

Consumer Guide for **New Home Buyers**

Topics include:

Hiring a Home Improvement Contractor

Carbon Monoxide Poisoning

Buying Furniture

Heating Your Home

Home Safety

Buying Firewood

Hiring an Electrical Contractor

Flood Victims: How to Avoid Scams

Hiring a Design Professional

Space Heaters

Hiring a Plumber

Finding a Hairstylist

Public Movers and Warehousemen

Real Estate Appraisers

Selecting a Doctor

and more...



NJ DIVISION OF
CONSUMER AFFAIRS



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Lt. Governor

New Jersey Office of the Attorney General

Division of Consumer Affairs
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New Home Buyers

Congratulations on your new home purchase!

As a new homebuyer, you will no doubt need to find many new businesses and professionals in your new area. These services might include home repair, landscaping, electrical, plumbing, dentists, lawyers, tax preparers, beauty shops, barber shops, nail salons, auto repair, retail stores, etc.

The list goes on and on.

Do your research on each. Did you know that if you simply contact the New Jersey Division of Consumer Affairs by phone or online, you can check on the complaint history, licensing and validity of any business and/or service?

The days of handshakes and cash are over.

Make sure to obtain a contract for all home repair, auto repair, electrical and plumbing. You should only pay with a check, credit card or wire/bank transfer services.

These are payment methods that leave a trail.

Visit our website and learn what must be on a contract.

Website: www.NJConsumerAffairs.gov

Phone: 973-504-6200

New Jersey Division of Consumer Affairs

consumer *brief*

The **Division of Consumer Affairs** (Division), part of the Office of the Attorney General, is New Jersey's consumer protection agency.

The Division protects consumers by implementing the Consumer Fraud Act (CFA); investigating businesses, and when necessary, litigating against those who violate the CFA. The Division assists consumers who are defrauded in the marketplace, resolves consumers' complaints, and protects the public by licensing and regulating many types of businesses and over half a million people in over 100 professions and occupations. The Division is located at 124 Halsey Street, Newark, NJ 07102.

The Division has many specialized units. The following is a list and a brief description of the functions of some of these units, which can also be found at www.NJConsumerAffairs.gov.

OFFICE OF CONSUMER PROTECTION (OCP)

The **Office of Consumer Protection** (OCP) enforces the Consumer Fraud Act. OCP responds to consumer complaints about merchandise and services. Most complaints are about cars, home repair, credit/debt collection fraud and loan services.

The **Consumer Service Center** is the central clearinghouse for complaints and referrals. Consumers who call **973-504-6200** or **1-800-242-5846** will be connected to a representative trained to assist them with their complaint.

The **Charities Registration Section** registers and regulates professional fundraisers and organizations that solicit contributions. The Charities Registration Section can be reached at **973-504-6215** or by visiting the Division's website and clicking on Division Units > Charities Registration Section.

The **Cyber Fraud Unit** protects consumers who purchase goods and services online. If you have not received an item you've ordered or have a problem with the product or service you've purchased through the Internet, contact the Cyber Fraud Unit at **973-504-6200** or by visiting the Division's website and clicking on Division Units > Office of Consumer Protection > Cyber Fraud Unit.

The **Bureau of Kosher Enforcement** requires establishments that sell kosher food to post and to adhere the Bureau's standards. The Bureau can be reached at **973-273-8028** or by visiting the Division's website and clicking on Division Units > Office of Consumer Protection > Bureau of Kosher Enforcement.

The **Halal Food Enforcement Bureau** requires establishments that sell halal food to post and to adhere the Bureau's standards. New Jersey is one of the first states in the nation to ensure that consumers who buy halal foods have information to determine whether they are getting products prepared according to Islamic dietary guidelines. The Halal Food Enforcement Bureau can be reached at **973-273-8038** or by visiting the Division's website and clicking on Division Units > Office of Consumer Protection > Halal Enforcement Unit.

The **Lemon Law Unit** offers consumers a remedy when the car, motorcycle or motorized wheelchair that they bought, leased or registered, has defect(s) that substantially impair the use, value or safety of the vehicle. The Lemon Law Unit can be reached at **973-504-6226** or by visiting the Division's website and clicking on Division Units > Office of Consumer Protection > Lemon Law Unit.

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www.NJConsumerAffairs.gov



The **Regulated Business Section** registers home improvement contractors, public movers and warehousemen, and telemarketers. This unit also licenses:

- athletic/booking agencies,
- career consulting or counseling services
- headhunters
- temporary health care agencies
- nursing registries and home health care agencies
- prepaid computer job-matching services
- modeling and talent agencies
- ticket resellers and health spas

The Regulated Business Section can be reached at **973-504-6370** or by visiting the Division's website and clicking on Division Units › Regulated Business Section.

LEGALIZED GAMES OF CHANCE CONTROL COMMISSION

The **Legalized Games of Chance Control Commission** administers and enforces the bingo, raffle and amusement game licensing laws; coordinates uniform administration of the laws with municipal licensing authorities; registers organizations that wish to conduct bingos or raffles; monitors the use of proceeds from the games; and licenses amusement game operators, equipment providers, manufacturers and distributors. You may call **973-273-8000** or visit **www.NJConsumerAffairs.gov** and click on Division Units › Legalized Games of Chance Control Commission.

BUREAU OF SECURITIES

The **Bureau of Securities** administers and enforces the State's securities law, registers securities sold in New Jersey, registers individuals and firms that sell securities or investment advice in the State and responds to investors' complaints. Investors are encouraged to check the registration status and disciplinary history of firms and individuals before they invest. Questions and complaints should be directed to the Bureau of Securities, 153 Halsey Street, P.O. Box 47029, Newark, NJ 07101 or you can call **973-504-3600** or visit **www.NJConsumerAffairs.gov** and click on Division Units › Bureau of Securities.

OFFICE OF WEIGHTS AND MEASURES

The **Office of Weights and Measures** works in conjunction with county and municipal offices to enforce New Jersey's weights and measures statutes. Every year, inspectors check every weighing and measuring device used in commercial transactions, including gas pumps, supermarket scales, unit price scanners, and meters used to measure oil deliveries. If you have a problem with a device, contact the New Jersey Office of Weights and Measures at 1261 Route 1 & 9 South, Avenel, NJ 07001 or call **732-815-4840** or visit **www.NJConsumerAffairs.gov** and click on Division Units › Office of Weights & Measures.

OUTREACH PROGRAM

Part of the Division's mission is to educate consumers to prevent them from becoming victims of fraud. Special attention is given to our seniors, since they are often targeted by con artists. Through the Division's **Outreach Program**, resource material and free educational presentations are available to all New Jersey consumers. Please call **973-504-6317/6348** for more information.

PROFESSIONAL/OCCUPATIONAL LICENSING BOARDS/ COMMITTEES

The **Professional and Occupational Boards and Committees** within the Division license and supervise more than half a million individuals in over 100 occupations and professions. All boards and committees are located at 124 Halsey Street in Newark except for the Board of Medical Examiners, which is located at 140 East Front Street, 2nd Floor, Trenton, NJ 08625. Visit **www.NJConsumerAffairs.gov** and click on Boards & Committees for more information.

PRESCRIPTION DRUG PRICE REGISTRY

The Division's **Prescription Drug Price Registry** allows consumers to check and compare prices of the most widely prescribed drugs offered by local pharmacies. Go to **www.njdrugprices.nj.gov** to compare prices.

N.J. PRESCRIPTION MONITORING PROGRAM

The **N.J. Prescription Monitoring Program** is a statewide database of prescription information on Controlled Dangerous Substances and Human Growth Hormone. The program is an important component of the Division's initiative to halt prescription drug abuse and diversion. For more information go to **www.NJConsumerAffairs.gov/pmp/**.

PROJECT MEDICINE DROP

The Division developed **Project Medicine Drop** to halt the abuse and diversion of prescription drugs. It allows consumers to dispose of unused medications anonymously, 365 days a year, at drop boxes located within participating police departments in all 21 counties. For more information go to: **www.NJConsumerAffairs.gov/meddrop/**.

HOW TO FILE A COMPLAINT

Before filing a complaint, give the business or professional a chance to resolve the problem directly. If you still are not satisfied, go to **NJConsumerAffairs.gov** to file a complaint, or contact the Division at **800-242-5846** to request a complaint form.

New Jersey Division of Consumer Affairs


Consumer Briefs

consumer**brief**



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Finfluencers, Financial Advice via Social Media
Fire Alarm, Burglar Alarm & Locksmith Advisory Committee
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Junkyard ID Theft, Beware of
Jewelry, Selling *YOUR* Precious Metals and
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Lemon Law, New Car
Lemon Law, Used Car
Mail Order, Delivery of Household Furniture and
 Refund Policy Disclosures
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Massage and Bodywork Therapy, New Jersey Board of
Master Plumbers, State Board of Examiners of
Medicaid Advisors, Application Assistors
Medical Examiners, State Board of
Medications, Always Check Your
Mortgage Loan Modification Scams,
 What You Should Know About
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 Optometrists, Ophthalmologists and Ophthalmic
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**RESOURCE
 MATERIAL
 IS AVAILABLE
 IN ENGLISH
 AND SPANISH**

Contact the **Division of Consumer Affairs** at:

1-800-242-5846

(toll free within New Jersey)

or **973-504-6200**

800-242-5846 ▶ **New Jersey Division of Consumer Affairs**
www.NJConsumerAffairs.gov



Hiring Home Improvement Contractors

Be an Informed Consumer... We can Help!

consumer *brief*

HOMEOWNER PROTECTIONS

Each year, the New Jersey Division of Consumer Affairs receives thousands of complaints from consumers who hire home contractors and who are not satisfied with the results. Consumers complain about shoddy workmanship, missed deadlines, and failure to start or complete the work after taking a deposit.

