

Home Improvement Contractor (HIC) Program

Homeowner Guide MA Contractor Hub Portal Quick Reference Guide

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Office of Consumer Affairs and Business Regulation (OCABR)

Overview

This document outlines for Massachusetts homeowners how to use the services provided by the Home Improvement Contractor (HIC) Program via the <u>MA Contractor Hub</u>, including looking up an HIC contractor, submitting a complaint, requesting arbitration, and applying to the Guaranty Fund.

Contractor

Any person who owns or operates a contracting business who, through himself or others, undertakes, offers to undertake, purports to have the capacity to undertake, or submits a bid for, residential contracting work. (*Source: General Law - Part I, Title XX, Chapter 142A, Section 1*)

Residential contracting

The reconstruction, alteration, renovation, repair, modernization, conversion, improvement, removal, or demolition, or the construction of an addition to any pre-existing owner-occupied building containing at least one but not more than four dwelling units, which building or portion thereof is used or designed to be used as a residence or dwelling unit, or to structures which are adjacent to such residence or building. (*Source: General Law - Part I, Title XX, Chapter 142A, Section 1*)

Mass.gov Resources

- Homeowner's guide to hiring a home improvement contractor
- Home Improvement Contract Requirements, Details, and Sample Language
- Homeowner Resources for HIC Program Mass.gov Webpage
- Home Improvement Contractor (HIC) Program Mass.gov Webpage
- Mass.gov/consumer
- Mass Consumer Affairs Blog

Contact Us

- 🔇 🔹 Phone
 - Consumer Hotline: 617-973-8787
 - Toll-free consumer hotline: <u>888-283-3757</u>
- Address
 - 1 Federal Street
 Suite 0720
 Boston, MA 02110-2012
 - Directions

Quick Reference Guide

01 | How to Navigate the MA Contractor Hub

MA Contractor Hub Home Page (Desktop)

Open the MA Contractor Hub here or from the Home Improvement Contractor (HIC) Program page on Mass.gov.

Log in for HIC Registered Contractors only.



Mass.gov website.

Arbitration requests, or **Guaranty Fund** applications.

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02 | How to Lookup an HIC Contractor

On the <u>MA Contractor Hub</u>, click on "Use Contractor Search Tool"



2 Search by contractor by *Business Name* or *HIC Registration Number*.

	Search Contractor Registration and History
indicates required field	
ways confirm that a contract e Guaranty Fund if the contr	or is registered before you hire one. Should you need assistance in the future, you will not be eligible for arbitration o actor you hire is not registered.
Contractor Search	
Search Contractor by Busines:	; Name
Search Contractor by HIC Reg	istration Number
	Search

Here you can view an HIC-registered contractor's:

- HIC Registration information and status (Active, Suspended, Revoked)
- Public Complaints against the contractor and outcomes
- Guaranty Fund payouts due by the contractor
- Arbitration Cases decided against contractor

03 | How to Submit a Public Complaint

🚹 Important:

- To file a complaint against a home improvement contractor, you must fill out this form completely and then submit. Be sure to include supporting documents. The Office of Consumer Affairs and Business Regulation (OCABR) will then review your complaint submission. Submitting a complaint will not automatically result in a hearing against a contractor. If OCABR determines a hearing is appropriate, you will be notified by email about next steps. Your complaint may result in disciplinary action against the contractor, like registration suspension or fines. Filing a complaint will not result in a monetary award for you. To pursue a monetary award, you may wish to apply to HIC Arbitration or seek another legal remedy. Please refer to the OCABR website for additional information about OCABR's home improvement contractor complaint process.
- Filing a complaint with OCABR will **not** result in a monetary award for you. If you seek a monetary award, you may wish to apply for <u>HIC Arbitration</u> or seek another legal remedy.

Prepare supporting documents for electronicupload to support the review of yourcomplaint, as applicable.

- Relevant Contractor Communications
- Relevant Photos (limit to 5, if possible)
- Deed and/or Declaration of Homestead for Property at Issue

- Detailed Narrative
- Contract
- Proof of Payment (copies of checks and/or bank statements)
- Proof of Incorporation and/or DBA Certificate (if available)
- Building Permit(s)/Application(s)
- Any Relevant Court Judgment(s)"
- 1 On the <u>MA Contractor Hub</u>, click on "Submit Complaint".
- 2 Complete all sections in the complaint form. Leverage the <u>HIC Contractor lookup</u> as needed.
- **3** Upload supporting documents – smallest file size when possible. On the to submission, *print submission for your records.*
- **4 Complete** Attestation & Signature. **Click** "Submit".

