



Hiring a Home Improvement Contractor?

Protect yourself, Know the Rules

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First, you need to know who is a Home Improvement Contractor, some may surprise you.

Home improvement contractors are individuals and companies involved in repairing, renovating, modernizing, installing, replacing, improving, restoring, painting, constructing, remodeling, moving, or demolishing residential or noncommercial properties.

Home improvement contractors 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, insulation installation, roofing and siding, wall-to-wall carpeting or attached or inlaid floor coverings, painting interior and exterior and more.

The State of New Jersey regulates these businesses through the Contractors Registration Act. This act was implemented to protect the citizens of New Jersey and contractors must register annually. This is not a license, but a method to insure that the businesses registered have the proper insurance and meet all the requirements of registration act. These contractors should not hold themselves out as "Licensed Contractor" but should indicate that they are a Registered Contractor.

Contractors have certain requirements that you should be aware of. They should be registered and display their Registration number on all contracts, commercial vehicles advertising and correspondence. The number will be, for example 13VH00000000. In addition they must issue a written contract for all work with a value of \$500.00 or more, which must be signed by you and them. It must have their legal business address; Post Office Boxes are not a legal business address. They must give you a copy of their General Liability Insurance Declaration page with a phone number to be used to verify their coverage. The contract must state in detail the work to be performed, the brand names and model numbers, size and capacity etc., for products used. It must include a starting date and a completion date. If for any reason there is going to be a delay, you must be notified in writing as to the reason. It must include a warranty statement and you must be given manufactures warranty on installed products. Total price including any finance charge, if time and material the hourly rate and all other terms and conditions must be specified. They are prohibited from beginning work until all permits (if required) have been obtained. Final payment cannot be required until all work has passed inspection by the Township issuing the permit. It must include a right to cancel this contract within three business days of signing; this notice is specific and must be in 10 point bold type. also it must include the Telephone number for the Division of Consumer Affairs.

When hiring a home improvement contractor you may verify their registration on line at https://newjersey.mylicense.com/verification_4_6/ or by calling the Ocean County Department of Consumer Affairs at 732-929-2105

If you have any additional questions, please call the above number.

Protect yourself by remembering the rules.