The New Jersey Consumer Fraud Act is designed to protect you from misrepresentation, fraud and deception in consumer transactions, including contracts for home improvement work. The **Contractors' Registration Act** requires home improvement contractors to register with the Division of Consumer Affairs. The registration requirements do not apply to any person performing a home improvement on a home they own or that is owned by a member of their family; people who work in a home belonging to a charity or a nonprofit corporation; or people who handle maintenance for community associations or co-ops. A person who does landscape work but only mows lawns and trims shrubs does not have to register. However, a person doing landscaping work must register if they plant flowers, shrubs and trees, or lays sod to establish a lawn.

Home improvement contractors who are not registered with Consumer Affairs will not be issued municipal construction permits and will not be permitted to perform home improvement work in New Jersey. More information about the law may be found on the Division's website at: www.NJConsumerAffairs.gov. **Note: Registration with the State does not constitute an endorsement of or approval for the home improvement contractor.**

WHO IS A HOME IMPROVEMENT CONTRACTOR?

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, and more.

TIPS

- **Contact Consumer Affairs** to see if consumers have filed any complaints against the contractor and to ensure the contractor is registered.
- **Get written estimates from at least three contractors.** Ask the contractors how long they have been in business, if they have liability insurance (as required by law), and whether they will be using subcontractors on the project.
- **Investigate financing options for your project.** Shop for credit and understand the annual percentage rate you will have to pay.
- **Do not pay for the entire job upfront.** The law prohibits HICs from demanding the final payment on the contract before the home improvement is completed. This means you should not make the final payment until the work is done.
Do not pay with cash.

KNOW THE LAW

Obtain a written contract. Contracts for home improvement projects costing more than \$500 must be written and must include the legal name and business address of the contractor as well as a start date, a completion date, a description of the work to be done, and the total price. The contract must also include the contractor's registration number. The contractor must also provide you with a copy of his commercial general liability insurance

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policy and the telephone number of the insurance company.

Make sure all warranties and guarantees are in writing, and that the contract states the name brands or quality/grades of materials to be used.

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

Signed contracts may be canceled by a consumer for any reason before midnight of the third business day after you receive a copy of the contract. Put the cancellation in writing and either personally deliver it to the contractor or send it registered or certified mail, return receipt requested. A photocopy of your cancellation should also be sent via regular first-class mail.

Ensure that all applicable construction permits are obtained from the local municipality. If you are applying for the permit yourself, provide the contractor's name and license number on the permit application. Do not say that you are performing the work yourself if you are in fact using a contractor as you may be forfeiting the protections afforded by law.

If an electrician or plumber is doing the work, the municipal permit must be signed and sealed by the New Jersey licensed electrical contractor or licensed master plumber.

If the homeowner has hired an architect to draw up plans, the licensed architect must sign off. Determine from the municipality what inspections are needed and when they must be performed.

Final inspections must be completed BEFORE final payment is made to the contractor. For information regarding inspections, see the notice printed in large type on the back of the construction permit.

WARNING SIGNS

If you hire a contractor, make sure you get the registration number, name, street address, phone number, license plate number and vehicle description. If a problem does occur, this information will be helpful to law enforcement agencies. ***Be wary if the contractor:***

- asks for more than a third of the total payment before work can begin.
- tells you there is no need for a written contract. (Written contracts are required for projects costing more than \$500. We recommend you get a written contract for all projects.)

- demands cash.
- only has a P.O. Box as their business address.
- does not have a Division of Consumer Affairs registration number, unless they are exempt from registration requirements.
- approaches you (when you haven't sought them out) claiming he/she was just in the neighborhood and can give you a good deal.

HOME REPAIR COMPLAINTS

If you have a problem with your home improvement project, first give the contractor an opportunity to resolve the matter directly. If you are not satisfied, you may:

- File a complaint online by visiting www.NJConsumerAffairs.gov
- Call Consumer Affairs at **1-800-242-5846** to request that a complaint form be mailed to you.
- Call your county or municipal consumer affairs office for a complaint form.

HIRING OTHER LICENSED PROFESSIONALS

Persons or companies licensed by the State, such as plumbers, electrical contractors and architects, are not required to register as home improvement contractors if they are acting within the scope of their profession. Before hiring any of the professionals listed below, check the Licensee Search link on the Division's website or call the appropriate licensing board to determine that the person doing the work is licensed to do so and that their license is active and in good standing.

LICENSING BOARDS

Architects	973-504-6385
Burglar Alarm Installers	973-504-6245
Electrical Contractors	973-504-6410
Engineers	973-504-6460
Fire Alarm Installers	973-504-6245
HVACR (Heating, Ventilating, Air Conditioning and Refrigeration)	973-504-6250
Land Surveyors	973-504-6460
Landscape Architects	973-504-6385
Locksmiths	973-504-6245
Plumbers	973-504-6420

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Carbon Monoxide POISONING:

The “Invisible” Killer

consumer**brief**

WHAT IS CARBON MONOXIDE (CO)?

Carbon monoxide (CO) is a colorless and odorless gas, produced by the incomplete burning of various fuels, including charcoal, wood, oil, kerosene, propane and natural gas.

The Centers for Disease Control and Prevention report that every year more than 400 Americans die from unintentional CO poisoning, more than 20,000 visit hospital emergency rooms, and more than 4,000 are hospitalized due to CO poisoning. Death from CO poisoning is highest among Americans age 65 and older. Visit www.cdc.gov/co/faqs.htm for addition information.

Equipment and machines powered by internal combustion engines and fueled by gasoline or diesel, which include portable generators, cars and lawn mowers, all produce carbon monoxide. The U.S. Consumer Product Safety Commission (C.P.S.C.) reports that on average, close to 170 people in the United States die every year due to CO poisoning from non-automotive consumer products such as:

- malfunctioning fuel-burning appliances such as furnaces, ranges, water heaters and room heaters;
- engine-powered equipment such as portable generators;
- fireplaces; and
- charcoal-based heating and cooking devices being operated in homes and other enclosed areas.

Many CO poisoning deaths can be attributed to the use of portable generators during severe weather when power outages are common.

WHAT ARE THE SYMPTOMS OF CARBON MONOXIDE POISONING?

- Headache
- Shortness of breath
- Dizziness
- Fatigue
- Nausea

High-level CO poisoning results in progressively more severe symptoms, including the following.

- Mental confusion
- Loss of muscular coordination
- Loss of consciousness
- Vomiting
- Ultimately death

The severity of symptoms is related to both the CO level and the duration of exposure.

WHAT TO DO IF YOU SUSPECT YOU ARE EXPERIENCING CO POISONING:

- Open all of your home’s doors and windows, and immediately take everyone in the house outside into the fresh air. You should then go to a neighbor’s house or use your cell phone to call the fire department.
 - Go to an emergency room and tell the doctor that you suspect you may be suffering from CO poisoning.
 - Return to the house *ONLY* when the source of the CO has been found and fixed.

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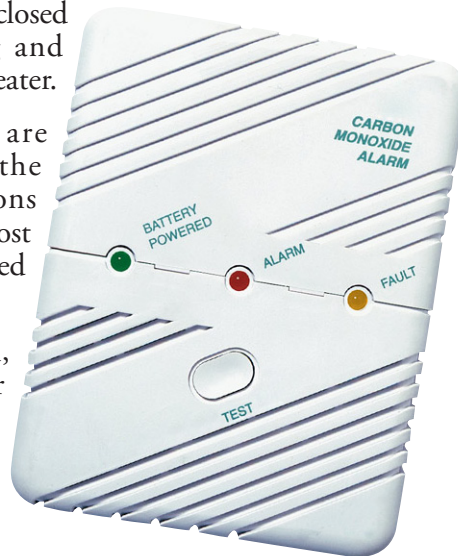


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HOW TO PREVENT CARBON MONOXIDE POISONING

- Never use portable generators inside your home, including in basements, open doorways, or in garages. Place generators in outside areas, as far away from your home as possible.
- Keep idling lawn mowers, snow blowers, lawn edgers, hedge trimmers, and other landscaping equipment away from your home. *NEVER* put idling equipment in your garage.
- Never try to heat your home with a charcoal grill. Charcoal grills should *NEVER* be used indoors.
- Never use your gas oven to heat your home. Gas ovens emit carbon monoxide and are not designed to heat rooms. If you use foil on the bottom of a gas stove, be sure that it does not cover the openings which may interfere with combustion.
- Never sleep in a room with closed windows and a running and unvented gas or kerosene heater.
- Make sure appliances are installed according to the manufacturer's instructions and local building codes. Most appliances should be installed by professionals.
- Have your heating system, water heater and any other gas, oil, or coal burning appliances serviced by a qualified technician every year.
- Have your chimney inspected and cleaned every year.
- Never leave a car running in the garage even with the garage door open.
- In the winter, make sure that your car's exhaust pipe is not blocked by snow.
- **BUY, INSTALL AND MAINTAIN A CARBON MONOXIDE DETECTOR.**



NEW JERSEY'S LAWS ABOUT CARBON MONOXIDE DETECTORS

- In April of 2003, New Jersey began to require that carbon monoxide detectors be installed in all new one- and two-family homes prior to initial occupancy, and upon sale of existing homes.
- Carbon monoxide detectors should be installed and maintained in the immediate vicinity of the sleeping area(s).
- Carbon monoxide detectors may be battery powered, plugged into electric receptacles, or hard-wired to the home's electrical system.
- Carbon monoxide detectors must meet the Underwriters Lab UL-2034 standard. Check the detector's package to make sure the UL-2034 standard is met.

