

RESOURCES

Division of Consumer Affairs:
1-800-242-5846 (toll free within NJ)
or **973-504-6200**

www.njconsumeraffairs.gov.

To check for contractor registration:
www.njconsumeraffairs.gov/LVinfo.htm

Better Business Bureau:

609-588-0808

www.bbb.org/newjersey

Volunteer Lawyers for Justice

Disaster Legal Response Program

If you have a legal issue(s) arising out of Superstorm Sandy, you are eligible to receive FREE legal counsel/advice and brief services from volunteer attorneys of Volunteer Lawyers for Justice. Persons needing more involved assistance may, if financially eligible, be referred back to VLL for placement with an attorney.

Clients in northern/central NJ may call the Disaster Legal Response Program toll-free main line at **855-301-2525**.

Clients in southern NJ may attend office hours (held weekly in Little Egg Harbor, Atlantic City, and Toms River – visit vljnj.org/get-help for times and locations) or call 862-229-4550.

What is VLLJ?

Volunteer Lawyers for Justice (VLLJ) is a non-profit law office that provides **FREE** legal services to low-income people in New Jersey. VLLJ partners with volunteer lawyers from law firms and corporations who provide legal services ranging from brief advice to full representation. Since VLLJ works with volunteers, VLLJ cannot guarantee that a lawyer will be found to assist every person who applies for help.

How to Get Help

Call VLLJ at:

(973) 645-1955

Mon-Thurs 9am-4:30pm

A VLLJ staff person will ask you questions about your legal issue, where your legal issue is taking place and your finances. All of VLLJ's programs are open to people with legal issues in Essex County, and some programs help people throughout the state. Many of the projects have financial eligibility guidelines, but some services are open to all New Jersey residents.

Volunteer Lawyers
for
Justice[®]

Taking cases. Changing lives.

KNOW YOUR RIGHTS:

Home

Repair

Contracts

P.O. Box 32040
Newark, NJ 07102
P: (973) 645-1955
F: (973) 645-1954
<http://vljnj.org>

HIRING A CONTRACTOR

CHOOSE A CONTRACTOR:

- Ask for referrals
- Check for registration – contact the Division of Consumer Affairs
- Check for complaints – contact the Division of Consumer Affairs or Better Business Bureau
- Get written estimates from several contractors

NEGOTIATE AND SIGN A CONTRACT*:

- Do not pay for the entire project up front. Negotiate an installment plan. Typically, customers pay one third up front, one third when the job is halfway completed, and one third upon completion
- Do NOT pay in cash. Keep a record of your payments.
- Make sure all guarantees and warranties are in writing.
- Make sure all brand names of materials are included in the contract.

HIRING A CONTRACTOR (cont'd)

- Home Improvement Contracts for more than \$500 MUST be in writing and MUST include:
 - The full legal name, address, and registration number of the contractor (all home improvement contractors are required to register with the Division of Consumer Affairs);
 - A copy of a certificate of insurance for a commercial general liability (“CGL”) policy, together with contact information for the insurance carrier;
 - Description of work to be performed and principal products and materials to be used or installed;
 - Total price (including finance charges);
 - Signatures of all parties involved;
 - Start and completion dates or time frames;
 - The total contract price; and
 - A conspicuous notice that the owner may cancel the contract within 3 days without penalty.

RESOLVING DISPUTES

If you have a dispute with your contractor there are several options you may consider to resolve your dispute. For more information on these options and for advice on how to proceed in your matter, consult an attorney.

Mediation – You may wish to resolve your dispute without a lawsuit by negotiating a resolution through a neutral third party. The Division of Consumer Affairs may be able to assist by providing an investigator to mediate.

Civil Suit – You may be entitled to recover money paid to a contractor for work not performed or work that needed to be corrected. In certain circumstances, you may be able to recover treble damages (3x) and attorney’s fees under the New Jersey Consumer Fraud Act.

Criminal Charges – If you believe your contractor engaged in criminal activity you can contact your local prosecutor’s office or the New Jersey Attorney General to report them.

**This pamphlet is intended to provide basic information about hiring a contractor in NJ. It does not contain all of the information about the laws and regulations governing contractors in NJ and is not intended to replace the advice of an attorney. For advice on how to proceed in your particular matter, contact an attorney.*