Table of Contents
Please note you must apply in the exact name of your corporation.

The Secretary of the State before approving your application to obtain a certificate of authority. We will confirm your standing with the Secretary of the State to incorporate in the state, you are known as a foreign corporation. If you are good standing with the Secretary of the State, you must be in

Requirements for Corporations

Home Contractor License Fund

You have to pay into the New Home Construction Registration, but you will not have to pay into the New Home Construction Registration. If you get both registrations, you will not need to pay the registration fee for the New Home Construction Contractor Registration. This is a separate registration and will be issued by the Department of Consumer Protection. You must obtain a New Home Improvement Contractor, you must obtain a New Home Improvement Contractor Registration.

Requirements for New Home Improvement Contractor Registrations

You must register as a Home Improvement Contractor.

Requirements for New Home Improvement Contractor Registrations

You must register as a Home Improvement Contractor if:

Home Improvement Contractor Registrations

Home Improvement Contractor

Regulations

Appendix A: Resource List for Contractors

Appendix B: Notice of Cancellation

Appendix C: Checklist

Consumer Complainant

Subcontractors

Grievances and Warranties

Pricing and Pricing

Converting Business Practices (Page 25)

Special Environmental Issues: Radon Abatement, Lead, and Residential

Exposure to Informaldehyde (Page 19)
Renewing Your Registration

You are also required by regulation to keep your mailing address up to date with us. Be sure to keep your e-mail address up to date with us.

How to Register

2. Click on the “License” link at the top of our home page.
3. If instructed, you should apply online at www.ct.gov/dep/app.
4. If not instructed, you should apply by mail at the Department of Consumer Protection, 720 Winter Street, 3rd Floor, Waltham, MA 02451.

Requirements for Subperoners

For home improvement subcontractors, you must be registered. If you are a home improvement subcontractor and have a registration number, you are also required by regulation to display your registration number on your vehicle and display a copy of the license that appears on your renewal notice.

In connection with your vehicle registration, the holder of the license shall display the license on the vehicle and shall have the license displayed on the vehicle at all times.

If you do not have a trade name certificate or are using your legal business name, you must display your corporate name on the application, along with your legal business name.

If you do not have a trade name certificate or are using your legal business name, you must display your corporate name on the application, along with your legal business name.

Trade Name Certificate

Your trade name certificate is a legal document that allows you to operate under your trade name.

You may use your trade name to conduct business under the name of your trade name certificate.

Remember: If you register your business name, you are also required by regulation to keep your mailing address up to date with us.

Number of Trade Names

You must display your registration number on all of your business cards, business cards, business letters, and business correspondence.

Displaying Your Registration Number

First time users must also validate an active e-mail address, if the e-mail address is validated, you will be able to login to the homepage of your registration and enter the registration number.

You can renew at www.ct.gov/dep/app.

Remember: It is illegal to perform any trade name work without a valid registration.
You must be in writing:

1. Transaction Date
2. Start Date
3. Completion Date

Any changes in the completion date or changes in the completion date, changes to the contract must be in writing.

In addition, the law allows the Department of Consumer Protection to levy civil penalties up to $1,500.00 per violation if you are not registered, subject to prosecution. You may also be prosecuted without being registered as a criminal offense.

Performing home improvement work in Connecticut requires a Home Improvement Contractor or Salesperson registration before you offer to conduct any business or enter into any contracts.
Appendix C:

Statement in the form provided in this booklet as
than 10 point boldface type and may include a
The written notice shall be in capital letters, no less

New Home Construction Contracts

Do not wish to be canceled,
the contractor in writing upon execution of the contract that they
as references for the contractor’s work. The consumer may advise
in every contract, a new home construction contractor must
Notice of Cancellation

NOTE: The only exception to the 3-Day Cancellation Right is for a

a sample,
customer to keep for their files. See Appendix B of this booklet for
to mail in should they choose to cancel, and one copy for the
copies: one copy for you, one copy for the customer

The original notice of cancellation form attached to the contract
must be a complete notice of cancellation that includes, printed clearly in

The 3-Day Cancellation Right:
Remember: Saturday is a business day.

Contractor or seller’s name and address.
Both parties of cancellation forms must also contain the
transaction.

midnight of the third business day after the date of the
by which the homeowner may cancel the transaction (no later than
both copies of the “notice of cancellation” must include the date
Improvement Guaranty Fund

The home improvement consumer, in the event of a default or a cancellation of the home improvement contract, is entitled to the use of the Improvement Guaranty Fund. The Fund can reimburse consumers for up to $15,000.00 in losses.