To report a dangerous product or a product-related injury, go online to: www.cpsc.gov, call the C.P.S.C.'s Hotline at (800) 638-2772 or teletypewriter at (301) 595-7054 for the hearing and speech impaired.

Division of Consumer Affairs

973-504-6200 • 800-242-5846 (toll free within New Jersey)

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Buying Furniture

consumer**brief**

Without furniture, houses would remain empty shells, stark and uninviting. It takes furniture to turn an empty place into living space and a house into a home. When shopping for furniture and related household items, it is important to understand New Jersey's laws and regulations. New Jersey's definition of "household furniture" includes but is not limited to furniture, major electrical appliances, mattresses, and such items as carpets and draperies.

CONSUMER PROTECTION BEGINS WITH A CONTRACT

New Jersey's regulations (N.J.A.C. 13:45A-5.1 et seq.) require sellers of household furniture to comply with certain delivery practices, including requirements for contracts to provide specific information for consumers. This helps protect the consumer by making the sales process transparent. The delivery date and delayed delivery terms in the contract must be in 10-point bold face type. The date for delivery of the furniture must be written into the contract on the day of the purchase. No contract for the sale of household furniture may contain a pre-printed delivery date. In addition, the regulations prohibit the inclusion of words such as "all sales final," "no refunds" or "no cancellations" in any contract for the sale of furniture because these phrases violate or are contrary to the conditions required by regulation. Additionally, the Refund Policy Disclosure Act (N.J.S.A. 56:8-2.14 et seq.) requires every retailer to post its refund policy in at least ONE of the following locations:

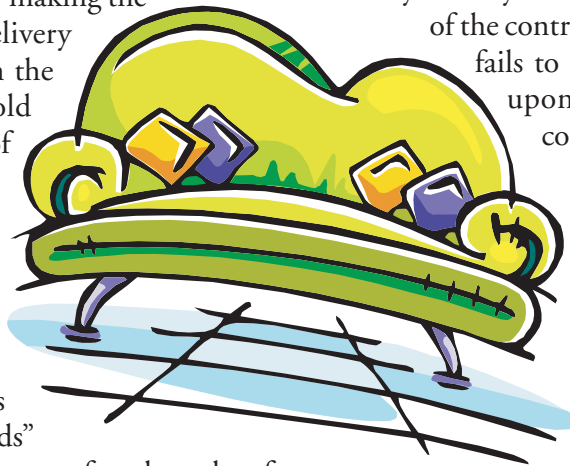
- attached to the item itself;
- affixed to each cash register or point of sale;

- so situated as to be clearly visible to the buyer from the cash register; or
- posted at each store entrance used by the public.

The refund policy will give the consumer an opportunity to change their mind. However, the amount of time a consumer has to change their mind is not spelled out in the regulations, so before you sign a contract, it is important to carefully note the details of that store's refund policy.

FURNITURE DELIVERY

As noted above, the delivery date must be written into the contract on the date of the sale. Every contract must clearly disclose the seller's obligations in the event that delivery is delayed and include a notice on the first page of the contract in 10-point bold type. If the seller fails to deliver the furniture on the agreed-upon date, the seller **MUST** offer the consumer the choice between a prompt refund or the opportunity to receive the furniture at a later agreed-upon date. Upon delivery, if the furniture has been damaged, the consumer has the right to demand a prompt, full refund from the seller. In addition, whatever item the consumer selects to purchase must match the item delivered to the consumer's home – that includes the color the consumer chose. If the item delivered does NOT match what was selected at the time of purchase, the consumer may request a prompt, full refund. If the seller refuses to provide a full refund promptly, the consumer may file a complaint with the Division. Consumers can file a complaint online through the Division's website or submit a complaint to the Division through regular mail.



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WORDS TO WATCH OUT FOR

Let's go over some of the words a consumer might encounter when shopping for furniture or related household items. If an item is advertised as "sale" or marked "as is," the refund policy sign must state whether the store will provide refunds and under what conditions. Review the refund policy to see if and how "sale" or "as is" items can be returned for a refund.

ADVERTISEMENTS

If you were prompted to go shopping for furniture due to an advertisement you saw or heard, the item in the store must be the same as the advertised item. Misrepresentation is illegal. If you have access to the internet, you may check the regulations and laws regarding advertisements. You can go to www.NJConsumerAffairs.gov/ocp/Pages/regulations.aspx to find the related section - N.J.A.C. 13:45A-9.1, or review N.J.S.A. 56:8-1 et seq. of the Consumer Fraud Act at www.NJConsumerAffairs.gov/Statutes/Consumer-Fraud-Act.pdf. If an advertisement for furniture or related household items indicates that a "sale" is taking place, the ad must:

- clearly state the beginning and ending dates of the sale, with limited exception;
- designate whether an item has special or limiting factors relating to price, quality, condition, or availability;

- for items priced at \$100 or more, indicate the original price or the amount of price reduction of the item, as well as the sales price so the consumer is aware of the savings; and
- clearly indicate that assembly is required, if applicable.

Take note, the total price of any item must be shown either where the item is offered for sale or on a tag or label affixed to the item.

BE SMART WHEN SHOPPING FOR A MATTRESS

When shopping for a mattress, be aware that if the words "rebuilt," "reconditioned," or "refurbished" appear on the tag or ticket, that item is a USED mattress. Be aware that every used mattress and mattress that contains previously used material being sold must have attached to it a yellow cloth tag (not less than 3 x 4 1/2 inches) that provides the name of the person or company that sterilized and disinfected the mattress for bedbugs and other contaminants, the date that the sterilization and disinfection took place, and the full address of the person or company that performed the sterilizing and disinfection process. For more information regarding used and secondhand mattress sales, you can review N.J.S.A. 26:10-1 et seq. at <https://nj.gov/health/ceohs/documents/phss/matt.pdf>.

New Jersey Office of the Attorney General DIVISION OF CONSUMER AFFAIRS

Consumer Service Center

124 Halsey Street
P.O. Box 45025
Newark, NJ 07101

973-504-6200

800-242-5846
(toll free within N.J.)

E-Mail: AskConsumerAffairs@dca.lps.state.nj.us

website:

www.NJConsumerAffairs.gov



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www.NJConsumerAffairs.gov

Heating Your Home



consumer *brief*

Homeowners who buy a variety of fuels to heat their homes can help ensure they receive what they pay for. The New Jersey Division of Consumer Affairs and its Office of Weights and Measures offer the following advice for those buying heating oil, propane, kerosene and/ or firewood.

HOME HEATING OIL

The homeowner **MUST** receive a delivery ticket when home heating oil is received. The ticket must include the date of delivery, the number of gallons delivered, the grade of fuel delivered, the name of the company and signature of the person making the delivery.

Try to estimate how much fuel is remaining in your tank before the scheduled delivery. If you are home, make sure a blank delivery ticket is inserted into the meter on the truck before heating oil is pumped into your tank.

If you have questions about the amount of fuel delivered, first contact your supplier. If questions remain unresolved, contact your county Office of Weights and Measures.

LIQUIFIED PROPANE GAS

The homeowner **MUST** receive a delivery ticket and the ticket must state the volume of propane delivered.



The use of artificial heat, which can expand the volume of liquefied propane gas, is prohibited during delivery.

KEROSENE

If purchasing kerosene at a service station, make sure the pump has a Weights and Measures inspection sticker on it. The sticker indicates that the pump has passed its annual inspection.

If receiving a kerosene delivery at home, a delivery ticket is required if the amount of kerosene exceeds 10 gallons.



FIREWOOD

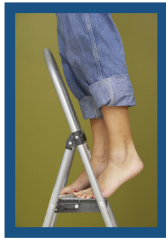
A cord of firewood contains 128 cubic feet of stacked wood (width x height x length of the stacked wood must equal 128 cubic feet.)

The homeowner must receive a delivery ticket that contains the name of the seller, the delivery date, the quantity of wood delivered, the price of the wood delivered and a description of the wood delivered. Whole logs may be sold by the weight of the log.

