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Economic Matters Committee
Chair
Business Regulation Subcommittee

House Chair, Veterans Caucus
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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

Testimony for HB1290
Economic Matter Committee

Good afternoon Mr. Chairman, Madame Vice-Chairwoman, and esteemed members of the committee. I am Delegate C.T. Wilson and it's a privilege to be here to present **House Bill 1290 entitled Consumer Protections-Home Improvement Contractors-Home Improvement Contracts.**

Bill Overview:

Authorizing certain home improvement contractors to obtain the full contract price of a home improvement contract by posting an irrevocable letter of credit in an amount equal to \$100,000 per home improvement contract but not exceeding \$2,000,000; authorizing certain owners to file a complaint with the Division of Consumer Protection in the Office of the Attorney General under certain circumstances; requiring the Division to notify the contractor, investigate a certain complaint, and make certain determinations; etc.

Bill Outline:

1. Provides an exemption to current statute Business Regulation 8-617 on home improvement contracting, that if a home improvement contractor puts up an irrevocable line of credit of \$100,000/contract not to exceed \$2 million.
2. Implements stronger protections for consumers and contractors.

Conclusion:

This bill aims to alleviate home improvement contractors from having to debt collectors due to partial payment laws.

Thank you for your time and I request a favorable consideration for this bill. I am open to any questions or concerns you may have about HB1290.