

Appendix A:

**Home Improvement
Contractor Laws**

State Summary Law Chart

**(Includes the District of Columbia,
Puerto Rico, and the Virgin Islands)**

Home Improvement Contractor Laws State Summary* Law Chart

States	Contractor Requirements					Notes
	Licensing/ Registration** of Contractor	Prior Experience	Exam	Financial Solvency	Convictions or Bar	
Alabama						1) Counties and cities may regulate contractors and licensing.
Alaska	R					
Arizona						
Arkansas						
California						
Colorado						
Connecticut	R					
Delaware						
District of Columbia						
Florida						
Georgia						
Hawaii						
Idaho						
Illinois						
Indiana						
Iowa	R					
Kansas	(1)					
Kentucky						
Louisiana						
Maine						
Maryland						
Massachusetts	R					
Michigan						
Minnesota						
Mississippi	(2)					
Missouri	(3)					
Montana	R					
Nebraska	R					
Nevada						
New Hampshire						
New Jersey						
New Mexico						
New York						
North Carolina						
North Dakota						
Ohio						
Oklahoma						
Oregon	R					
Pennsylvania						
Puerto Rico						
Rhode Island	R					
South Carolina	L,R(4)					
South Dakota						
Tennessee						
Texas						
Utah						
Vermont						
Virgin Islands						
Virginia						
Washington	R					
West Virginia						
Wisconsin						
Wyoming						

2) Statute applies only to multi-family construction and residential subdivisions.

3) Municipalities may regulate contractors and subcontractors.

4) Licensure applies to residential builders only.

**L=Licensure, R=Registration

* Review of State Statutes effective as of June 1998; Shaded areas indicate that requirements existed in home improvement statute.

Home Improvement Contractor Laws State Summary* Law Chart

States	Contractor Coverage				Notes
	Required Contract Provisions	Prohibited Contract Provisions	Prohibited Acts	Contractor ⁵ Monetary Exemption	
Alabama				\$10,000/None	5) First number indicates aggregate value of the contract for the statute to be applicable; second number indicates minimum revenue of the contractor over a 12 month period for the statute to be applicable.
Alaska				\$10,000/None	
Arizona				\$750/None	
Arkansas					
California				\$300/None	
Colorado					
Connecticut				\$200/\$1,000	
Delaware				\$500/None	
District of Columbia					
Florida				\$1,000/None	
Georgia					
Hawaii				\$1,000/None	
Idaho					
Illinois				\$4,000/None	
Indiana					
Iowa				None/\$1,000	
Kansas					
Kentucky					
Louisiana					
Maine				\$1,400/None	
Maryland					
Massachusetts				\$500/\$5,000	
Michigan				\$600/None	
Minnesota				None/\$15,000	
Mississippi				\$100,000/None	
Missouri					
Montana				\$2,500/None	
Nebraska				None/\$1,000	
Nevada					
New Hampshire				\$25/None	
New Jersey				\$25/None	
New Mexico				None/\$7,200	
New York				\$500/\$1,500	
North Carolina				\$30,000/None	
North Dakota				\$2,000/None	
Ohio					
Oklahoma					
Oregon				\$500/None	
Pennsylvania				\$300/None	
Puerto Rico					
Rhode Island				\$500/None	
South Carolina				\$5,000/None	
South Dakota					
Tennessee				\$3,000/None	
Texas					
Utah				\$2,000/None	
Vermont					
Virgin Islands					
Virginia				\$1,000/None	
Washington				\$500/None	
West Virginia				\$1,000/None	
Wisconsin					
Wyoming					

* Review of State Statutes effective as of June 1998; Shaded areas indicate that requirements existed in home improvement statute.

Home Improvement Contractor Laws State Summary* Law Chart

States	Resources for Consumer Recovery					Penalties and Remedies		Notes
	Recovery Fund	Insurance			Bonding	Criminal Penalties	Civil Penalties	
		General Liability	Property	Personal Injury				
Alabama								
Alaska		\$50,000/\$100,000 ⁶	\$20,000		\$10,000			6) First number indicates amount of insurance required for injury to one person, second number indicates amount of insurance required for injury to more than one person.
Arizona					\$5,000/\$15,000			
Arkansas		\$20,000	\$20,000	\$50,000/\$100,000 ⁹				
California					\$7,500			
Colorado								
Connecticut					\$10,000			
Delaware								
District of Columbia			\$10,000	\$50,000/\$100,000 ⁹	\$5,000			7) First number indicates insurance required for general contractor;
Florida								second number indicates amount required for specialty contractor.
Georgia								
Hawaii			\$50,000	\$100,000/\$300,000 ⁹				
Idaho								
Illinois								
Indiana								
Iowa					\$5,000 ¹¹			8) First number indicates insurance required for general contractor; second number indicates amount required for residential contractor.
Kansas								
Kentucky								
Louisiana					\$10,000			
Maine								
Maryland		\$50,000						
Massachusetts								
Michigan								9) First number indicates amount of insurance required for injury to one person, second number indicates amount of insurance required for injury to more than one person.
Minnesota		\$100,000	\$10,000		\$5,000/\$15,000			
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada					\$1,000/\$100,000			
New Hampshire					\$5,000 ¹²			
New Jersey								10) First number indicates insurance required for residential contractor; second number indicates amount required for general contractor.
New Mexico								
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma		\$500,000/\$100,000 ⁷	\$500,000/\$100,000 ⁷					
Oregon		\$500,000/\$100,000 ⁸	\$500,000/\$100,000 ⁸	\$100,000/0 ¹⁰	\$5,000/\$10,000 ¹³			11) Bond required for out-of-state contractors only.
Pennsylvania								
Puerto Rico								
Rhode Island		\$300,000	\$300,000					12) Bond is only required if the contractor is a corporation or a company.
South Carolina					\$15,000			
South Dakota								
Tennessee					\$10,000			
Texas								
Utah					Price of Contract			13) First number indicates amount required for specialty contractor; second number indicates amount required for general contractor.
Vermont								
Virgin Islands								
Virginia								
Washington			\$20,000	\$50,000/\$100,000 ⁹				
West Virginia								
Wisconsin								
Wyoming								

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