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Home SAFETY



consumer *brief*

SMOKE ALARMS AND CARBON MONOXIDE DETECTORS

The majority of home fires happen at night. Install a smoke alarm in your kitchen and on every level of your home.

Carbon monoxide (CO) is produced whenever any fuel such as gas, oil, kerosene, wood or charcoal is burned. If appliances that burn fuel are properly maintained, the amount of CO produced is usually not hazardous. However, if appliances are not working properly or are used incorrectly, dangerous levels of CO can result.

Have a qualified technician inspect your fuel-burning appliances and chimneys to make sure they are operating correctly and be sure to install a carbon monoxide detector in your bedroom and near your home's furnace.

Be sure to change the batteries in both your smoke alarm and carbon monoxide detector at least twice a year.

FIRE EXTINGUISHERS

A multipurpose dry chemical Class ABC fire extinguisher is the best choice for general home use. All occupants of the home should know when and how to use the extinguisher.

EMERGENCY EXIT

Have an emergency exit plan in case of fire. Choose a meeting place, outside your home, so you know everyone has escaped safely.

CORDS

Be sure lamp and extension cords are in good condition and placed out of the flow of traffic to avoid accidents.

RUGS, RUNNERS AND MATS

Make sure small area rugs, runners and mats are slip resistant.

Protecting and assisting New Jersey's older citizens is important to the New Jersey Division of Consumer Affairs. Below are some tips to help you be safe in and around your home.

LIST OF EMERGENCY PHONE NUMBERS

You should post, near each telephone in your home, a list of emergency phone numbers, including police, fire, doctors, the local poison control center and a family member or neighbor. Every poison control center in the country can be reached by calling the nationwide hotline at 1-800-222-1222.

LIGHTING

Good lighting on stairs and in hallways can reduce your chances of falling.

Use night lights near bathrooms, in bedrooms and stairwells, and always keep a charged flashlight near your bed for emergencies.

Continued



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SPACE HEATERS

Space heaters should not be utilized as a main source of heat. Place space heaters where they cannot be knocked over and keep them away from furnishings and flammable materials such as rugs and curtains.

LIGHT BULBS

Make sure all bulbs are the appropriate size for the lamp or fixture. A bulb with too high wattage may lead to fire due to overheating.

KITCHENS

Avoid kitchen fires by cleaning your stove and exhaust hood. Provide good lighting near your stove and never wear loose fitting clothing when working over a hot burner.

BATHROOMS

Install grab bars or handrails in the shower or on the walls around the bathtub.

PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

Consider purchasing a Personal Emergency Response System (PERS). By pushing a single button, help can be immediately summoned through the telephone lines.

An emergency operator will answer your call for help, assess the situation, and take the appropriate measures to assist you. This eliminates the worry of having an in-home injury without being able to reach the phone. Check your Yellow Pages for a PERS distributor in your area.

ELECTRICAL OUTLETS AND SWITCHES

If electrical outlets are warm or hot to touch, this may indicate unsafe wiring conditions exist. Unplug cords and do not use switches until an electrician has checked your wiring.

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Firewood

Buying, Storing and Using Firewood Safely in Your Home

consumer *brief*

Nothing is nicer on a cold winter day than to sit in front of a roaring wood fire. But before you start that fire, there are a few things to consider.

BUYING FIREWOOD IN NEW JERSEY

- New Jersey's regulations require that except for packaged firewood and whole logs, sellers of firewood are required to sell firewood by using the term "cord" or fractional parts of a cord. A cord is defined as the amount of firewood which would fill a space of 128 cubic feet, when the firewood pieces are stacked in a compact manner with individual pieces touching and parallel to each other.
- It is unlawful for a seller of firewood to advertise or sell the firewood by terms such as "face cord," "rack," "pile," "truckload," etc.
- If the firewood is sold and delivered to your house, the seller of the firewood is required to give you an itemized delivery ticket or sales invoice containing at least the following information:

The legal name and address of the seller, and the name and address of the buyer of the firewood;

The date the firewood was delivered, and the price for the amount of firewood delivered;

The quality of the firewood delivered and the quantity upon which the price is based, if it differs from the delivery quantity;

The identity of the most descriptive terms commercially practicable, including any quality representation made in connection with the sale (for example, seasoned mixed hardwoods); and

The serial number of the delivery ticket or invoice.

- Packaged firewood, which is generally sold in hardware stores and supermarkets and contains less than four (4) cubic feet of firewood, must show the net weight of the firewood and the number of pieces of firewood in the package.
- If you feel that you have been shorted, contact the seller to correct the problem. If the seller will not correct the problem, you should call the state Office of Weights and Measures at **732-815-4840** or go to www.NJConsumerAffairs.gov/OWM/Pages/offices.aspx to find your local county office. **Do not** burn any firewood sold and delivered to you in that transaction until the firewood has been examined and re-measured by a N.J. Weights and Measures officer.

FIREWOOD STORAGE AND PREVENTING INSECT INFESTATION

Firewood often houses insects both under the bark and inside the wood. The majority of these insects are harmless to people and to houses. However, firewood also harbor ants and termites - the ones that you do not want to bring into your home. To eliminate the problem of insects in your firewood, follow these tips:

- Harvest your wood during the winter when most insects are not active. Do not leave the wood in

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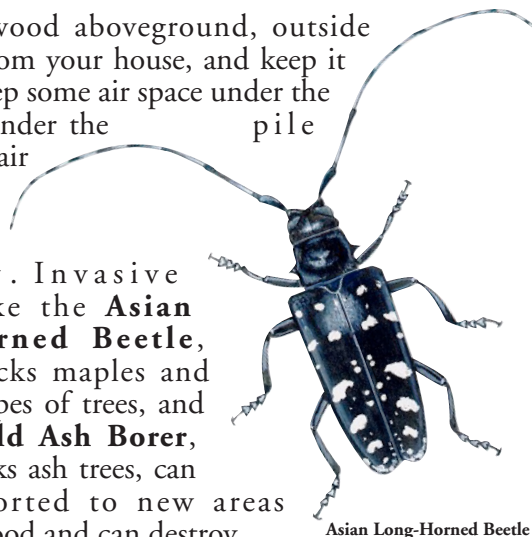


the forest. Cut it into small logs so the wood can dry quickly. The drier the wood, the less chance for infestation by insects.

- Store the wood aboveground, outside and away from your house, and keep it covered. Keep some air space under the cover and under the pile to keep the air flowing.

- Buy wood locally. Invasive insects like the **Asian Long-Horned Beetle**, which attacks maples and 12 other types of trees, and the **Emerald Ash Borer**, which attacks ash trees, can be transported to new areas inside firewood and can destroy the local trees.

- Never spray the wood with pesticides. Burning wood that has been sprayed with chemicals is a health hazard.



Asian Long-Horned Beetle

When planning placement for the stove, consider chimney installation, room traffic flow and how heat will circulate through your home.

- Keep all flammable household items—drapes, furniture, newspapers, books and magazines—away from the stove or fireplace.
- Keep a fire extinguisher handy. Install fire and carbon monoxide alarms.
- For information about deadly carbon monoxide gas, read the Division's Consumer Brief entitled *Carbon Monoxide Poisoning: The Invisible Killer* by going to www.NJConsumerAffairs.gov and clicking on "News" and then "Consumer Briefs."

WHAT NOT TO BURN IN YOUR STOVE OR FIREPLACE

- Never burn household garbage, cardboard, plastics, foam, colored ink papers or magazines, particle board, painted wood or pressure-treated wood in your fireplace or wood-burning stove. They produce harmful fumes and also can damage your fireplace or wood-burning stove.
- Never start a fire in your wood stove or fireplace with gasoline, kerosene, charcoal lighter fluid, or a propane torch.

USING YOUR WOOD BURNING STOVE OR FIREPLACE

A wood-burning stove can help lower your energy costs, no matter what type of fuel you use as the main source of heat in your home. Wood-burning heat stoves come in a variety of styles and shapes including fireplaces with or without doors, inserts for existing fireplaces, parlor stoves, etc. You may also want to consider a wood-burning cook stove that provides a cooking/warming surface in case of power outages.

Before buying a wood-burning stove:

- Shop around to compare prices and efficiency ratings.
- Be sure to check with local authorities, as well as with your town's fire department, for proper stove clearances and installation guidelines in order to meet State and county regulations and local codes.
- Consult with your property insurance broker for clearances and arrange for an inspection if required for installation approval. Keep in mind that insurance approval is usually easier if your stove was installed by a qualified technician. Ensure that the heat stove you choose is United Laboratories Certified and meets local code standards.
- An airtight closed stove is safer and will provide the best heat efficiency, and wood will burn longer.

PREVENTING CHIMNEY FIRES

- In the case of a heater, check it for broken parts and cracks before firing-it-up each autumn. Periodically recheck and clean the heater during the course of the heating season. Any damage should be repaired as soon as it is found.
- The chimney should be checked at least once a year for creosote build-up. Creosote accumulation is the main reason for cleaning a chimney.
- Call a professional chimney cleaner and check with the Division of Consumer Affairs to see if complaints have been made against the company.
- Repair cracks or holes in the flue. Sparks generated by the fire could go through the cracks or holes and start a fire in the attic or the frame of the house. This can result in the loss of property and possible loss of life.

