

**Maryland Home Improvement Commission**  
**Tips for Choosing A Home Improvement Contractor**  
**State of Maryland**  
**Department of Labor, Licensing and Regulation**  
**Division of Occupational and Professional Licensing**  
**Home Improvement Commission**  
**410-230-6309**

**WHAT IS A HOME IMPROVEMENT?**

A home improvement is any repair, replacement, remodeling or modernization of a residential property.

The Home Improvement Commission requires contractors who perform the work classifications listed below to obtain home improvement licenses.

Types of work required to be licensed by the Maryland Home Improvement Commission (not all inclusive)

Acid Cleaning	Iron – Ornamental	Stained Glass
Acoustical Treatment	Jalousies	Stairs
Awnings	Kitchen Cabinets	Stone - Cast
Bathrooms	Landscaping	Stone - Masonry
Bricklaying	Linoleum	Storm Windows & Doors
Cabinet Installation	Marble	Stucco
Carpentry	Painting	Swimming Pools
	Paneling	Tile
Carports	Patios	Terrazzo
Caulking	Paving	Vanities
Chimneys	Piers	Wallpapering
Ceilings	Plastering	Wall Coverings
Club Rooms	Pointing	Waterproofing
Decks	Ponds	Windows
Doors	Porch Enclosures	
Driveways	Radon Gas Mitigation	
Dry Walls	Railings	
Excavating	Replacement of:	
Fences	Dishwashers, Garbage	
Fallout Shelters	Disposals & Refrigerators	
Fire Alarm Systems	with ice makers	
Fire Escapes	Roofing	
Fireplaces	Sandblasting	
Flagstone	Screens: Doors & Windows	
Floor Laying & Refinishing	Sealant: Decks and Driveways	
Foundations	Sheet Metal Work	
Garages	Shower Bath Enclosures	
Glaziers	Sidewalks	
Gutters/Downspouts	Siding	
Guards: Doors & Windows	Sink & Counter Tops	
Hot Tubs – Permanent	Skylight	
House Lifters	Sod (when landscaping)	
Insulation	Solar System	

**1. Decide which improvements you want to make to your home.**

Determine exactly the type of improvement you want to make to your home and the amount of money you can comfortably spend. Take the time to write down the details of the work you want done before you contact home improvement contractors.

**2. Obtain at least three estimates for the improvements you want to make.**

Always comparison shop. Obtain estimates from three or more home improvement contractors. When you request an estimate from a contractor, find out whether there is a charge for the estimate if you decide not to use the contractor. Caution...the lowest estimate may not reflect the quality of materials to be used.

**3. Ask prospective contractors to show you their home improvement license.**

Ask prospective contractors to show you their pocket home improvement license card. Examine the card carefully. \*Check the license expiration date.\*

**4. Contact the Home Improvement Commission.**

Call the Home Improvement Commission (410) 230-6309 or toll free (888) 218-5925, to check the record of home improvement contractors. The Home Improvement Commission's staff can tell you if the license is good, whether complaints have been filed against the contractor and whether the complaints have been resolved.

**5. Request references from the perspective contractor.**

Ask the contractor for the names and telephone numbers of people for whom he has recently completed improvements. Check with references about the quality of the work and whether the work was completed on time. You may be able to protect yourself against poor workmanship by visually checking the contractor's previous work.

**6. Choose the contractor who is right for you.**

Carefully review the contractor's estimates, home improvement record, and references. Choose the contractor who best fits your needs and who can provide the best work at the price you can afford.

**7. Always get a written contract.**

Always get a written contract before you permit work on your home to proceed. Make sure the contract specified the date the work will begin, details exactly the type of improvements that are to be made, the quality of materials to be used, the estimated completion date, and a payment schedule. Carefully read the contract before signing it. Examine the entire document, including the fine print, before signing. Be sure you check to see if the contract contains an arbitration clause.

**8. Request to see the building permit.**

Certain types of home improvements require building permits from your local government. Check with your local licensing and permit departments to see if a permit is needed. If it is, make sure the contractor shows you the building permit before you allow work to begin.

## *The Maryland Home Improvement Commission*

The Maryland Home Improvement Commission is an agency of the Maryland Department of Labor, Licensing and Regulation. The purpose of the Commission is to foster a high quality of professionalism and workmanship in Maryland's home improvement industry and to safeguard the consumer rights of homeowners. The Commission investigates complaints by homeowners, awards monetary damages against licensed contractors and prosecutes violators of the law. Consumers can get information on home improvement contractors by calling (410) 230-6309 or 1 (888) 218-5925. Visit our website at <http://dllr.state.md.us> and click on Division of Occupational and Professional Licensing.

### **More Helpful Reminders**

Avoid unlicensed home improvement contractors.

Don't use a contractor to do work if you believe he lacks the proper skills to do the job. His bargain price may be more attractive than his finished product.

Don't use a contractor who you believe violates local building laws.

Don't pay a contractor in advance prior to reading and signing a contract. Maryland law prohibits a contractor from demanding and receiving payment before a contract is signed.

Don't pay the entire cost of the home improvement job in advance. Maryland law prohibits the contractor from receiving more than one third of the contract price at the time of the contract is signed.

Request a copy of the contractor's liability insurance certificate.

## *DLLR'S Maryland Home Improvement Commission*

The Commission (MHIC) has been serving Maryland consumers since 1962. We believe that a successful home improvement project adds to the value of your home and your well-being. Please read the information contained in this brochure carefully before signing any contract. Our recommendations are listed step-by-step for your use. We want to help you avoid the countless worries and annoyances that result from poorly performed home improvement work.

MHIC administers the Home Improvement Guaranty Fund to compensate consumers for monetary losses which arise from poor or incomplete workmanship by licensed contractors. Therefore, be certain to use only licensed contractors to ensure that you are protected by the Guaranty Fund. If you have questions, or need more information, call MHIC at (410) 230-6309 or toll free at 1 (888) 218-5925.

## *The Home Improvement Guaranty Fund*

The Home Improvement commission maintains a Guaranty Fund to compensate homeowners for monetary losses which arise from poor workmanship or failure to perform the work specified in a contract by a licensed contractor. Each licensed contractor is covered by the Fund for up to \$100,000 for all claims. The Commission holds hearings to determine whether the fund is liable to authorize an award to homeowners. Each award can be up to \$15,000 per homeowner. Contact the Home Improvement Commission for details on how to file complaints and Guaranty Fund claims. Guaranty Fund claims cannot be filed against unlicensed contractors. Make sure you use a licensed contractor.

### *Maryland*

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