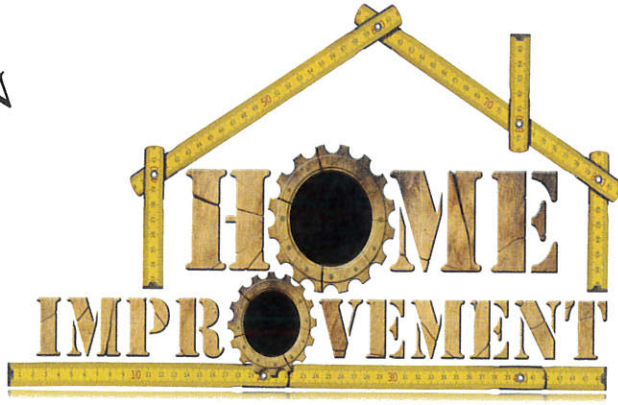




Know the Law

# Check List For Home Improvement



[www.BergenPassaicConsumerAffairs.com](http://www.BergenPassaicConsumerAffairs.com)

DIVISION OF  
CONSUMER AFFAIRS



201-336-6400

## My Home Improvement Contract

Home Improvement Registration # \_\_\_\_\_

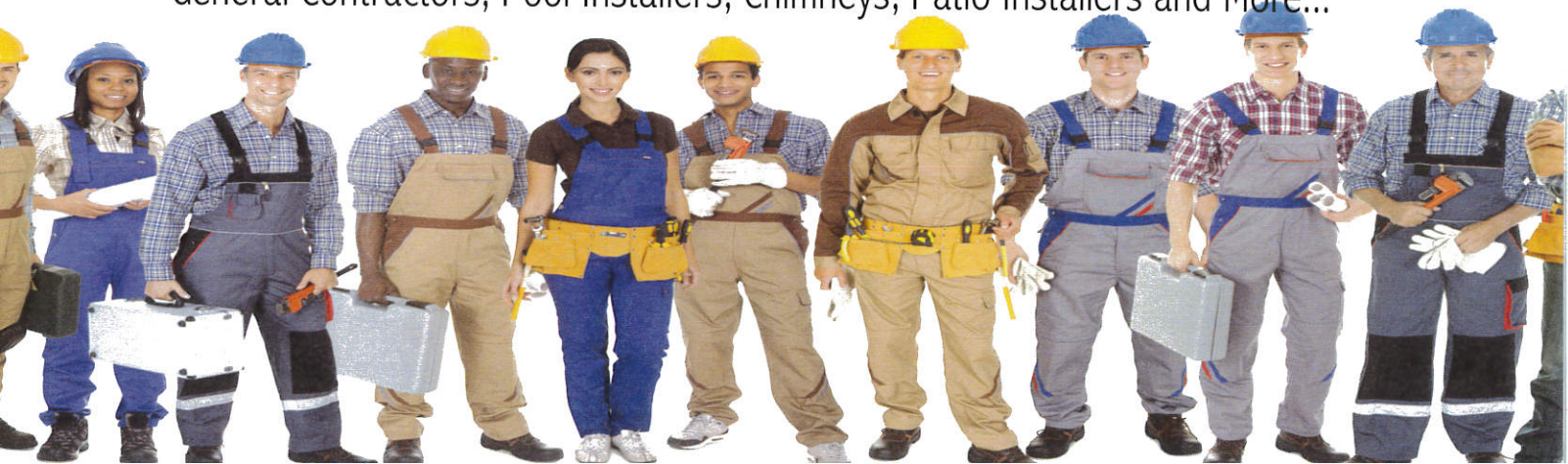
- ☐ Start / Finish date or duration must be on the contract.
- ☐ 3 day notice to consumer, with cancellation option. (10 pt font)
- ☐ All warranties & guarantees listed in writing.
- ☐ Total cost of project on the front page of contract, including finance charges.
- ☐ Description of the work to be performed and principal products and materials.
- ☐ NJ Consumer Affairs phone number 888-656-6225
- ☐ Signatures of both the business and the consumer.
- ☐ The legal name of the business, address, phone number and sales representative.
- ☐ NJ home improvement registration number must be listed on all documents including the contract.
- ☐ Contractor must provide with the contract, a copy of the business commercial liability insurance and the name and phone number of the agent.
- ☐ Any project over \$500 dollars must have a contract.

**Items Must Be  
Included,  
It's The Law**

## Who are home Improvement Contractors?

Carpenters, Painters, Floor & Carpet Installers, Tile, Masonry, Roofers, Window Treatments  
General Contractors, Pool Installers, Chimneys, Patio Installers and More...

**Turn Over  
For More  
TIPS**







## Before You Sign a Contract

Ask for a lien wavier. A lien wavier is a receipt that states workers and material suppliers will not ask you for money once you have paid the contractor. Beware if the contractor asks you to sign a statement that says you will cover the cost of materials and labor if the contractor does not pay.

Get written estimates from at least three contractors. Check if they are registered and have liability Insurance (required by law)

Research online about the performance of the contractor. Use multiple sources for reviews. Check if the contractor is registered on our website. [www.BergenPassaicConsumerAffairs.com](http://www.BergenPassaicConsumerAffairs.com) or call our office 201-336-6400.

Construction Permits: Do not say you are performing the work yourself if you have a contractor. Provide the name of your contractor and registration number on the permits otherwise you may be forfeiting the protections afforded by law.



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

Do not pay for the entire job upfront. The law prohibits Home Improvement Contractors from demanding the final payment on the contract before the home improvement is completed in accordance in terms of the contract. This means you should not make the final payment until the work is done and the site passes all inspections.

Document all payments using credit cards, checks or receipts.

Keep a log of all activities regarding work progression and payments. Place all documents in a folder.

