

HOW CAN CONSUMER AFFAIRS HELP YOU?

The county's Consumer Affairs staff can:

- Let you know if a business you want to hire has any complaints filed with this department
- Advise you of what you need to know prior to hiring a business
- Resolve your problem by reaching an agreement with the business
- Refer your complaint to the proper agency when necessary

The Monmouth County Division of Consumer Affairs is a free service available to consumers who are experiencing difficulties with a business and are in need of assistance in resolving a problem.

The Staff has the resources and the authority to investigate consumer complaints about billing, gift cards, home repair, automobile sales and repairs, vacation clubs and much more. Each year they investigate more than 600 complaints. Since the office was established in 1977, Consumer Affairs has recovered more than \$22 million for consumers and close to \$10 million over the past five years.

This office is a law enforcement agency granted the legal authority to enforce the NJ Consumer Fraud Act, which prohibits businesses from engaging in unconscionable business practices, deception and misrepresentation in the sale of goods and services.

The office is funded by the Monmouth County Board of Chosen Freeholders.

..... NOTICE TO CONSUMERS

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.

MONMOUTH COUNTY RESIDENTIAL HOME IMPROVEMENT

Checklist



Monmouth County Division of Consumer Affairs

Hall of Records Annex
1 East Main Street
Freehold, NJ 07728
Phone: 732-431-7900 Fax: 732-845-2037

Email:
consumeraffairs@co.monmouth.nj.us

Director: David M. Salkin



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Monmouth County Board of Chosen Freeholders

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 New Jersey Division of Consumer Affairs.



HOME REPAIR:

If you are planning a home improvement project, picking the right contractor is very important.

- Contact Consumer Affairs at 1-800-242-5846 to ensure that the contractor you are considering is registered and whether he/she has been the subjects of any complaints.
- Get written estimates from at least three contractors. Ask the contractors how long they have been in business, if they have liability insurance (they are required by law to carry liability insurance) and if they will be using subcontractors for your project.
- Contact the references your contractor gives you. Ask each person whether the job 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.
- Investigate financing options for your project. Shop for credit and be sure you understand the annual percentage rate you will have to pay.
- Do not pay for the entire job up front. It is customary to pay one-third in advance, one-third halfway through the job and one-third upon completion. **Do not use cash to pay the contractor.**

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 New Jersey Division of Consumer Affairs' toll-free telephone number:

1-888-656-6225