WHAT IS THE GUARANTY FUND?
It is a fund maintained by the Commonwealth, supported by registrant contributions. After certain conditions are met, any owner whose contractor violates any provisions of the law, may receive payment for some or all of their damages from this fund. The responsible contractor must repay the fund for these payments, or else he risks suspension or revocation of his registration and administrative penalties and fines.

WHAT ARE THE PENALTIES IF A REGISTRANT VIOLATES REQUIREMENTS OF THE LAW AND REGULATIONS?
The law provides for penalties against contractors who violate any of the provisions of the Act, so be sure to read the Regulations. These penalties include:
- Director may suspend or revoke a registration or assess an administrative penalty up to $2,000 for violations of this chapter.
- Attorney General or District Attorney may bring action for fines up to $5,000 or imprisonment up to two years for certain violations of this Act, in addition to administrative penalties.

WHAT ARE SOME OF THE KEY PROVISIONS?
- Any contract with an owner above $1,000 must be in writing and contain certain provisions specified in the law.
- Contractors/subcontractors cannot act as mortgage brokers or represent lenders.
- Building permits, contracts, and advertising for residential contracting must contain the registration number of the contractor.
- Contractor/subcontractor is responsible for conduct of employees, salespersons, & subcontractors within the scope of their contract with the owner.
- All Building Permits shall clearly state that persons contracting with unregistered contractors do not have access to the guaranty fund.
- Provisions can be made in the contract for contractors to use alternative dispute resolution through any private arbitration service approved by the Secretary of Consumer Affairs and Business Regulations.
- Action to enforce provisions of this chapter or to seek damages can be brought in the superior court, the district court, or the small claims court.

WHAT ARE OWNERS' RESPONSIBILITIES?
- Owners not using registered contractors or obtaining their own permits cannot receive payment from the guaranty fund.
- Owner must have a court or arbitrator judgment and have made diligent efforts to collect damages before he can make a claim against the guaranty fund.
- Maximum award from the Fund of the lesser of actual damages or $10,000 for any one job, and up to $75,000 against any one contractor.
- Owners must have a written contract for work over $1,000.

780 CMR R6: Home Improvement Contractor Registration and Enforcement Regulations; Board of Building Regulations and Standards.
201CMR 14.00: Home Improvement Contractor Arbitration and Guaranty Fund.
WHAT IS THE RENEWAL PERIOD?

Every two years, every permit holder is required to reapply for renewal of his or her permit. Failure to do so results in the permit being automatically revoked. The application fee is $2,200 for each permit holder who applies for renewal. The renewal period begins on the date the application is received and ends on the date the permit is renewed. The renewal period is the same as the initial permit period.

WHAT ARE THE FEES?

The application fee for each permit holder is $2,200 and the renewal fee is $2,200. The application fee must be submitted with the application form. The renewal fee must be submitted with the renewal application form.

WHERE DO I SEND THE APPLICATION?

Boston, MA 02108
One Arbour Place, Room 101
Home Improvement Contractor Registration
Director
Send all applications and completed forms to this address.

WHERE DO I GET ANSWERS TO QUESTIONS ABOUT THE LAW AND REGULATIONS?

Questions about the law and regulations should be directed to the Department of Consumer Affairs and Business Regulations, 617-727-7800.

CONTRACTORS REGISTRATION

Construction broadcasters are required to be registered with the Department of Consumer Affairs and Business Regulations. The registration fee is based on the contractor's address, the number of employees, and the amount of work performed.

A registration fee is required in the amount of $2,200. The registration fee may be paid in two installments of $1,100 each. The first installment is due within 30 days of the date the application is submitted. The second installment is due within 90 days of the date the application is submitted. A registration fee is required in the amount of $2,200. The registration fee may be paid in two installments of $1,100 each. The first installment is due within 30 days of the date the application is submitted. The second installment is due within 90 days of the date the application is submitted.

WHO IS EXEMPT FROM REGISTRATION?

Building contractors who are over 50 years of age and who have been in business for at least 20 years are exempt from registration. Building contractors who are under 50 years of age and who have been in business for at least 10 years are exempt from registration. Building contractors who have met the requirements of the building code and who have been in business for at least 5 years are exempt from registration. Building contractors who have met the requirements of the building code and who have been in business for at least 10 years are exempt from registration. Building contractors who have met the requirements of the building code and who have been in business for at least 15 years are exempt from registration. Building contractors who have met the requirements of the building code and who have been in business for at least 20 years are exempt from registration.