

# HOUSE BILL 1351

C2  
HB 1348/25 – ECM

6lr1622  
CF SB 929

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By: **Delegates Amprey and Ruff**

Introduced and read first time: February 12, 2026

Assigned to: Economic Matters

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## A BILL ENTITLED

1 AN ACT concerning

2 **Home Improvement Contractors – Disaster Mitigation Services – Regulation**  
3 **and Prohibition**

4 FOR the purpose of altering the definition of “home improvement” to include the provision  
5 of certain disaster mitigation services for purposes of licensing and regulation of  
6 home improvement contractors; authorizing a certain owner to rescind a home  
7 improvement contract for disaster mitigation services under certain circumstances;  
8 authorizing the governing body of a county to impose certain limitations on  
9 in–person solicitation of a victim of a disaster by a contractor offering disaster  
10 mitigation services; and generally relating to solicitation following a disaster.

11 BY repealing and reenacting, with amendments,  
12 Article – Business Regulation  
13 Section 8–101 and 8–501(c)(1)(viii) and (ix)  
14 Annotated Code of Maryland  
15 (2024 Replacement Volume and 2025 Supplement)

16 BY adding to  
17 Article – Business Regulation  
18 Section 8–501(c)(1)(x), 8–501.1, and 8–507  
19 Annotated Code of Maryland  
20 (2024 Replacement Volume and 2025 Supplement)

21 BY repealing and reenacting, without amendments,  
22 Article – Business Regulation  
23 Section 8–501(c)(2) and (3) and (f)  
24 Annotated Code of Maryland  
25 (2024 Replacement Volume and 2025 Supplement)

26 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
27 That the Laws of Maryland read as follows:

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



**Article – Business Regulation**

1  
2 8–101.

3 (a) In this title the following words have the meanings indicated.

4 (b) “Commission” means the Maryland Home Improvement Commission.

5 (c) “Contractor” means a person, other than an employee of an owner, who  
6 performs or offers or agrees to perform a home improvement for an owner.

7 (d) “Contractor license” means a license issued by the Commission to act as a  
8 contractor.

9 **(E) “DISASTER MITIGATION SERVICES” INCLUDES:**

10 **(1) BOARDING UP WINDOWS OR DOORS TO SECURE A BUILDING;**

11 **(2) DEMOLITION OF A STRUCTURE TO PREVENT FURTHER DAMAGE;**

12 **(3) SETTING WATER MITIGATION EQUIPMENT;**

13 **(4) TARPING OR CAULKING A ROOF OR BUILDING AFTER DAMAGE;**

14 **AND**

15 **(5) SECURING A WALL OR ROOF TO PREVENT FURTHER DAMAGE.**

16 **[(e)] (F)** “Fund” means the Home Improvement Guaranty Fund.

17 **[(f)] (G)** “Hearing board” means a home improvement hearing board appointed  
18 by the Commission under § 8–313 of this title.

19 **[(g)] (H)** (1) “Home improvement” means:

20 (i) **1.** the addition to or alteration, conversion, improvement,  
21 modernization, remodeling, repair, or replacement of a building or part of a building that  
22 is used or designed to be used as a residence or dwelling place or a structure adjacent to  
23 that building; or

24 **[(ii)] 2.** an improvement to land adjacent to the building; **OR**

25 **(II) THE PROVISION OF DISASTER MITIGATION SERVICES FOR A**  
26 **BUILDING OR PART OF A BUILDING THAT IS USED OR DESIGNED TO BE USED AS A**  
27 **RESIDENCE OR DWELLING PLACE OR A STRUCTURE ADJACENT TO THAT BUILDING.**

1 (2) “Home improvement” includes:

2 (i) construction, improvement, or replacement, on land adjacent to  
3 the building, of a driveway, fall-out shelter, fence, garage, landscaping, deck, pier, porch,  
4 or swimming pool;

5 (ii) a shore erosion control project, as defined under § 8–1001 of the  
6 Natural Resources Article, for a residential property;

7 (iii) connection, installation, or replacement, in the building or  
8 structure, of a dishwasher, disposal, or refrigerator with an icemaker to existing exposed  
9 household plumbing lines;

10 (iv) installation, in the building or structure, of an awning, fire  
11 alarm, or storm window; and

12 (v) work done on individual condominium units.

