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Seniors Concerned About Dishonest Contractors

By **Chris Lundy** - June 17, 2025



Image courtesy ChatGPT

BERKELEY – A perennial issue is scammers and dishonest contractors, but a change in state law years ago takes away one layer of protection.

The issue came up at a recent Township Council meeting when Judith Pakay, who lives in one of the senior developments, noted that a few residents are getting taken advantage of by contractors.

Since there are no longer permits required for some jobs, she asked to have a way for the town to police it better.

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Township Attorney Lauren Staiger said that the State Department of Community Affairs removed the ability for towns to get permits for certain work.

According to the DCA, in 2018, the state stopped requiring permits to be done on work considered either "maintenance" or "minor."

Examples of maintenance include painting, replacing dishwashers and clothes washers, and gutter replacement or repair.

Some of the work considered maintenance comes with rules: deck work as long as the work is not structural; window and door replacement as long as the openings don't change significantly; plumbing as long as the piping doesn't change much.

Minor work includes such things as installing water fountains, replacing water heaters with similar models, simple electrical work connected to a new appliance.

There are also some rules to make some projects minor even though they seem large: elevator repair and replacement as long as there are no major structural changes; partition repair or replacement as long as the partitions haven't changed and it's not in a one- or two-family residence; rewiring as long as it's the same capacity and of the type approved for use by the code.

Garden sheds are considered minor if they are less than 200 square feet and do not have electricity or plumbing.

Permits do two major things. It requires the work to be done safely and it allows the town to intercede on behalf of a resident if work is not done right.

However, with the state not requiring permits for such work, the township is left out of the loop when a resident hires a contractor. This cuts down on bureaucratic red tape and costs for the resident, but it also becomes more of a "buyer beware" situation.

Councilman James Byrnes said that people should contact the licensing board, and also consumer affairs, to learn as much as they can about a contractor.

Police Chief Kevin Santucci said that officers talk about ways residents can protect themselves from dishonest contractors when they do neighborhood watch or similar



community meetings.

The Ocean County Consumer Affairs department can be found at co.ocnj.gov/ConsumerAffairs/ It reports on the latest scams, such as phone calls coming from scammers pretending to be police officers.



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Tips on dealing with contractors include:

- Contact Consumer Affairs to see if anyone has filed any complaints against the contractor.
- Look up the licenses of businesses on njconsumeraffairs.gov/.
- Get written estimates from at least three contractors. Ask each contractor 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 be sure you understand the annual percentage rate you will have to pay.
- Do not pay for the entire job up front. The law prohibits home improvement contractors from demanding the final payment on the contract until the improvement is completed. You should not make the final payment until the work is done. The customary arrangement is one-third in advance, one-third halfway through the job and one-third upon completion. Do not pay with cash.

They warn about red flags if the contractor:

- Asks for more than a third of the total payment before work can begin
- Demands cash
- Tells you there is no need for a written contract. (Written contracts are required for projects costing \$500 or more. We recommend you get a written contract for all projects.)
- Only has a P.O. Box
- 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, such as if they are claiming they were just in the neighborhood and can give you a good deal



Chris Lundy

Chris Lundy is News Editor at Micromedia Publications/Jersey Shore Online. He has written County news and features in various publications since 2003. Lundy worked for Gardner-Wharfedale, The Beacon, Observer and Asbury Park Press. He's also written for the Community Connection and ShoreBeat.



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