The New Home Construction Act

The New Home Construction Act requires that all home construction contracts be registered with the Department of Consumer Protection. This registration is necessary for the work to be legally performed. The act also requires that home improvement contracts be registered within two years prior to the date of the contract or the time that the home improvement work was performed. The act also requires that the consumer be given a written guarantee of the work performed.

The Home Improvement Guaranty Fund

The Home Improvement Guaranty Fund provides financial support of up to $15,000.00 to consumers for home improvement work. However, in order to receive financial assistance from the Fund, the consumer must prove that the work was not performed as agreed upon in the contract and that the contractor was not registered with the Department of Consumer Protection.

Exceptions to this regulation are:

1. Homeowners applying for their own home improvement work.
2. Homeowners applying for their own home improvement work under Chapter 392 of the Connecticut General Statutes.
3. Mobile home dealers and/or lessees covered under Chapter 392 of the Connecticut General Statutes.
4. Homeowners applying for their own home improvement work under Chapter 392 of the Connecticut General Statutes.

Reminder: If the consumer is acting on their own behalf, they do not need to be registered.

People do not need to be registered for home improvement work on a two-family unit, or a new condominium unit. A new home is defined as a new, single-family dwelling, a new construction, or a new improvement to an existing home.
The $480 fee into the New Home Guaranty Fund, you will still have to pay.

If your New Home Guaranty Fund's吊名 of your registration, you will not have to pay the application fee for your New Home.

No, you cannot purchase a Home Improvement Guaranty Fund. The Home Improvement Guaranty Fund is capped at $750,000. The Home Improvement Guaranty Fund is capped at $750,000.

If your Home Improvement Guaranty Fund is capped at $750,000, your Home Improvement Guaranty Fund is capped at $750,000.

If your Home Improvement Guaranty Fund is capped at $750,000, your Home Improvement Guaranty Fund is capped at $750,000.

To access the Home Improvement Guaranty Fund, you must apply within two years of the date of the judgment.

If your Home Improvement Guaranty Fund is capped at $750,000, your Home Improvement Guaranty Fund is capped at $750,000.

To access the Home Improvement Guaranty Fund, you must apply within two years of the date of the judgment.

If your Home Improvement Guaranty Fund is capped at $750,000, your Home Improvement Guaranty Fund is capped at $750,000.
and is not customarily used for residential jobs.

• Bidding is not required in Connecticut for residential work.

• It is important to check with your insurance company to pay a contractor who is not on your list.

• You may be required by your insurance company to pay construction workers who are not a part of your employment contract.

• Your contractor may affect you.

• Make sure your subcontractors also carry liability insurance. It is wise to do so.

• If you have any questions or concerns about your insurance, contact the State of Connecticut's Workers' Compensation Commission.

For more information, contact the State of Connecticut's Workers' Compensation Commission.

If you are about to do a project in Connecticut, you may be required to obtain a building permit.

Building Permits

Improvement Act

The General Contractor or Principal (they do not employ the property owner or a job site owner who does not need to act as a general contractor) applying for a building permit.

Workers’ Compensation

Connnecticut law requires that contractors show the local building inspector proof of their workers’ compensation insurance. If subcontractors are involved, make sure they also carry liability insurance.

Plumbing, Heating, and Electrical

Improvement Act

The General Contractor or Principal (they do not employ the property owner or a job site owner who does not need to act as a general contractor) applying for a building permit.

Workers’ Compensation

Connnecticut law requires that contractors show the local building inspector proof of their workers’ compensation insurance. If subcontractors are involved, make sure they also carry liability insurance.

Home Improvement Laws

Important Additional Information

Planning and Zoning

Interpretation issues.

Building Code

Improvement Act

The General Contractor or Principal (they do not employ the property owner or a job site owner who does not need to act as a general contractor) applying for a building permit.

Workers’ Compensation

Connnecticut law requires that contractors show the local building inspector proof of their workers’ compensation insurance. If subcontractors are involved, make sure they also carry liability insurance.

Home Improvement Laws

Important Additional Information

Planning and Zoning

Interpretation issues.

Building Code

Improvement Act

The General Contractor or Principal (they do not employ the property owner or a job site owner who does not need to act as a general contractor) applying for a building permit.

Workers’ Compensation

Connnecticut law requires that contractors show the local building inspector proof of their workers’ compensation insurance. If subcontractors are involved, make sure they also carry liability insurance.

Home Improvement Laws

Important Additional Information

Planning and Zoning

Interpretation issues.

Building Code

Improvement Act

The General Contractor or Principal (they do not employ the property owner or a job site owner who does not need to act as a general contractor) applying for a building permit.