Submit Complaint	*	
\sim		
Submit a Complaint		
V Your Information		
Name	* Current Address	
x Name	* Country	
	-None	
* Email	* Street	
you@example.com		
* Phone		
	* City	State/Province
ober of dwelling units in the building at issue		None 🔻
Document Upload		
Note: to upload multiple files, add them all at the same time.		
Attractation 0 Classifier		
V Autestation & Signature		in the second
I hereby affirm that the information contained in this complaint	t is true and accurate to the best of my knowledge and belief. Signed	l under pains and penalties of perjury:
* Foter vour name	* Date	
* Enter your name	* Date	

04 | How to Submit an Arbitration Request

🚹 Important:

- To submit a request for arbitration through the Home Improvement Contractor (HIC) Program, you must fill out the online Arbitration Request form completely and submit it to the Office of Consumer Affairs and Business Regulation ("OCABR"). OCABR will review all requests. The submission of a request will not automatically result in a hearing with a contractor. Please refer to the OCABR website for additional information about <u>applying</u> to the HIC Arbitration Program.
- To qualify for arbitration, homeowners must be able to prove that:
 - Let there was a written contract for the job;
 - the contractor was registered as a Home Improvement Contractor on the date the contract was signed;
 - □ the contract was for improvements, repairs, renovations, alteration, or additions to a preexisting owner-occupied residence with no more than 4 units;
 - Let the property or residence was located in Massachusetts;
 - □ the property is your primary residence; and
 - □ your application will be filed within five (5) years of the contract date.

Prepare the following documents *for electronic upload* to support the review of your arbitration request, *as applicable*.

- Copy of Contract
- Proof of payment
- Any evidence for arbitrator consideration e.g., photos, correspondence
- Deed and/or homestead declaration
- 1 On the <u>MA Contractor Hub</u>, click on "Submit Arbitration Request".
- 2 Complete all sections in the Arbitration request form. Leverage the <u>HIC Contractor</u> <u>lookup</u> as needed.
- Upload supporting documents

 use the smallest file size
 when possible. Prior to
 submission, *print submission* for your records.
- **4 Complete** Attestation & Signature. **Click** "Submit".

Submit	Arbitration Request		
✓ Claimant Info	rmation		
	* First Name	* Address	
2			0
<u> </u>	* Last Name	* Country	
		United States	*
	* Phone	* Street	
	* Email		A
	you@example.com	* City	* State/Province
			Massachu: 🔻
		* Zip/Postal Code	
3 ∼ Attestation &	Upload () Upload Files Or drop files Signature		
	I hereby request that the state-approved arbitration	on firm arbitrate my home improvement con	tract claim, and I hereby certify
	that all statements made in connection with this re the pains and penalties of perjury.	equest for arbitration are true to the best of	my knowledge. Signed under
Λ			
4	Enter your name	Todav's Date	
4	* Enter your name	* Today's Date	
4	• Enter your name	* Todays Date Feb 28, 2025	ö

05 | How to Submit a Guaranty Fund Claim

🔔 Important:

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- To submit a request for payment from the Guaranty Fund, you must fill out the Guaranty Fund Request form completely and submit it to the Office of Consumer Affairs and Business Regulation ("OCABR"). OCABR will review all requests. The submission of a request will not automatically result in a payment from the Guaranty Fund. Please refer to the OCABR website for additional information about <u>applying to the HIC Guaranty Fund</u>.
- In order to be **eligible** for payment from the Guaranty Fund, the following must be true:
 - **□** The Guaranty Fund claim is being filed within 7 years from the date the contract was signed.
 - There is a written contract for the job
 - The contractor was registered with the Office of Consumer Affairs and Business Regulation as a Home Improvement Contractor at the time the contract was signed
 - □ The contract was for improvements, repairs, renovations, alterations, or additions to a pre-existing, owner-occupied residence with no more than 4 units
 - □ The property or residence is located in Massachusetts
 - □ The property is the primary residence
 - A court judgment or arbitration award in the homeowner's favor has been issued, and all "reasonable efforts to collect" the judgment or award have been exhausted.
 - Copy of Contract

Prepare the following required documents for Documentation of Attempts to Collect electronic upload to support the review of your Judgment or Award request. If you do not provide these required D For court judgments only:

documents, the time it takes to process your application will be significantly delayed:

- Copy of original court claim
- Copy of court judgment
- Deed or proof of ownership
- On the <u>MA Contractor Hub</u>, click on "Submit Guaranty Fund Claim".