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Board of Examiners of Electrical Contractors



consumer *brief*

The Board of Examiners of Electrical Contractors consists of nine members appointed by the Governor. Three of the members are qualified electrical contractors; one member is a qualified electrical inspector; one is a qualified journeyman; two are public members not associated with the electrical industry; one is a licensed professional engineer and one is a representative of State government.

THE PURPOSE OF THE BOARD IS:

- to protect the health, safety and welfare of the people of New Jersey;
- to regulate the practice of electrical contracting; and
- to ensure that electrical contracting is performed in a safe manner.

HOW DOES THE BOARD ACCOMPLISH ITS PURPOSE?

The Board protects the public:

- by ensuring that all electrical contractors meet the experience and educational requirements of the Board;
- by investigating and prosecuting electrical contractors who have violated the Electrical Contractors Licensing Act of 1962; and
- by requiring that all electrical contractors be licensed and hold a valid business permit, which is renewed every three years.

WHAT ARE MY RIGHTS AS A CONSUMER IF I HAVE A COMPLAINT AGAINST AN ELECTRICAL CONTRACTOR?

Every consumer has a right to file a complaint against an electrical contractor. You may obtain a complaint form by writing to:



Board of Examiners of Electrical Contractors
124 Halsey Street
P.O. Box 45006
Newark, New Jersey 07101.

You may also obtain a complaint form by calling 973-504-6410 or by visiting:

www.NJConsumerAffairs.gov/Pages/File-a-Complaint.aspx

HOW ARE COMPLAINTS RESOLVED?

If the complaint is within the Board's jurisdiction:

- the complaint may be referred to an investigator who may contact you for additional information;
- the electrical contractor will be asked to respond to your concerns; and
- the Board will evaluate the complaint and the licensee's response to determine if there was a violation of the electrical contracting laws.

Continued

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WHAT HAPPENS NEXT?

- If the Board believes a violation did occur, the Board may call for an inquiry to investigate the complaint. If the testimony warrants it, the Board may then schedule a formal hearing. This is a disciplinary proceeding. The Board may then take actions ranging from letters of admonishment to license suspension or revocation, and imposing penalties.
- During disciplinary proceedings, licensees may be represented by an attorney and are given the right to demonstrate their compliance with the law. Once the Board has taken action against the licensee, he or she has the right to appeal the action.
- You will be notified, in writing, when the complaint is resolved.



- Be sure to get everything in writing and read all contracts carefully before signing anything. Your contract should state that the work is to be performed in accordance with all applicable building codes.
- Do not sign a partial or blank contract.
- Excluding downpayments, pay only for completed work. Discuss with your electrical contractor the stages of work to be done, and pay as the work is finished.
- Check with your local building department and the electrical subcode official, before the job is started, to find out if a permit is required and who is responsible for obtaining the permit.
- In addition to being licensed, electrical contractors have a business permit which shows their business name and business permit number. Ask to see the contractor's business permit ID card to verify the information he or she has given you.
- Check references.

If you have any questions you may contact the Board at 800-242-5846, 973-504-6410, or via e-mail at AskConsumerAffairs@lps.state.nj.us.

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CONSUMER TIPS

- Contact the Board of Examiners of Electrical Contractors to make sure you are hiring a licensed electrical contractor who has a current license and business permit and is in good standing. The number to call is 973-504-6410.
- Do comparison shopping before hiring an electrical contractor. Solicit at least two or three bids, based on the same materials, labor and time needed to complete the project.

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Tips for Flood Victims

HOW TO AVOID DISASTER-RELATED SCAMS

consumer *brief*

In the aftermath of any disaster, there are always some who will attempt to prey upon consumers. Below you will find some important tips on how to avoid becoming a victim of a scam.

HOME REPAIR

Disaster victims must frequently face thousands of dollars worth of necessary repairs to make their homes habitable again. Homeowners can protect themselves from dishonest home repair contractors by heeding the following tips:

- Shop around and obtain at least three written estimates. Ask the contractors if they have liability insurance (as required by law) and whether they will be using subcontractors on the project.
 - Call Consumer Affairs' Consumer Service Center at 800-242-5846 or 973-504-6200 to find out if the contractor you are considering is registered or has been the subject of complaints and/or legal action by the State.
 - Ask your contractor about his or her professional affiliations and confirm the information with the organizations.
 - Obtain a written contract. Home improvement contracts must disclose the legal name and business address of the contractor as well as a start date and completion date, a description of the work to be done, and the total price. Make sure the brand names of principal products and materials to be used or installed are listed on the contract.
 - Make sure all warranties and guarantees are in writing.
 - Do not pay for the entire job up front. The customary arrangement is one-third in advance, one-third halfway through the job, and one-third upon completion.
- Look for red flags. Be wary if a contractor tells you that he or she needs a large payment before the home repair work can begin, insists that you pay cash, or tells you a written contract is not necessary – that a verbal agreement is enough. Contracts for home improvement projects costing \$500 or more must be in writing.
 - Be wary if a contractor has a P.O. Box as opposed to a street address, does not have a business card, or is offering plumbing or electrical contracting services, but cannot produce a State license number.
 - If the contractor is offering to do electrical work, call the Board of Examiners of Electrical Contractors at 973-504-6410 to ensure that he or she is properly licensed to do such work.
 - If the contractor is offering plumbing services, call the State Board of Examiners of Master Plumbers at 973-504-6420 to ensure that he or she is properly licensed to do such work.
 - Avoid transient home repair contractors. All home improvement contractors must be registered with Consumer Affairs. If you hire a contractor, make sure you get names, addresses, phone numbers, license plate numbers and vehicle descriptions. If a problem does occur, this information will help law enforcement locate the contractor.
 - When you sign a contract, ask the contractor for a lien waiver. A lien waiver is a receipt that states that the workers and material suppliers will not ask you for money once you have paid the contractor. Beware of any request by a contractor to have you sign a statement that says you will cover the costs of materials and labor if the contractor does not pay.

Continued

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- Before you let in anyone who claims to have been sent by a utility company to inspect your home, ask for identification. Representatives of utilities and reputable businesses will have proper identification. When in doubt, call the company to verify the identity of the worker.

AUTO REPAIR

For residents whose cars have been damaged by a flood, remember:

- Check the complaint history of auto repair shops by calling Consumer Affairs' Consumer Service Center.
- Ask friends and neighbors if they know a reliable mechanic.
- Check to see if the shop is accredited by the Motorist Assurance Program (MAP). MAP is an industry-sponsored organization that has established Uniform Inspection Guidelines for inspecting vehicles and recommending repairs.
- Get a cost estimate in writing and be sure to remind the mechanic to get your authorization before making repairs not listed on the original repair order. Auto repair shops are required by law to do so.
- If you believe the mechanic has recommended unnecessary work or you are dissatisfied with the estimate, get a second opinion.
- If the work is guaranteed, get all the warranty information in writing on the repair order or bill.

PRICE GOUGING

Under the Consumer Fraud Act, it is unlawful during a State of Emergency or within 30 days of the termination of a State of Emergency to charge excessive prices – or a price that is 10 percent more than the original price – for any goods and services needed as a direct result of an emergency or to “sustain the life, health, safety or comfort” of individuals or their property.

CHARITIES

For those who receive charity solicitations:

- Give to charities you know and trust – never give to a charity you know nothing about. Ask for literature and read it. Ask questions. Honest charities encourage you to do so.
- Check whether the organization is registered with Consumer Affairs' Charities Registration Section or is exempt from the registration requirements. You may confirm whether an organization is registered or exempt by calling 973-504-6215. You may also go to NJConsumerAffairs.gov/charities/Pages/default.aspx to confirm registration online.

- Find out how long the organization has been in operation and ask to see its financial reports. These reports, called 990s, are available by calling Consumer Affairs' Charities Registration Section. They reveal how much money the organization takes in each year, how much it spends on the causes it claims to represent and how much it pays toward administrative, management and professional fund-raising fees. You should go to NJConsumerAffairs.gov/charities/Pages/default.aspx online to check on the general financial information of a registered charity.
- Don't be fooled by a convincing name. A dishonest charity will often have an impressive name or one that closely resembles the name of a respected, legitimate concern.
- Don't let yourself be pressured into giving, and don't feel you have to contribute on the spot. No legitimate organization will expect you to contribute immediately, even if you have given in the past.
- Ask if the charity uses a professional fund-raiser and, if so, what percentage of your contribution will actually go toward flood relief efforts and how much will be used to pay the fund-raiser.
- Beware of unsolicited and phony e-mail notices that claim to be from a charity asking for your credit card information. This scam is called “phishing” and could be used by thieves to commit identity theft. To ensure that the e-mail notice is valid, call the charity directly.
- Never give your credit card number to strangers over the phone or Internet!

