

# Office of Consumer Affairs and Business Regulation

## What is the Home Improvement Contractor (HIC) Program?

The Home Improvement Contractor Law (M.G.L. c. 142A) was created in 1992 to protect consumers and regulate contractor practices. The law created the Home Improvement Contractor (HIC) Program that requires contractors to register with the state, establishes an arbitration program for resolving disputes, and offers the Guaranty Fund that may compensate consumers up to \$10,000 for unpaid judgments against contractors.

## Before you start a home improvement project:

- Learn about materials, styles, and process by visiting home improvement stores, reading magazines or web sites, and talking with people familiar with home renovations.
- Create a budget.
- Consult an architect or interior designer if necessary.
- Write a detailed description of the project, including a floor plan, sample photos, and types of materials, to be sure estimates are as accurate as possible.
- Contact a professional building association, such as the Home Builders & Remodelers Association of Massachusetts ([hbrama.com](http://hbrama.com)), for advice on the project or how to choose a contractor.

Call us:

617-973-8787 or 888-283-3757 (toll-free)

Monday – Friday, 9 a.m. to 4:30 p.m.

[mass.gov/consumer](http://mass.gov/consumer)



## Before you hire a contractor:

- Interview at least three contractors.
- Get a detailed cost estimate and projected timeline from each contractor.
- Check contractor licenses and registration status at [bit.ly/hiclicenseandregistration](http://bit.ly/hiclicenseandregistration).
- See if there are complaints or arbitration cases against the contractors you are considering.
- Understand that some contractors do not need to be registered, like installers and providers of:
  - central heating and air conditioning
  - energy conservation devices
  - landscaping, fencing, and freestanding masonry walls
  - wall and floor coverings
  - above-ground pools and ground-level patios
  - shutters and awnings
  - driveways
- Ask for references.
- Be sure to receive a contract in writing, even for small jobs.
  - Contracts help protect you if something goes wrong.
  - State law requires that home improvement contracts over \$1,000 be in writing.
  - A sample contract is available online at [bit.ly/hicsamplecontract](http://bit.ly/hicsamplecontract)

## Before you sign a contract:

- Fully understand the project details and price.
- Make sure the contractor applies for the building permit.
- Do not apply for the building permit yourself.
- Know that any advance deposit required before the work starts cannot exceed one-third (1/3) of the total contract price or one-third (1/3) the actual cost of any material or equipment needed in advance.

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