

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 <u>MA Contractor Hub</u> here or from the <u>Home</u> <u>Improvement Contractor (HIC) Program page</u> on Mass.gov.

Log in for HIC Registered Contractors **only**.

() Mass.gov | ContractorHUB Contractor Log in An official website of the Commonwealth of Massachusetts Here's how you know \sim Welcome to the MA Contractor Hub! Here you can easily search contractor registrations and history, submit a complaint, and apply for arbitration or the Guaranty Fund. You can also check the status of your submissions. This Hub is offered by the Massachusetts Home Improvement Contractor (HIC) Program. Visit mass.gov/consumer to learn more. What would you like to do today? Look up an HIC Submit a Public Contractor. Complaint against an HIC Contractor. Submit Guaranty Fund Cla Use Contractor Search Tool Submit Complaint Submit a request Submit a claim to for HIC Arbitration the HIC Guaranty Program. Fund. Submit Arbitration Request View My Submissions View Homeowner Resourc... Office of Consumer Affairs and Business Regulation | Home Improvement Contractor Program Need help? Call our Consumer Hotline at 617-973-8787 or 888-283-3757 (toll-free) Enterprise Information Technology Accessibility Policy Monday - Friday, 9 a.m. - 4:30 p.m. Federal Street, Suite 0720, Boston, MA 02110-2012 Look up your submitted Access homeowner Public Complaints, resources on Arbitration requests, or Mass.gov website.

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	
	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		
Submit a Complaint		
V Your Information		
t Name	* Current Address	
A Name	* Country	
	None	
* Email you@example.com	Street	
* Phone	* City	State/Province
ober of dwelling units in the building at issue		None
Decimient under an under the doubling in their	* Softenskets	
vote: In upload multiple mes, and them all at the same time. v Attestation & Signature Ihereby affirm that the information contained in this complaint is true	and accurate to the best of my knowledge and belief. Signed un	der pains and penalties of perjury:
* 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".

Submi	t Arbitration Request	
✓ Claimant Info	ormation	
	* First Name	*Address
2		Q
2	* Last Name	* Country
		United States 👻
	* Phone	* Street
	* Email	
	you@example.com	City State/Province
		Massachu: 🔻
		* Zip/Postal Code
3 ~ Attestation &	Upload Upload Files Or drop files	
		on firm arbitrate my home improvement contract claim, and I hereby certify
	that all statements made in connection with this n the pains and penalties of perjury.	equest for arbitration are true to the best of my knowledge. Signed under
4		
4	* Enter your name	* Today's Date
4	* Enter your name	* Today's Date Feb 28, 2025

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
		* Country United States
·	* Phone	* Street
		- SWEEL
	* Email	
	you@example.com	* City * State/Province
		Massachu: 🔻
		* Zip/Postal Code
ument Upload	Upload	
unient opioud		
	Upload Files Or drop files	
	(<u></u>)	
estation & Signa	()	
estation & Signa	Lure I hereby acknowledge that with the submission of this applica	tion for relief from the Home Improvement Guaranty Fund, 1 erent Contractor Law (MGL c.1424) and regulations promulgated
station & Signa	Lure I hereby acknowledge that with the submission of this applica	ent Contractor Law (MGL c.142A) and regulations promulgated
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tation & Signal	Unre I hereby acknowledge that with the submission of this applica- have fully compiled with all provisions of the Home Improvem pursuant thereto (201 CMR 14.00) to the best of my innovledge I cortfly that all statements made in connection with this appli	eent Contractor Law (MGL c.142A) and regulations promulgated e. (cation are true to the best of my knowledge.
station & Signa	Unre I hereby acknowledge that with the submission of this applica- have fully compiled with all provisions of the Home Improver pursuant thereto (201 CMR 14.00) to the best of my knowledge I certify that all statements made in connection with this application agree to assign to the fund administrator all right, title and in	een Contractor Law (MGL c.142A) and regulations promulgated e. (cation are true to the best of my knowledge. nterest in the claim up to the amount paid to me by the fund.
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estation & Signat	Intercept admonships that with the submission of this application Thereby admonships that with the submission of this application pursuant thereto (20) CMR 14.00 is the best of my invoked I certify that all statements made in connection with this appl I agree to assign to the fund administrator all right, the and I I agree to oursply with the requests of the Fund Administrator I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I am aware that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that this application must be received by the Guadina I amage that the application must be received by the Guadina I amage that the application must be received by the Guadina I amage that Guadina I amage the Guadina I amage that the amage that the Guadina I amage that the Guadina I amage that the amage that the Guadina I amage tha	ent Contractor Law (MGL L 1424) and regulations promulgated cation are true to the best of my knowledge. Interest in the claim up to the amount paid to me by the fund. related to my claim in a timely mannec.
station & Signat	Thereby acknowledge that with the submission of this applica- have fully compiled with all provisions of the Home Improvem pursuant thereto (20) CMR (140) to the best of my knowledg I certify that all statements made in connection with this appl I agree to assign to the fund administrator all right, tile and I I agree to comply with the requests of the Fund Aministrator I am aware that this application must be received by the Guar contract was signed.	ent Contractor Law (MCL C 142A) and regulations promulgated cation are true to the best of my knowledge. Interest in the claim up to the amount paid to me by the fund. related to my claim in a timely manner.
estation & Signal	Thereby acknowledge that with the submission of this application bare fully compiled with all provisions of the Home Improvem pursuant thereto (201 CMA 14.00) to the best of my involvedge. I certify that all statements made in connection with this application with the equates of a largere to easing to the fund administrator of linght, tile and i largere to easing to the fund administrator of linght. All the administrator and linght the equates to the fund Administrator and linght. The administrator of the fund Administrator and linght. The administrator of the fund Administrator and linght. The administrator and linght the cause to the fund Administrator and linght. The administrator and linght the equates to the fund Administrator and linght. The administrator and linght the equates the superised by the Guar contract was signed.	ent Contractor Law (MGL C 142A) and regulations promulgated e. Interest in the claim up to the amount paid to me by the fund. Interest in the claim up to the amount paid to me by the fund. Intelated to my claim in a timely manner. anty Fund Administrator no later than 7 years from the date the
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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