



Hiring a Structural Mover

What You Should Know Before Hiring a Structural Mover

consumer *brief*

Consumers are grappling with the need to elevate or relocate homes and structures of all types and sizes, as New Jersey recovers from Superstorm Sandy and prepares to protect against future storms.

Raising a house is a massive undertaking. Homeowners who consider such a project may naturally feel overwhelmed with questions. Unfortunately, times like these often attract unscrupulous individuals who promise they can help, in order to separate consumers from their money.

This Consumer Brief provides tips that can help you protect yourself, and make an informed choice, when hiring a qualified contractor to elevate your home.

THINGS TO CONSIDER WHEN HIRING A STRUCTURAL MOVER

Is the company a Registered Home Improvement Contractor? In New Jersey, the Contractors' Registration Act (N.J.S.A. 56:8-136 et seq.) requires any contractor who elevates homes, to register with the State Division of Consumer Affairs as a Home Improvement Contractor.

Before hiring any contractor, always remember to ask for (and write down) the contractor's New Jersey registration number. Then contact the Division of Consumer Affairs at **800-242-5846** or **NJConsumerAffairs.gov** to learn whether the registration is still valid, and to learn whether consumers have filed complaints about the business.

What are the limits of your homeowner's insurance? Call your insurer to find out whether your homeowner's policy will cover damage incurred while the house is elevated and separated from its foundation. Find out precisely what will be covered and what will **not** be covered – before the raising process has commenced. Find out if it is necessary (and possible) to obtain a special rider for coverage during the project.

Does the Contractor have adequate insurance? Registered Home Improvement Contractors must have a liability insurance policy of at least \$500,000 per occurrence. When hiring a structural mover to lift your home, you should find out if the company has coverage above and beyond this requirement. Does its insurance include general liability, workman's comp, and cargo? What dollar amounts/limits do these policies cover? Demand a copy of the company's insurance policy. Then call the insurer to learn whether the policy is still valid.

How long has the business been operating? Is it a recent start-up or a well-established business?

Does the Contractor have experience with the type of home you need to be lifted? Can the company show you examples of similar work it has performed? Find out how long the company has been doing structural lifting.

What is the size of the mover's average project? Does your project fit the company's expertise?

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Does the company have the necessary equipment? Is the equipment needed for your job readily available, or will the company have to rent it?

Can the company provide you with recent references, and if so, make sure to contact several of them.

Is the company a member of any trade group? Find out whether the company belongs to the International Association of Structural Movers (IASM) or any other trade association.

Will the company provide a detailed contract? Under New Jersey law, detailed written contracts are required for any home improvement project costing \$500 or more – and certainly for any project as expensive as lifting a home.

The contract must clearly include, among other requirements:

- The scope of the project.
- The time frame for the project's beginning and end.

- The total cost.
- The brand names and quality of the materials to be used.
- Whether the contractor will hire sub-contractors, and who will be responsible for paying them.

Will the company hire sub-contractors? If so, demand clear and specific information about the sub-contractors and their qualifications. All sub-contractors must also register with the State as Home Improvement Contractors. Demand a certificate of insurance for each sub-contractor, and call the insurer to make sure it is still valid.

Is the contractor willing to schedule a site visit? A site visit would enable you to see the company's working operations.

Additional tips on hiring a Home Improvement Contractor can be found by visiting

NJConsumerAffairs.gov, and clicking on **Division Units, Office of Consumer Protection**.

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

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.njoag.gov

website:

www.NJConsumerAffairs.gov

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