



## **Affirmation of Homeowner – Home Improvement**

Name of Homeowner \_\_\_\_\_ Permit No. \_\_\_\_\_

Address of Property \_\_\_\_\_

**Maryland Law:** Except for a permit for a home improvement to be **performed** by a property owner, the building and permits department of a county or municipality may not issue a permit for a home improvement unless the permit includes the license number of a licensed contractor.

The **Maryland Home Improvement Commission** licenses and regulates home improvement contractors and salespersons. Home improvement work includes alteration, remodeling, repair or replacement of a building or part of a building used as a residence. Home improvement also includes work done on individual condominium units. Home improvement does not include work done on commonly owned areas of condominiums or buildings that contain four or more single family units. The Commission investigates complaints by homeowners, awards monetary damages against licensed contractors, and prosecutes violators of the home improvement law and regulations.

The Commission has a Guaranty Fund (The Fund) supported by licensed contractors, who pay a Guaranty Fund assessment when they obtain their Home Improvement license and each time they renew their license. This Fund compensates homeowners for actual monetary losses due to poor workmanship or failure to perform a home improvement contract. The Fund applies only to work done by licensed contractors. The maximum amount that a homeowner may recover through the Fund is the amount paid to the contractor, up to \$20,000. If the total amount of all claims against a contractor equals more than \$100,000, then each homeowner's award is pro-rated based upon the total amount awarded to each claimant.

**In order to obtain a permit that does not contain the license number of a licensed Home Improvement Contractor, the homeowner shall affirm as follows:**

1. I understand that the Maryland Home Improvement Commission was created to provide homeowners like me with certain protections and that I could lose the benefits of those protections if I ever entered into a contract with an unlicensed contractor.
2. I understand that contractors in the State of Maryland are licensed by the Maryland Home Improvement Commission.
3. I am the homeowner of the property located in the State of Maryland and am seeking a building permit for that property.

