

Recently the N J Department of Community Affairs has made changes to the Uniform Construction Code.

These changes eliminate the need for permits for certain types of projects and have classified other types of projects as Minor work which will still require a permit but the process will be streamlined.

Residential roofing and most residential siding permits will not require building permits any longer.

Please check with us to be sure whether or not a permit is required.

It is now you, the homeowner, taking responsibility for the contractor you bring to your home.

For your protection, we have attached the following rules from the Division of Consumer Affairs that all contractors must follow when performing work on a residential home. It is your responsibility to confirm the status of your contractor's registration. (All contractors should supply you with their annual registration card). **Note: All registration numbers begin with 13VH plus eight digits.**

If you have any questions, please feel free to contact us.

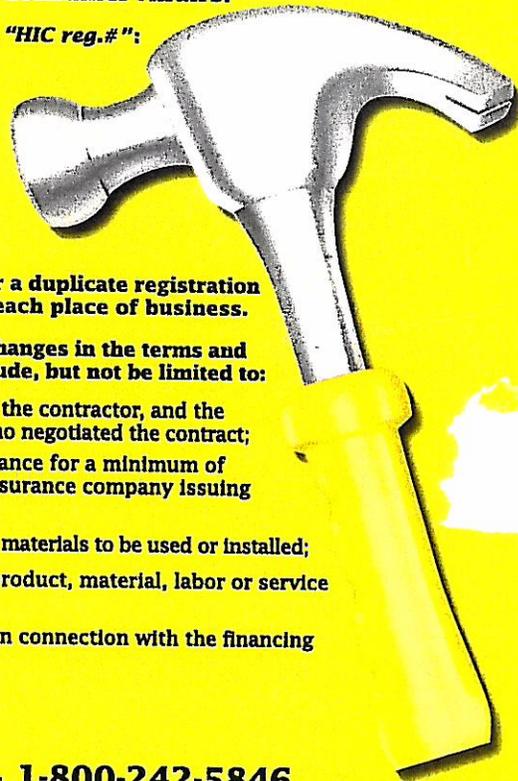
RESIDENTIAL HOME IMPROVEMENT CONTRACTOR COMPLIANCE CHECKLIST



No Home Improvement Contractor shall offer to perform, or engage, or attempt to engage in the business of making or selling residential home improvements unless registered with the Division of Consumer Affairs.

Contractors must do the following:

- ✓ Register annually with the New Jersey Division of Consumer Affairs.
- ✓ Prominently display the *Registration Number*, beginning with "HIC reg.#":
 - Within contractors' places of business;
 - In all advertisements (including direct mailings, lawn signs, posters, etc.);
 - On business documents, contracts and correspondence with consumers; and
 - On all commercial vehicles.
- ✓ The word "LICENSE" should not be used.
- ✓ Prominently display their original registration certificate or a duplicate registration certificate issued by the Division of Consumer Affairs at each place of business.
- ✓ All home improvement contracts in excess of \$500, and all changes in the terms and conditions of the contract, shall be in writing, and shall include, but not be limited to:
 - The legal name, business address and registration number of the contractor, and the legal name and business address of any sales representative who negotiated the contract;
 - A copy of the certificate of commercial general liability insurance for a minimum of \$500,000 per occurrence and the telephone number of the insurance company issuing the certificate;
 - Description of work to be performed and principal products and materials to be used or installed;
 - Statement of any guarantee or warranty with respect to any product, material, labor or service made by the contractor;
 - Description of any mortgage or security interest to be taken in connection with the financing or sale of the home improvement;
 - Total price (including finance charges);
 - Signatures of all parties involved;
 - Start and completion dates or time frames;
 - The Division of Consumer Affairs' toll-free telephone number: **1-800-242-5846**.



••••• NOTICE TO CONSUMER •••••

YOU MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER RECEIVING A COPY OF THIS CONTRACT. IF YOU WISH TO CANCEL THIS CONTRACT, YOU MUST EITHER: SEND A SIGNED AND DATED WRITTEN NOTICE OF CANCELLATION BY REGISTERED OR CERTIFIED MAIL, RETURN RECEIPT REQUESTED; OR

**PERSONALLY DELIVER A SIGNED AND DATED WRITTEN NOTICE OF CANCELLATION TO:
(Name, address and phone number of contractor)**

If you cancel this contract within the three-day period, you are entitled to a full refund of your money. Refunds must be made within 30 days of the contractor's receipt of the cancellation notice.

IMPORTANT NOTICE: The information provided by the New Jersey Division of Consumer Affairs in this notice/checklist summarizes some but not all of the various provisions of the laws governing home improvement contractors. For a complete list of the contract and other requirements, please refer to the Contractors' Registration Act, N.J.S.A. 56:8-136 et seq., the regulations governing home improvement contractor registration, N.J.A.C. 13:45A-17.1 et seq., and the regulations governing home improvement practices, N.J.A.C. 13:45A-16.1 et seq. Home improvement contractors are encouraged to obtain appropriate legal advice, if necessary.



www.NJConsumerAffairs.gov/HIC/
800-242-5846