TO FILE A COMPLAINT:

If you believe you have been the victim of a fraud, call your county or municipal consumer affairs office and ask for a complaint form. You may also call the State Division of Consumer Affairs at 800-242-5846 or 973-504-6200 to request a complaint form. In addition, you may file your complaint online by logging onto the New Jersey Division of Consumer Affairs' Web site at: www.njconsumeraffairs.gov click on “File a Complaint.” If you believe you have been the victim of charities fraud, you may contact Consumer Affairs' Charities Registration Section at 973-504-6215 to file a complaint.



Hiring a Design Professional



Architects, Landscape Architects, Professional Engineers and Interior Designers

consumer *brief*

HIRING A DESIGN PROFESSIONAL: WHERE DO I BEGIN?

Hiring a design professional – including architects, landscape architects, professional engineers or interior designers – can seem like a daunting process. Does the person I’m hiring have the qualifications needed to help with my project? Will he or she respond to my concerns and work within my budget? Will I be responsible for additional costs if my town requires changes to the design professional’s plans during the permit process?

Fortunately, the New Jersey Division of Consumer Affairs and its professional licensing boards assist in this process by holding New Jersey’s licensees to professional and ethical standards of practice that are established by State statute and regulation. Architects, landscape architects, professional engineers, and land surveyors must be licensed in New Jersey. Interior designers must be certified by means of a State examination and approval by the Interior Design Examination and Evaluation Committee.

The New Jersey State Board of Architects, the State Board of Professional Engineers and Land Surveyors, and other professional boards cannot recommend a specific licensee you should hire. But they can help you verify whether a given individual or business is actively licensed or certified, and whether they have been subject to disciplinary action.

In addition, our “Look-up & Verify” section at NJConsumerAffairs.gov enables you to search for licensed or certified professionals or businesses by municipality, and view the current status of their license.

WHEN HIRING A DESIGN PROFESSIONAL IT PAYS TO FOLLOW THESE STEPS:

- **First, take time to think through your project and your budget.** Have a clear sense of what your

project will include, and the amount you expect to spend

- **Make sure the individual you are considering hiring is actively licensed or certified by the appropriate professional board.** Find out whether the board has subjected him or her to disciplinary action for any reason. You can call the Division of Consumer Affairs at **800-242-5846** (toll free in New Jersey) or **877-746-7850**, or find the specific board’s contact number at NJConsumerAffairs.gov.
- **Find out whether the person you are considering hiring is reputable, and whether you agree with the quality of his/her work.** Ask for references, and check those references. Just as important, ask to see examples of projects the individual has completed. Check the individual’s website or professional literature to learn about his or her qualifications and experience.
- **Find out whether you will be comfortable working with him or her.** Interview the person. Describe the scope of your project. Does the person understand your project? Is he or she able to listen to your concerns and respond to your questions? (Also important: Learn in advance whether you will be charged for an initial interview.)
- **Make sure to learn about the professional’s fees, and how he or she will charge you.**

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■ **Before your interview, review this list of “Twenty Questions to Ask Your Architect,”** provided by the American Institute of Architects:
howdesignworks.aia.org/pdf/Twenty-Questions-to-Ask-Your-Architect.pdf

■ **Once you have decided to hire a design professional, you will have to agree on a contract.** Review the contract very thoroughly, and be sure that you understand all of its terms, before signing.

■ **The contract should include the full scope of work;** the project’s specific schedule; the construction budget; and the design professional’s fee. **Make sure that you’re aware of any conditions that may create extra costs.** The contract should include a provision that the price will not increase without your consent. In particular, find out if you will be responsible for paying the design professional to revise his/her plans, if your town requires changes during the permit approval process.

■ Depending on the scope and complexity of the project, you may want to **consider hiring a legal professional** to assist you with the contract terms.

■ **Protect yourself by keeping copies of all contracts, estimates, receipts and other documents.** This will make it easier to obtain a refund, or work with the appropriate professional licensing board, if a conflict arises.

■ **Contact the State Division of Consumer Affairs** or the appropriate professional licensing board if you have a dispute with a licensed professional.

LICENSING BOARDS

Architects	973-504-6385
Interior Designers	973-504-6385
Land Surveyors	973-504-6460
Landscape Architects	973-504-6385
Professional Engineers	973-504-6460

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Space Heaters



(Portable Heaters)

consumer *brief*

Whether you are using electricity, gas, wood or kerosene, know that space heaters could cause fires or personal injury. In addition, improper ventilation while operating a space heater can cause indoor pollution, or worse, carbon monoxide poisoning.

TIPS FOR BUYING A SPACE HEATER

When purchasing a space heater, look for a model with:

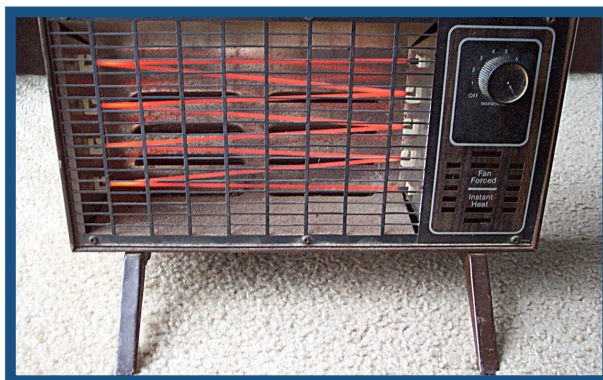
- An overheat sensor that can turn the heater off when high temperatures are reached.
- A grille to keep heating elements away from furniture, children and pets.
- An automatic shutoff switch if the heater is tilted or falls.
- A certification label from a recognized testing laboratory. This should be indicated on the box or on the unit itself. Many laboratories test heaters to meet certain safety standards and provide you with care and use instructions. Examples of certifying organizations are: Underwriters Laboratories (UL) and American Gas Association (AGA).

SAFETY TIPS FOR USING A SPACE HEATER

- Never use a space heater as your primary heat source. It should be a supplemental provider of heat.
- Read the manufacturer's instructions before operating your heater. Pay attention to all warnings and safety precautions.
- Make sure your space heater was made after 1984. Space heaters made after that year have Oxygen

Depletion Sensor or ODS that shut off the heater when there is not enough fresh air and too much carbon monoxide. Look for a label your space heater has this device.

- Don't leave the space heater unattended or running when you sleep.
- Always keep electric space heaters away from water. Electrocutions could happen if the space heater contacts water. Also, don't touch the heater if you are wet.



- Never let small children or pets near your space heater. Hot surfaces can cause severe burns.
- Make sure any room you are heating with a fuel-burning heater is ventilated, or carbon monoxide poisoning can result.
- If you must use an extension cord, make sure it is a heavy duty cord, #14 gauge or larger. Never put the heater's cord or the extension cord under a carpet.

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- Make sure all draperies and furniture are away from heaters. Even a heater with a grille can become hot enough to set drapes or furniture ablaze.
- Never use your space heater to dry clothes or defrost frozen pipes.
- Do not store or use any flammable liquids near your space heater. Vapors can be ignited by the heat or flames of a space heater.
- Have your space heater inspected by a professional at the beginning of the winter season to make sure it is working properly. If a space heater is not maintained, a build up of dangerous carbon monoxide gas could result.
- Use the proper fuel in kerosene space heaters. For kerosene heaters, use only **ASTM 1-K kerosene** to prevent contaminating your home. **Never use gasoline in a kerosene space heater.** Gasoline could ignite or explode, and even a small amount could cause a fire.

GENERAL SAFETY TIPS

- Always have at least one smoke detector on each floor of your home.
- Keep areas around all heat sources free of papers and flammable materials.

- Keep at least one operating dry–power, ABC–type fire extinguisher in the home at all times.
- Develop an escape plan in case of fire. Practice the escape procedure to ensure that all family members will be able to carry it out in the event of an emergency.

SPECIAL NOTE

In New Jersey, kerosene heaters are banned by law from use in commercial establishments and multiple-family dwellings. In addition, some municipalities have ordinances that further restrict your use of kerosene heaters and some types of electric heaters. You should check with your local fire inspector to find out if your municipality has any ordinances about space heaters.



New Jersey Office of the Attorney General DIVISION OF CONSUMER AFFAIRS

Consumer Service Center

124 Halsey Street
P.O. Box 45025
Newark, NJ 07101

973-504-6200

800-242-5846
(toll free within N.J.)

E-Mail: AskConsumerAffairs@dca.lps.state.nj.us

website:

www.NJConsumerAffairs.gov

800-242-5846 › New Jersey Division of Consumer Affairs
www.NJConsumerAffairs.gov



State Board of Examiners of Master Plumbers

consumer**brief**

The State Board of Examiners of Master Plumbers consists of nine members appointed by the Governor. Three members are master plumbers, one is a local plumbing inspector, one is a journeyman plumber, three represent the public and have no association with the plumbing industry, and one is a State government member.

by calling 973-504-6420 or going online to:
NJConsumerAffairs.gov/Pages/File-a-Complaint.aspx.

THE PURPOSE OF THE BOARD IS:

- to protect the health, safety and welfare of the people of New Jersey;
- to regulate the practice of plumbing; and
- to ensure that plumbing is performed in compliance with State law.

HOW DOES THE BOARD ACCOMPLISH ITS PURPOSE?

