



A Massachusetts Homeowner's Guide to the Home Improvement Contractor (HIC) Program

Remodeling and improving your home can be a massive undertaking. If you don't know your rights under the law you could face significant and costly problems.

Home Improvement Contractor Law

The Home Improvement Contractor Law (M.G.L. c. 142A) was created in 1992 to protect consumers and regulate the practices of home improvement contractors. The law establishes a home improvement contractor (HIC) registration requirement, a complaint and enforcement program, an arbitration program for resolving disputes, and a Guaranty Fund of last resort to compensate consumers up to \$10,000 for unpaid judgments against contractors. The Office of Consumer Affairs and Business Regulation (Office) registers contractors, conducts enforcement hearings and facilitates and administers the arbitration program and Guaranty Fund.

Before you begin a project

- **Think about the specific design** and consult an architect or designer if necessary. Decide on a budget.
- **Think about the materials you want to use.** Visit home improvement centers, read magazines featuring distinctive home designs, and talk to others who have completed similar renovations.
- **Clearly outline the work you want done** in a specification sheet and floor plan for potential contractors and have all contractors you interview develop quotes from the same description of work.
- **Contact a professional building industry association** for advice on the home improvement project.

Before you hire a contractor

- **Interview more than one contractor.** It is best practice to interview at least three contractors and request a written, detailed estimate from each.
- **Check the status of the contractor's license and registration.**
 - To check a HIC:
<https://www.mass.gov/check-if-your-contractor-is-a-registered-home-improvement-contractor>
 - To check a CSL:
<https://www.mass.gov/how-to/check-an-office-of-public-safety-and-inspections-opsi-license>
- **There are some exceptions to the registration requirement.** Contractors who do not need to be registered include installers or providers of central heating and air conditioning, energy conservation devices, landscaping, interior painting, wall and floor coverings, fencing, freestanding masonry walls, above ground pools, shutters, awnings, ground level patios, and driveways. Additionally, certain licensed professionals such as architects, electricians, and plumbers who provide services that are exclusively within the scope of their profession, as well as some part-time and small job (under \$500) contractors do not need to be registered.





Before you sign a contract

- **Always ask for a detailed written contract and estimate**, even for small projects. It will protect you and help ensure that you and the contractor understand the scope of the job and the price. State law requires that home improvement contracts over \$1,000 be in writing. The Office can provide you with a sample contract.
- **Be sure the contractor obtains the building permit**. If you apply for the permit, you *may not* be eligible to access the Guaranty Fund if you encounter a problem.
- **The contractor cannot collect more than one-third of the cost of the contract in advance**, except for costs related to special order materials.
- **If you are financing your home improvements, comparison shop**. You have the right to choose any lender who is willing to negotiate your loan. Get a cost estimate from the contractor for the work that needs to be done, and then search around for the best financing option. Contractors are not allowed to lend you the money, or act in association with any lending institution if the loan is secured by a mortgage on your home, or offer you financing with a specific lender if your home is used as collateral.

RESOURCES

To check a contractor's registration, complaint history, file a complaint, obtain a sample contract, download an arbitration or Guaranty Fund application, or obtain more information about the Home Improvement Contractor Law: Office of Consumer Affairs and Business Regulation: www.mass.gov/homeimprovement

Consumer Hotline: (617) 973-8787
Toll Free: (888) 283-3757

Attorney General's Office
(617) 727-8400

Better Business Bureau
Serving Eastern MA (508) 652-4800
www.bbb.org/boston
Serving Central and Western MA (866) 566-9222
www.bbb.org/central-western-massachusetts/

For information about the home improvement process, contact professional building industry associations:

National Association of the Remodeling Industry: <http://www.nari.org>

Builders and Remodelers Association of Greater Boston (781) 890-2101
<http://www.bragb.org>

Home Builders and Remodelers Association of Massachusetts
(800) 632-8168 <http://www.hbrama.com>



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