a consumer should be wary of are:

- If a contractor asks for more than a third of the total payment upfront.
- If a contractor demands cash.
- If you are told there is no need for a written contract. The law states that a written contract must be provided for any project costing \$500 or more. It is suggested that you require a written contract for all projects.
- If the contractor only has a P.O. Box as his/hers business address.

- If the contractor fails to provide you with an active registration number.
- If the contractor approaches you versus you searching them out. Sometimes a contractor will claim they were just in the neighborhood and can give you a good deal.

HOME REPAIR COMPLAINTS

If you feel there is a problem with your home improvement contractor, first give them an opportunity to resolve the matter directly. If you are not satisfied, then contact the Ocean County Department of Consumer Affairs at 732-929-2105 to request a complaint form be mailed to you or visit our website at: <http://www.co.ocean.nj.us/Consumer/MainPage.aspx> to download a copy and mail.



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Consumer Insights

Hiring Home IMPROVEMENT CONTRACTORS



Hiring Home **IMPROVEMENT CONTRACTORS**

The number one complaint filed with the Ocean County Department of Consumer Affairs is from consumers who hire home improvement contractors. Complaints are made about shoddy workmanship, missed deadlines, and failure to complete the work or to start the project at all after taking a deposit.

Whether you're planning an addition for a growing family or simply getting new storm windows, finding a competent and reliable contractor is the first step to a successful and satisfying home improvement project. Looking for a trustworthy home contractor can be a daunting task, but making every effort to ensure that the contractor you hire for your home improvement project or renovation is not only one who will deal honestly with you but is also reliable as well can help to eliminate a lot of headaches later on down the road.



Home Improvement Contractors must register with the New Jersey State Division of Consumer Affairs annually. In order to register, they must first provide proof of liability insurance, which covers a minimum of \$500,000 per incident.

WHO IS CONSIDERED A HOME IMPROVEMENT CONTRACTOR?

According to the Contractor's Registration Act a Home Improvement Contractor is an individual or company involved in repairing, renovating, modernizing, installing, replacing, improving, restoring, painting, constructing, remodeling, moving, or demolishing residential or noncommercial properties.

They include those who work on residential driveways, sidewalks, swimming pools, terraces, patios, additions, landscaping, fences, porches, windows, doors, cabinets, kitchens, bathrooms, garages, finished basements, basement waterproofing, fire protection devices, security protection devices, central heating and air conditioning equipment, water softeners, heaters, and purifiers, solar heating or water systems, insulation installation, roofing and siding, wall-to-wall carpeting or attached or inlaid floor coverings and more.

TIPS FOR CONSUMERS

- Before signing a contract, obtain the business' Home Improvement Contractor registration number and call our office at 732-929-2105 to verify the status and check if there have been any complaints filed against the contractor.
- Get written estimates from at least three contractors. Ask how long they have been in business, if they have liability insurance (as required by law), and whether they will be using subcontractors on the project.
- Contact the references your contractor gave you. Ask them whether the project was completed on time, whether there were any unexpected costs, whether the workers showed up on time and cleaned up when they finished, and whether they would use the contractor again.
- Do not pay for the entire job upfront. The customary arrangement is one-third in advance, one-third halfway through the job and one-third upon completion. Never pay in cash.

KNOW THE LAW

Consumers should make themselves aware of the laws that help to protect them prior to entering into an agreement with a contractor.

All agreements for home improvement contracts costing \$500 or more must be in writing and must contain the following:

- legal name and business address of the contractor.
- start and completion date.
- description of the work to be performed.
- total price.
- New Jersey state registration number, which always begins with "13VH" followed by eight digits.
Example: 13VH12345678.

The contractor should also provide a copy of his general liability insurance.

Consumers should also make sure that all warranties and guarantees are in writing, and that the contract state name brands or quality/grades of materials to be used.