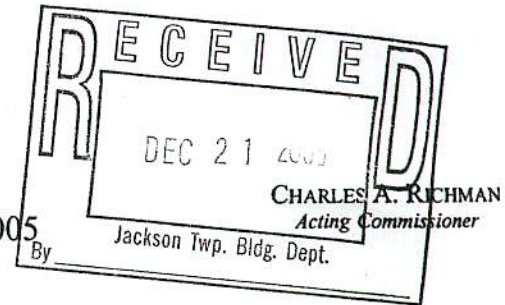




State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS

RICHARD J. CODEY
Acting Governor

December 16, 2005



Dear Construction Official:

I am writing regarding the registration requirements for home improvement contractors.

As you know, the Contractors' Registration Act (P.L. 2004, c.16), which establishes a registration program for contractors who perform home improvements in New Jersey, becomes effective on January 1, 2006. According to the Division of Consumer Affairs in the Department of Law and Public Safety, there are a large number of home improvement contractors who have not registered with the Division.

In order to allow home improvement contractors to complete the registration process while continuing to obtain construction permits necessary to perform certain work, the Division of Consumer Affairs has published a Notice of Implementation of Home Improvement Contractor Registration Regulations in the December 5 *New Jersey Register*.

Under this implementation plan, a home improvement contractor will be considered registered provided he or she meets the following three criteria prior to December 31, 2005:

1. The home improvement contractor has filed a completed application with the Division of Consumer Affairs, including a disclosure statement and all documents that are required to be filed with the application;
2. the home improvement contractor has obtained the required minimum \$500,000 commercial general liability insurance; and
3. the contractor has paid the registration fee. When applying for a construction permit, a home improvement contractor is required to submit a certification attesting to the fact that a completed application for registration has been filed with the Division of Consumer Affairs by December 31, 2005 to the Construction Official.

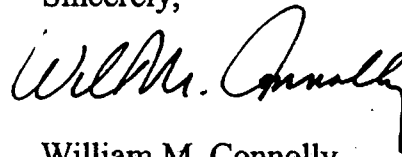
(Note: This accommodation is available only for contractors who meet the above criteria prior to December 31, 2005. Contractors who do not meet the criteria prior to December 31, 2005 must wait to receive the registration.)



Enclosed is a copy of the certification form that a home improvement contractor is required to fill out in order to obtain a construction permit. You should provide this form to contractors who are performing home improvements in your town. Also enclosed for your information is a copy of the disclosure statement that contractors are required to provide to consumers to inform them of their registration status under the Contractors' Registration Act.

If you have questions regarding this, please contact the Division of Consumer Affairs in the Department of Law and Public Safety at 1 (888) 656-6225.

Sincerely,

A handwritten signature in black ink, appearing to read "William M. Connolly". The signature is fluid and cursive, with a long, sweeping tail on the final letter.

William M. Connolly
Director
Division of Codes and Standards

Enclosures

CERTIFICATION TO OBTAIN MUNICIPAL PERMIT

STATE OF NEW JERSEY
MUNICIPALITY: _____
Permit No. _____

In the Matter of the
Application for a
Construction Permit at

(Work site location)

I _____ of full age, hereby certify and say:

(Your name)

1. I am making this certification on behalf of
(the "Contractor").

(Name of Applicant on a Home Improvement Contractor Application for Initial Registration to the New Jersey Division of Consumer Affairs)

I am authorized by the Contractor to make the application for a construction permit for the work site identified above, and this certification.

2. The Contractor is identified as the principal contractor on the construction permit application and I am making this certification in support of the application.

3. The Contractor submitted a Home Improvement Contractor Application for Initial Registration (the "Application") to the New Jersey Division of Consumer Affairs on or before December 31, 2005. To the best of my knowledge, all of the questions on the Application were answered fully and truthfully. In addition, the Contractor completed and submitted the Disclosure Statement and all required documentation, and paid the \$90.00 registration fee.

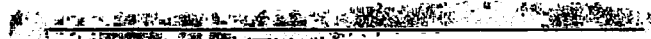
4. As of the date of this Certification, the Contractor's Application for registration has not been denied by the New Jersey Division of Consumer Affairs, but no registration number has yet been received.

5. The Contractor has obtained commercial general liability insurance in the minimum amount of \$500,000 per occurrence, which policy is currently in full force and effect.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

Dated:


(Your signature)


(Title)

CONSUMER ADVISORY OF HOME IMPROVEMENT CONTRACTOR REGISTRATION STATUS


This advisory is provided, in accordance with instructions from the New Jersey Division of Consumer Affairs, to give you important information about home improvement contracts and my status as an applicant for registration as a home improvement contractor. Please be advised that there is a new law, which went into effect on December 31, 2005, that requires any person engaged in the business of making or selling home improvements to be registered with the New Jersey Division of Consumer Affairs.

Prior to December 31, 2005, I filed a complete application for registration, paid the fee and demonstrated that I have obtained the commercial general liability insurance required under the law. I have not yet received a registration number; however, the Division of Consumer Affairs has notified municipal officials and applicants that, after December 31, 2005, applicants who have completed applications pending, which have not been denied, may continue to receive permits and make or sell home improvements while the application remains pending, without being deemed in violation of the law. Therefore, I am permitted to continue to obtain municipal construction permits without a registration number (unless my application for registration is denied). You should understand that the Division does not represent, warrant, or guarantee that the filing of a completed application will result in its approval.

In accordance with the direction of the New Jersey Division of Consumer Affairs, I have agreed to advise you immediately of any action taken by the Division regarding my application for registration. If you have any questions regarding this matter, you may contact the New Jersey Division of Consumer Affairs at 1-888-656-6225.

In signing this document, I acknowledge that I have made the above disclosures to the

consumer whose signature appears below prior to the execution of the contract.

A thick, black, horizontal redaction bar covering a signature.

Contractor

In signing this document, I acknowledge that I have received the above disclosures from the contractor whose signature appears above prior to the execution of the contract.

A thick, black, horizontal redaction bar covering a signature.

Consumer