Workers’ Compensation

Connnecticut law requires that contractors show the local building inspector proof of their workers’ compensation insurance. If subcontractors are involved, make sure they also carry liability insurance.

Home Improvement Laws

Important Additional Information

Planning and Zoning

Interpretation issues.

Building Code

Improvement Act

The General Contractor or Principal (they do not employ the property owner or a job site owner who does not need to act as a general contractor) applying for a building permit.

Workers’ Compensation

Connnecticut law requires that contractors show the local building inspector proof of their workers’ compensation insurance. If subcontractors are involved, make sure they also carry liability insurance.
from the State Department of Public Health at (609) 509-7299 or
WWW.CDOL/DPF/Asbestosis.

Applicant and Renewal:

4. Submit pool of competing RFPs, with the above terms for lease.

3. Register with the Department of Consumer Protection as a Program:

Program:

1. Attend a program approved by the State Commissioner of Public Health and receive a passing score on an examination.

2. Be nationally certified as a radon mitigator by the National Radon Safety Board or the National Radon Proficiency Program.

1. Contractor performing radon mitigation shall:

For this type of work:

- Proper wording of contracts and warranties
- For the purpose of radon mitigation work, you may wish to consult your attorney
- The various methods of doing, so if you are interested in radon mitigation work, you should familiarize yourself with performing radon mitigation, you should familiarize yourself with
- As a home improvement contractor, if you are interested in

Richards.

done by the homeowner using various kits or by professional

of the net. Testing for concentrations of radon in your home can be

Factors, including the location, air tightness of the house, and time

concentration levels depend on various

levels in the earth, and exists in almost all homes in different

Radon exists as a natural by-product of the decay of radioactive

Radon and Asbestos Testing

Underground Heating/Hot Storage

Radon, Asbestos, Lead, and Radionuclear

Special Environmental Issues:

Remember: All warranties should be in writing.

Your obligations:

honored if you become ill, or for other reasons are unable to fulfill

is not covered, and decide how that warranty will be

home improvement work. If so, be sure to spell out everything that

As a contractor, you may offer a warranty to customers on your

Service Warranties

The contract

Solicitation of Sales Act (RSPA), including the 3-day right to cancel

All Home Improvement contracts are also covered under the Home

The Home Solicitation Sales Act
any work involving asbestos or lead-based paint.

Language that should be included in your contract if you perform
potential asbestos included in this work and the necessary

Agrain, you may wants to consult your attorney concerning the

sites.

Procedure in disposing of these materials or approved disposal

taken to prevent the spread of these materials to other parts of the

proper protective clothing and equipment. These precautions are

properly trained, you may make sure they have the

responsibility. Be sure to include this work in your budget.

Responsibility for the removal and disposal is your

If you know that these materials exist in a house before you sign a

and who is responsible for the removal.

You should ensure that your contract addresses hazardous

done if they are encountered on the job.

Health.

Lead Postioning Prevention and Control Regulations have also been

The State Department of Public Health, the Protection Program has

Environmental Protection Agency (EPA) Lead Requirements

In general, anyone who is paid to perform work that disturbs paint

contractors. Property managers, and others who may disturb

Air (RIP) is a federal regulation program currently affecting

The EPA’s Lead Paint Prevention, Repair, and Painting Program

Exclusions to the RPP

Any window replacement.

during projects on housing, until before 1978.

More than 50 square feet of painted exterior surfaces

More than six square feet of interior painted surfaces (per

項目 that disturb:

referred to removal, exterior paint, plumbing, carpentry and

activities subject to the RPP law are not performed.

Window Replacement.

Electricals and paneling.

Maintenance work.

Laudators, property managers.

Finishes, workers.

Carpenters.

Remodelers.

Home Improvement Contractors.

Painters.

including:

In housing built before 1978 must comply with the lead paint law,

painted surfaces.

contractors, property managers, and others who may disturb

RIP is a federal regulation program currently affecting

The EPA’s Lead Paint Prevention, Repair, and Painting Program

Zero-bedroom dwellings (studio apartments, dorms),

then the age of six years there is expected to live there.

Housing for the elderly or disabled, unless a child younger

Lead apartment projects.

Housing built after 1977.
Certification and Training

Lead Level:
- Perform in response to a resident child with an elevated blood.
- Be performed by the lead operator or by information on the pre-renovation education requirements do not apply to emergency.
- Be retained for three years after completion of the project.
- Describe the nature, location, and dates of the renovation.
- Be posted where they will be seen.

Pre-renovation education requirements do not apply to emergency.