- **2 Complete** all sections on the application form.
- **3** Upload required documents smallest file size when possible. Prior to submission, *print submission for your records.*
- **4 Complete** Attestation & Signature. **Click** "Submit".

	* First Name	* Mailing Address
	* Last Name	Q
		Linited States
	* Phone	School Asses
		- street
	* Email	
	vou@example.com	*City *State/Province
		Massachu: 🔻
		* Zip/Postal Code
	1 Upload Files Or drop files	
estation & Cine	ature	
estation & Sign	ature I hereby acknowledge that with the submission of this appli base fully complied with all provisions of the Home Improve	cation for relief from the Home Improvement Guaranty Fund, I ment Contractor Law (MGL c. 1424) and regulations promulgated
estation & Sign	lature I hereby acknowledge that with the submission of this appli- have fully compiled with all provisions of the Home Improve pursuant thereto (201 CMR 14.00) to the best of my knowled	cation for relief from the Home Improvement Guaranty Fund, I ment Contractor Law (MGL c.142A) and regulations promulgated ige.
station & Sign	lature I hereby acknowledge that with the submission of this appli- have fully compiled with all provisions of the Home Improve pursuant thereto (201 CMR 14.00) to the best of my knowled I certify that all statements made in connection with this app	cation for relief from the Nome Improvement Guaranty Fund. I ment Contractor Lee (MGL c.1424) and regulations promulgated lign.
station & Sign	lature I hereby acknowledge that with the submission of this appli have fully compiled with all provisions of the Home Improve pursuant thereto (201 CMR 14.00) to the best of my knowlec I certify that all statements made in connection with this app 1 agree to assign to the fund administrator all right, title and	cation for relief from the Nama Improvement Guaranty Fund, 1 ment Contractor Lee (MGL c.1424) and regulations promulgated ge, addition are true to the best of my knowledge. I interest in the claim up to the amount paid to me by the fund.
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station & Sign	Nature I have by a several state of the several sta	cation for relief from the Home Improvements Guaranty Fund, I ment Contractor Law (MGL C. 1424) and regulations promulgated ge, pilcation are true to the best of my knowledge. I interest in the claim up to the amount paid to me by the fund. or reliated to my claim in a timely mannec aranty Fund Administrator no later than 7 years from the date the
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estation & Sign	lature Intercity acknowledge that with the submission of this applicable in the approximation of this applicable in the adjoint of the applicable in the adjoint of the submission of the terms to prove pursuant thereto (2011 CMR 114.00) to the best of my knowledge L certify that all statements made in connection with this applicable in the adjoint of the submission of th	cation for relief from the Home Improvement Guatanty Fund, 1 ment Contractor Lev (MGL c.1424) and regulations promulgated light and the true to the best of my knowledge. Interest in the claim up to the amount paid to me by the fund. or related to my claim in a timely manne: aranty Fund Administrator no later than 7 years from the date the *Date Flore 2425
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06 | How to Search For Your Submissions

1 On the <u>MA Contractor Hub</u>, click on "Use Contractor Search Tool"



2 Select a "Search Type".

	View My Submissions
* indicates required field	
* Search Type	
Complaints	
 Arbitration Cases 	
 Guaranty Fund Claims 	

3 Search by *Last Name of filer* and:

- A. Docket Number for Complaints
- B. Case Number for Arbitration Cases
- C. Claim Number for Guaranty Fund Claims

	В	С
* Search Type	* Search Type	* Search Type
Complaints	Complaints	Complaints
Arbitration Cases	Arbitration Cases	 Arbitration Cases
Guaranty Fund Claims	Guaranty Fund Claims	Guaranty Fund Claims
✓ Complaint Search	✓ Arbitration Search	✓ Guaranty Fund Searce
* Docket Number	* Case Number	* Claim Number