The board protects the public:

- by making sure that master plumbers meet all educational requirements for licensure;
- by investigating and prosecuting master plumbers who have broken the state's consumer protection laws; and
- by requiring all master plumbers to be licensed by the state and to renew their licenses every two years.

WHAT ARE MY RIGHTS AS A CONSUMER IF I HAVE A COMPLAINT AGAINST A MASTER PLUMBER?

Every consumer has the right to file a complaint against a master plumber. You may obtain a complaint form by writing to:

State Board of Examiners of Master Plumbers
124 Halsey Street
P.O. Box 45008
Newark, New Jersey 07101



HOW ARE COMPLAINTS RESOLVED?

If the complaint is within the Board's jurisdiction:

- the complaint may be referred to an investigator who may contact you for additional information;
- the master plumber will be asked to respond to your concerns; and
- the Board will evaluate the complaint and the master plumber's response and determine if the complaint involves a violation of law.

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WHAT HAPPENS NEXT?

- If a violation did occur, the Board may issue a reprimand, or revoke or suspend the license of the master plumber. The Board may impose monetary penalties or take other appropriate action.
- During disciplinary proceedings, licensees may be represented by an attorney and are given the right to demonstrate their compliance with the law. Once the Board has taken action against the licensee, he or she has the right to appeal the action.
- You will be notified, in writing, when the complaint is resolved.

CONSUMER TIPS

- Contact the State Board of Examiners of Master Plumbers to make sure you are hiring a licensed master plumber who is in good standing. The number to call is 973-504-6420.
- If it is not an emergency, contact your local construction official for guidance regarding renovation work.

- If possible, do comparison shopping before hiring a master plumber. Solicit at least two or three bids, based on the same materials, labor and time needed to complete the project.
- Be sure to get everything in writing and read all contracts carefully before signing anything. Your contract should state that the work is to be performed in accordance with all applicable building codes and zoning regulations.
- Do not sign a partial or blank contract.
- Excluding downpayments, pay only for completed work. Be sure to discuss with your master plumber each phase of the work to be performed, and pay accordingly.
- Check with your local department of licensing and permits, before the job is started, to find out if a permit is required and who is responsible for obtaining the permit.
- Check references.

If you have any questions you may contact the Board at 800-242-5846, 973-504-6420, or via e-mail at AskConsumerAffairs@lps.state.nj.us.

New Jersey Office of the Attorney General **DIVISION OF CONSUMER AFFAIRS**

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website:

www.NJConsumerAffairs.gov



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www.NJConsumerAffairs.gov



New Jersey State Board of Cosmetology & Hairstyling

consumer *brief*

The Board of Cosmetology and Hairstyling was created to protect New Jersey consumers who avail themselves of the services regulated by the Board and to promulgate and enforce regulations relating to the practice of cosmetology and hairstyling, barbering and beauty culture.

The Board consists of 13 individuals who must be residents of New Jersey. The members of the Board are appointed by the Governor with the advice and consent of the Senate. Six of the 13 members must hold practicing licenses issued by the Board and must have been engaged in the practice of beauty culture, barbering, or cosmetology and hairstyling for at least five years prior to their appointment. Two of the 13 members shall own or operate a hair braiding shop in New Jersey. One of the 13 members must hold a teacher's license issued by the Board of Beauty Culture Control or by the New Jersey State Board of Cosmetology and Hairstyling, and must have been involved in the conduct of a licensed school in New Jersey for at least five years prior to the appointment.

PURPOSE AND COMMITMENT OF THE BOARD

- The Board promulgates and enforces the regulations relating to the practice of cosmetology and hairstyling, barbering and beauty culture; the premises at which those services are rendered; and the schools at which instruction in those practices may be obtained.

More than 70,510 beauticians, barbers, cosmetologist-hairstylists, skin care specialists and manicurists are licensed by the Board. More than 9,237 shops, 702 cosmetology- hairstyling teachers and 28 schools are also licensed by the Board.

AS A CUSTOMER, WHAT CAN I EXPECT OF A BEAUTY SHOP?

1. Cleanliness

The overall appearance of the shop is important.

- Tables and floors should be clean;
- Towels must be changed after each customer;
- Clean towels should be stored in a closed container (they should not be placed on an open shelf or on the floor);
- Dirty towels should be kept in a separate, closed container;
- All tools and electrical appliances must be maintained in a safe and sanitary manner;
- A new or sanitized emery board must be used for each customer; and

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- Implements such as cuticle nippers, pushers or nail clippers must be displayed on the manicuring table in a small, wet sanitizer. The sanitizer should contain a chemical disinfectant, such as barbicide or 70% alcohol. Whichever chemical is being used in the sanitizer, it must be registered by the Environmental Protection Agency as “tuberculocidal” or effective against H.I.V. and Hepatitis B. The implements should be sanitized in accordance with the sanitizer product manufacturer’s instructions and must be free of nails or skin particles.
- Work areas should be maintained in a sanitary condition; and
- Pets are not permitted on the premises.

2. Ventilation

Shops, particularly nail salons, should be adequately ventilated to eliminate any strong smell of chemicals.

3. Smoke-free

Smoking in a salon is not permitted, by clients or operators, while rendering or receiving services. However, the salon may have a designated area where smoking is permissible.

4. Prices

Prices are not regulated by the Board but a price list must be displayed in the shop, usually by the reception desk. You have the right to ask how much you will be charged for each service.

5. Posted licenses

In New Jersey, shops and practitioners must be licensed by the New Jersey State Board of Cosmetology and Hairstyling. All licenses must be displayed in a conspicuous place. Practitioners’ licenses must be valid, signed and have the individual’s photograph attached. If you do not see the shop license or the license for the person who is going to perform your services, you may ask to see it. If they do not have it, or if you have any doubts, leave the shop! You can call the Board to verify if the shop is licensed, whether there are any prior violations or if you want to file a complaint. You may also call the Consumer Action Hot Line at 1-800-242-5846, or download a complaint form by going to www.NJConsumerAffairs.gov.

6. Student Permits

Students attending cosmetology and hairstyling, skin care or manicuring training are allowed to work in a shop when they are not scheduled to attend classes, but only if they hold a student permit issued by the New Jersey State Board of Cosmetology and Hairstyling. The student must be at least 17 years of age, currently attending a cosmetology and hairstyling school and his/her student permit must be valid.

WHICH SERVICES ARE NOT PERMITTED IN A SHOP?

- Body piercing;
- Body waxing in areas other than the face, neck, arms, legs or abdomen (see N.J.S.A.45: 5B-3j(6)); and
- Tattooing.
- Be aware that a dress code is not required, but if you do not like the appearance of the shop . . . leave!

Again, do not be impressed by the shop’s ambiance (elegance, modernity, gadgets, etc.). You should focus instead on the cleanliness of the shop and the skill of the staff. If a shopowner does not care about the health and safety of the shop’s employees, he or she most likely will not care about the health and safety of the shop’s customers.

FOR YOUR SAFETY

The most frequent violations assessed by the Board are for unlicensed shops or unlicensed practitioners, unsanitary conditions and poor ventilation. If you have any concerns about the operation of a shop, call the Board and ask for an inspection. Inspectors working for the Division of Consumer Affairs’ Enforcement Bureau conduct unannounced inspections routinely. If a shop is found to be in violation of the laws or regulations of the New Jersey State Board of Cosmetology and Hairstyling, the Board may decide to either fine the shop or close it down until it is in compliance with the State’s regulations. You may also call The National Cosmetology Association at 312-527-6765 to find out more about proper procedures.

Additional information may be obtained by writing to Mr. Jay A. Malanga, Executive Director, New Jersey State Board of Cosmetology and Hairstyling, P.O. Box 45003, Newark, NJ 07101.

Be an Informed Consumer... *We can Help!*

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www.NJConsumerAffairs.gov



Public Movers & Warehousemen

consumer *brief*

Public movers and warehousemen are licensed and regulated by the New Jersey Division of Consumer Affairs (Division) for moves within the State.

Moving family belongings is a time-consuming and important task. Before choosing your mover, check with the Division's **Regulated Business Section** to ensure your mover is licensed.

Once you have verified licensure, the moving company must:

1. Schedule an on-site or virtual survey of the goods you plan to move.
2. Provide a written estimate.
3. Provide a digital or hard copy of the brochure entitled "*Important Notice to Consumers Using Public Movers.*"

THINGS AND TIPS YOU SHOULD KNOW

- The cost can be estimated based on an hourly rate, the weight of your shipment and the miles traveled, or by cubic measurement.
- Never pack jewelry, money, or valuable papers with your goods. Movers are not responsible for items of extraordinary value.
- Movers can pack for you, but they are permitted to charge for this service; confirm if your estimate includes packing.
- Confirm the method of payment during the on-site or virtual survey. Beware of movers that ask for more money on moving day. It is a good idea to re-confirm the written estimate you were given *before* movers start loading your goods onto a truck.
- Be sure to check your goods as they are being delivered. If loss or damage is discovered, notify the

mover immediately. Your time to file a complaint may be limited.

- Consider whether your existing insurance policies will cover any potential losses for damage and/or whether you need additional coverage. A mover is required to compensate you only up to \$1.00 per pound, per article, for damages.