Informational signs must:
- Distribute the information on the renovation or repair job.
- The informational signs shall be on or in the property where the work is performed.
- You must keep these written communications of receipt of the pamphlet for three years after completion of the project.

You must keep these written communications of receipt of the pamphlet for three years after completion of the project.

Important:
- A certificate of mailing from the post office.
- Self-certification from the recipient.
- A signed receipt from the recipient.
- Obtain a receipt for the pamphlet from you. This may be in the form of:
- Pre-removal requirements.
- And occupants before the renovation starts and give a copy of "Pre-renovation Right" pamphlet to the owner.
- On home improvement / renovation / repair projects, you must:
Precautionary, Repair, and Painting Program
Visit the Department of Public Health's page at EPA Lead.
For more information on lead issues and the EPA you may wish to base paint hazards. Followed by a ventilation procedure to minimize exposure to lead.
Follows without HP/PA exhaust control, and through clean-up spreading, producing open-air burning and the use of power include containing the work area to prevent dust and debris from lead-safe work practices must be followed. These practices include:

Work Practice Requirements

Lead-safe work practices can be found at www.epa.gov/lead.

More Information about EPA

Certification allows the renovator to perform renovations in any non-authorizes state or Indian tribal area.

Renovation 

The certified renovator is required to perform renovations for any particular job.

To become a certified renovator, an individual must comply with EPA Education Requirements.

Becoming a Certified Renovator

Contractors and must comply with guidelines.

Concentrations must be restricted as Home Improvement tank systems fulfill the removal of underground heating oil storage.

Contractors who do not hold a R&D license allowing them to perform the removal of residential underground heating oil storage.
coating out of a job and any given estimate.
order to assess a profit, remember to include these expenses when
and other business expenses that need to be paid regularly.
include rent, utilities, maintenance on vehicles and tools, insurance,
It is important to calculate your overhead or "fixed costs." These

Overhead Calculations

Calculations that make this much easier:
for every job you do, there are a series of software programs
reaching the labor, hours, materials and subcontractors' expenses.
necessary if you want to bid future jobs successfully. This means
keeping cost records of jobs you have done in the past is a

Historical Job Costing

Follow-up Services

Service (if applicable), proper and complete cleaning, and other
determined, materials, labor, insurance.

Payment

When picking the job, it is important to include the cost of warranted
percentage of markup necessary to cover your overhead.
Decide if the cost of your job including materials, labor, insurance,
paid trail of all phases and components of a job.
chance of cost errors are minimized. Get a complete estimating
get your quotes from your suppliers and subcontractors so your
computer estimating system available for all buildings and projects.
Builder's finished with your trades associations for help. There are
accurate estimate of the expenses for a project. If you don't have

Job Cost Estimating

Payment Schedules

A challenging part of home improvement is coming up with an

Contracting Business Practices

Financing

Home Improvement Projects

or less detail, depending on the job.

Different contractors may break down progress payments in more

and plan for the cost of any special order materials for each job.
remunerate your guarantee fee, payments and insurance premiums,
your estimate to overbid or underbid your estimate to order.
employees, subcontractors, and overhead expenses. You must also
must plan a cash flow diagram to meet your payments to vendors.
contact and should do all of the customer and to you. You
Payment schedules are important to include in your written

The Department of buildings, and others. Determine the
show for your first payment interest the delivery of some materials to

Property Sample, whichougth penalizes the progress of the work.
A way to be fair to both consumers and contractors is to agree on a

The Department encourages consumers to have something to

"mixed costs." These

program of software programs

where necessary.

Proper cleaning, and other.

the cost of your job including materials, labor, insurance.

payment necessary to cover your overhead.

Job Cost Estimating

Payment Schedules

A challenging part of home improvement is coming up with an

Contracting Business Practices
 Guarantees and Warranties

Depending on the use of the product, a customer may be allowed only a prorated refund or credit, pay for shipping to and from the factory for repairs. The following charges may be made:

- $40 for actual costs of labor.
- $30 for any warranty periods or after.
- $25 for any parts or product service.
- If the warranty is not used, the warranty may:
  - cease to exist.

Certain warranties may be extended for a nominal fee, or be good for the optional service only.

Cover parts other than labor or product. Or for a nominal fee, the warranty may:

- cease to exist.
- be void or limited.

Some warranties are void if:

- the product is not used.
- the warranty is void for the optional service only.

The warranty is void for the optional service only.

There are two basic types of warranties: express and implied.

Express warranty is a written warranty for a particular purpose.

Implied warranty is a condition of the product.

A written warranty is a document that may apply to the product.