INTERSTATE AND INTERNATIONAL MOVES

The Division has limited jurisdiction over moves outside of New Jersey. Interstate movers are registered with the **Federal Motor Carrier Safety Administration**. Call **1-888-368-7238** or visit **www.protectyourmove.gov** for more information or to file a complaint regarding an interstate move. Before choosing your mover, you should check whether the company is registered and whether it is a *mover or broker*. While both are required to be federally registered, the businesses have different roles and responsibilities. If you are not sure, you may contact the Division's **Regulated Business Section** at the number or website below.

To send goods internationally, call the consulate of the country to which you are sending the goods to find out about that country's customs procedures. Obtain the number of the consulate of the country to which you are sending goods by calling immigration at **888-407-4747**. For information regarding shipment via sea, check **www.fmc.gov**. For information regarding shipment via air, check **www.transportation.gov/airconsumer**.

If you have any problems or questions, or to file a complaint, please contact the **Regulated Business Section**:

www.njconsumeraffairs.gov/regulated/Pages/default.aspx
973-504-6512 (for licensing information)
973-504-6442

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State Real Estate Appraiser Board

consumer**brief**

The New Jersey Legislature created the State Real Estate Appraiser Board to regulate the appraisal profession and evaluate the credentials of applicants for licensure and certification.

The Board consists of nine members who are responsible for issuing licenses and certificates of real estate appraisal to qualified applicants. The Board also investigates consumer complaints. Disciplinary action is taken by the Board against licensees who have been found to be in violation of the law.

FOR WHAT PURPOSES ARE REAL ESTATE APPRAISALS USED?

An appraisal is an independent, unbiased estimate of value of real property. The appraiser is hired by a consumer or by a lender, such as a mortgage company or a bank, to analyze real estate for the purpose of estimating value. The lender then determines whether the property is worth enough to justify or support the loan which is being sought.

The lender may hire an appraiser when the consumer is applying for a mortgage or home equity loan. The appraiser arrives at an appraisal that allows the lender to determine what amount can be loaned to the consumer, if any.

Only licensed or certified appraisers are permitted to appraise real estate. Some examples of when you may want to hire an appraiser would be when:

- applying for an extension of credit;
- a legal issue is involved, such as settling an estate; or
- there is a transaction involving a financial institution, such as when applying for a mortgage or home equity loan.

As a result of the Equal Credit Opportunity Act, consumers may request copies of appraisal reports from the lender in situations when the lender is the one who contracted to have the appraisal done.



HOW DO CONSUMERS BENEFIT FROM HIRING A REAL ESTATE APPRAISER?

An appraisal can be key to protecting your interests in financial dealings. When there is a question regarding the value of your property, there is also a risk involved. A professional appraiser helps you manage your risk by providing a well-developed, documented, unbiased estimate of value on which you can base your final decisions.

Value-oriented risks may include:

- selling too low;
- paying too much;
- being over or underinsured;
- not getting your fair share in a division of property;
- paying too much in taxes; and
- being audited when claiming a deduction for a charitable contribution or a business loss.

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CHOOSING A PROFESSIONAL APPRAISER

A key question to ask, prior to hiring an appraiser, is whether or not he or she is licensed. Selecting an ethical appraiser who complies with the requirements of the State Real Estate Appraiser Board is the best assurance that you are working with a professional who will provide quality services. The recognition the appraiser has received for professional activities and whether the appraiser is currently licensed or certified and in good standing with the State Real Estate Appraiser Board are often important criteria for selection. You should call the Board to verify licensure at 973-504-6480.

Professional appraisers value property with independence and objectivity. Look for an appraiser who has experience in appraising properties similar to the property you want appraised. You can do this by reviewing the appraiser's job history, resume or other information which shows his or her work experience.

Under New Jersey law, there are three licensing levels of appraisers under the jurisdiction of New Jersey's State Real Estate Appraiser Board. Two of these levels, Licensed and Certified Residential Real Estate Appraisers, may appraise real estate subject to limitations regarding the type of property and value. A Certified General Real Estate Appraiser is a comprehensive level of licensure which qualifies the appraiser to appraise any and all types of properties.

You should also check references or recommendations from financial institutions, insurance companies, museums, and government bodies for whom the appraiser has performed appraisal services.

Any concern regarding the work of an appraiser should be discussed with the appraiser. If it cannot be resolved to your satisfaction, you should contact the Division of Consumer Affairs' State Real Estate Appraiser Board. If warranted, the Board will investigate your complaint and take disciplinary action when appropriate.

HOW DOES AN APPRAISER ESTIMATE VALUE?

A real estate appraiser uses accepted methods and techniques of valuation for the preparation of an unbiased analysis of the nature, quality, value or utility of the real property being appraised.

There are three recognized approaches to value:

Sales Comparison Approach

This approach compares similar, recently sold properties to the property being appraised.

Income Approach

This method estimates what a prudent investor would pay for the property based on the income the property produces.

Cost Approach

When this approach is used, an estimate is made for the cost to replace or reproduce the property being appraised.

THE MARK OF A TRUE PROFESSIONAL

In order for an individual to be eligible for licensure as a State-licensed real estate appraiser, an applicant must be at least 18 years old and possess a high school diploma. The applicant must also have real estate appraisal experience which meets the standards established by the Appraisal Foundation and must have successfully completed a Board-prescribed course of study in real estate appraisal. Finally, the applicant must pass a real estate appraiser licensing examination.

The Uniform Standards of Professional Appraisal Practice requires an appraiser to thoroughly disclose, to the client, the limits of his or her knowledge. Appraisers may address this issue by declining to work for a client or by gaining the necessary experience to complete the job. The second scenario usually is quickly accomplished by bringing in an additional appraiser with knowledge and experience needed for that particular assignment. The appraiser who fails to comply with these provisions may be in violation of the competency provisions and may be subject to disciplinary action.

An appraiser must include on all appraisal reports his or her appraiser's title or classification and State license or certification number.

If you have any questions, you may contact the State Real Estate Appraiser Board by telephone at 1-800-242-5846 or write us at:

Division of Consumer Affairs
State Real Estate Appraiser Board
124 Halsey Street
PO Box 45032
Newark, NJ 07101

or send an e-mail to: AskConsumerAffairs@lps.state.nj.us

Additional information may be found by going to: www.NJConsumerAffairs.gov, and clicking on **Boards & Committees, Real Estate Appraiser.**

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Selecting a Doctor

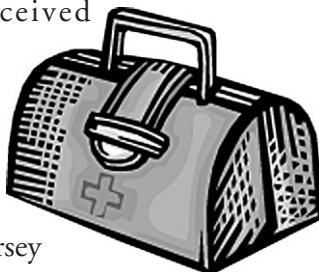
consumer**brief**

New Jersey consumers have a new online resource that can help them make informed decisions when choosing a doctor, podiatrist or optometrist.

Consumers can access the physician and podiatrists profiles at www.NJConsumerAffairs.gov and clicking on **Division Units**, then **New Jersey's Health Care Profile**. Information about approximately 32,500 physicians, podiatrists and optometrists practicing in New Jersey is available and updated continuously.

PROFILE - REQUIRED INFORMATION

- Medical school(s) attended and year medical degree was received
- Graduate medical education, including all internships, residencies and fellowships
- Year first licensed
- Year first licensed in New Jersey
- Location of office practice site(s)
- Medical malpractice payments made in the last five years, including date, dollar amount and type (judgment, settlement, arbitration)
- New Jersey disciplinary actions taken against the licensee within the last 10 years
- Any current restrictions/limitations against the doctor's New Jersey license
- Other state or licensing entity disciplinary actions within the last 10 years
- Hospital and health care facility privilege revocations or restrictions within the last 10 years



- Resignations or nonrenewal of hospital or health care facility privileges (for reasons related to incompetency, misconduct or impairment) within the last 10 years
- Convictions of crimes of the first through fourth degrees within the last 10 years.

PROFILE - OPTIONAL INFORMATION

- Board certifications and/or sub-certifications
- Languages other than English spoken by the physician or podiatrist
- Languages other than English for which translation services are provided
- Accessibility of office(s) to persons with disabilities
- Whether Medicare assignment is accepted
- Participation in the Medicaid program
- Health insurance plans accepted
- Medical school appointments or teaching responsibilities within the last 10 years
- Hospitals at which privileges are held.

You may contact the Board of Medical Examiners by:

E-mail: BME@dca.lps.state.nj.us

Phone: 609-826-7100

Fax: 609-826-7117

Mail: New Jersey Board of Medical Examiners
P.O. Box 183
Trenton, NJ 08625

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New Home Buyers

Contact Information



EMERGENCY: 911

Poison Control _____

Police _____

Police (non-emergency) _____

Fire Department (non-emergency) _____

Municipal Building _____

Doctor _____

Dentist _____

Pharmacy _____

Veterinarian _____

Electrician _____

Plumber _____

Water Company _____

Gas/Electric _____

Heating/Air Conditioning Repair (HVAC) _____

Home Security Monitoring Company _____

Home Insurance _____

Auto Insurance _____

Additional Contacts _____