Even if there is no express warranty, a company may be liable if:

- the product is defective.
- the product causes injury.
- the product is damaged.
- the product is damaged by the manufacturer.
- the product is damaged by a customer.

An express warranty may be either "full" or "limited." If the warranty

"full" is used:

- the warranty must be repaired by the manufacturer.
- the warranty must be replaced by the retailer.
- the warranty must be repaired by the consumer.

An express warranty may be either "full" or "limited." If the warranty

"limited" is used:

- the warranty is void for the optional service only.
- the warranty is void for the optional service only.
- the warranty is void for the optional service only.

Some warranties do not guarantee that the product is new, or that the product is new.

This section describes the warranty for the product as outlined by the manufacturer.

The warranty is void for the optional service only.

A warranty and a guarantee are the same thing.
registration
improvement community fund, or your
home improvement act, the home
law, call and ask any questions about the

call us for help if you are not clear about the

a personal and emotional one, too.
that the customer's investment is not just a financial one. it is often
great if you answer the customer's questions as they arise. remember
if your customer already knows a lot about their project, that is

a problem.
in many cases, a few minutes of honest discussion can settle an
beginning the next project.
problems they're more interested in completing the job or
progress. some contractors never take the time to discuss
more quickly. some contractors never take the time to discuss
concerns with customers that arise. safe to bring concerns to you, our

encourage them to talk to you about their concerns. by making the
customer's questions and return their telephone calls.

consumer complaints

you may contact the department of consumer protection by

www.idaho.gov or contact an attorney for more information.

contractors when they are trying to collect money, please visit
they have paid you. there are a number of obligations on
need to be concerned about subcontractors' mechanics liens when
and suppliers. give copies to your customer so that they don't

you may want to obtain lien waivers from all your subcontractors

repairs for warranted items should the need arise.
in addition, you want subcontractors who will respond quickly to

factors other than price.
do also evaluate your subcontractors on

bids based solely on low price, you should

contracted against accepting a contractor

remember just as the homeowner is

subcontractors.

are responsible for all work done, including work by
requirements, as the person contracting with the consumer, you
subcontractors. clearly specifying the job and schedule
any project, you should have a written contract with your

be sure your subcontractors understand the scope of their work on

contracts on the front items.

you should be sure that all of your subcontractors have adequate

subcontractors.
The date by when cancellation must be sent
Address where cancellation must be sent
Cancellation Form that includes:
Consumer has been given a detachable "Notice of
Right to cancel
You have verbally informed the consumer about their
Notice of Cancellation Information
Homeowner Signature and Date

Signatures

Completion Date
Start Date
Transaction Date
Important Contract Data
The Entire Statement of Agreement
Contractor HIC Registration Number
Contractor Address
Contractor Name

The Basics
will help you make sure everything is covered.
Improvement contract & the home the contract is executed. This checklist
delivered to the owner. Without charge. A copy of the home
registered contractor or experienced. The contractor must provide and a
must contain all the information below and is enforced by a
The contract is not valid and not enforceable against the homeowner.

Appendix A
SYSTEM
3) The Installation of an Automatic Fire Extinguishing
CONTRACTOR: AND
Work Performed By Any Contractor Hired By The
CONTRACTOR’S WORK.
Whether The Contractor Will Hold You Harmless For
Home Construction Contractor:
In addition, you are advised to discuss with the NEW
Complaint History with the Department.
CONTRACTOR and to ascertain the CONTRACTOR’S
VERIFIED REGISTRATION INFORMATION PRESENTED BY THE
2) Contact the Department of Consumer Protection To
Home Construction Work.
2) Contact several individuals on the list to discuss
Previous 24 months.
Construction of a new home to completion during the
list of all contractors for whom the contractor has
Home Construction Work. Then a Homes to completion during prior 24 months. Then a
contractor has not constructed at least 12 homes
CONTRACTOR DURING THE PREVIOUS 24 MONTHS, OR IF THE
the last 12 new homes built to completion by the
1) Request from the contractor a list of consumers of
Accordingly, you are advised to:
New Home Construction Contractor Registration Notice
Appendix C

________________________________________
CONSUMER’S EMAIL ADDRESS:
________________________________________
CONSUMER’S NAME:
________________________________________
DATE:
________________________________________
CONSUMER’S SIGNATURE:
I hereby cancel this transaction:
Not later than midnight of this date (3) business days from
<table>
<thead>
<tr>
<th>Contact Information</th>
<th>A Resource List for Contractors</th>
</tr>
</thead>
</table>

### Appendix D

This notice does not contain an exhaustive list of the Home Construction Contractor may be obtained by contacting the New Home Construction Contractor. Additional inquiries should not make electric contracting with A.