13 (3) “Home improvement” does not include:

14 (i) construction of a new home;

15 (ii) work done to comply with a guarantee of completion for a new  
16 building project;

17 (iii) connection, installation, or replacement of an appliance to  
18 existing exposed plumbing lines that requires alteration of the plumbing lines;

19 (iv) sale of materials, if the seller does not arrange to perform or does  
20 not perform directly or indirectly any work in connection with the installation or application  
21 of the materials;

22 (v) work done on apartment buildings that contain four or more  
23 single-family units; or

24 (vi) work done on the commonly owned areas of condominiums.

25 **[(h)] (I)** “Home improvement contract” means an oral or written agreement  
26 between a contractor and owner for the contractor to perform a home improvement.

27 **[(i)] (J)** (1) “License” means, except where it refers to a license other than  
28 one issued under this title, a license issued by the Commission.

29 (2) “License” includes:

30 (i) a contractor license; and

1 (ii) a salesperson license.

2 **[(j)] (K)** “Licensed contractor” means a person who is licensed by the  
3 Commission to act as a contractor.

4 **[(k)] (L)** “Owner” includes a homeowner, tenant, or other person who buys,  
5 contracts for, orders, or is entitled to a home improvement.

6 **[(l)] (M)** “Salesperson” means a person who sells a home improvement.

7 **[(m)] (N)** “Salesperson license” means a license issued by the Commission to sell  
8 a home improvement.

9 **[(n)] (O)** “Sell a home improvement” means:

10 (1) to negotiate or offer to negotiate a home improvement contract with an  
11 owner; or

12 (2) to seek to get a home improvement contract from an owner.

13 **[(o)] (P)** “Subcontractor” means a person, other than a laborer or supplier of  
14 materials, who makes an oral or written agreement with:

15 (1) a contractor to perform all or part of a home improvement contract; or

16 (2) another subcontractor to perform all or part of a subcontract to a home  
17 improvement contract.

18 8–501.

19 (c) (1) In addition to any other matters on which the parties lawfully agree,  
20 each home improvement contract shall contain:

21 (viii) a notice that gives the telephone number and website of the  
22 Commission and states that:

23 1. each contractor must be licensed by the Commission; and

24 2. anyone may ask the Commission about a contractor; **[and]**

25 (ix) a notice set by the Commission by regulation that:

26 1. specifies the protections available to consumers through  
27 the Commission; and

1                   2.     advises the consumer of the right to purchase a  
2 performance bond for additional protection against loss; AND

3                   **(X) IF THE CONTRACT IS FOR THE PROVISION OF DISASTER**  
4 **MITIGATION SERVICES, NOTICE OF THE OWNER’S RIGHT TO RESCIND THE CONTRACT**  
5 **UNDER § 8–501.1 OF THIS SUBTITLE.**

6                   (2)     If payment for work performed under the home improvement contract  
7 will be secured by an interest in residential real estate, a written notice in not smaller than  
8 10 point bold type that is on the first page of the contract shall state in substantially the  
9 following form: “This contract creates a mortgage or lien against your property to secure  
10 payment and may cause a loss of your property if you fail to pay the amount agreed upon.  
11 You have the right to consult an attorney. You have the right to rescind this contract within  
12 3 business days after the date you sign it by notifying the contractor in writing that you are  
13 rescinding the contract.”

14                  (3)     The notice under paragraph (2) of this subsection shall be  
15 independently initialed by the homeowner.

16                  (f)     (1)     Except as provided in paragraph (2) of this subsection, a home  
17 improvement contract for the installation of a solar energy generating system on the roof  
18 of a building shall include the installation of a barrier that meets industry standards to  
19 prevent wildlife intrusion and damage to the solar energy generating system or the  
20 underlying roof.

21                  (2)     A home improvement contract for the installation of a solar energy  
22 generating system on the roof of a building is not required to include the installation of a  
23 barrier as specified under paragraph (1) of this subsection if the customer has waived the  
24 installation of the barrier after being informed of the cost of the barrier and the risks of not  
25 installing a wildlife barrier.

26 **8–501.1.**

27                  **(A) (1) IF A HOME IMPROVEMENT CONTRACTOR SOLICITS AN OWNER AND**  
28 **THE OWNER SIGNS A CONTRACT FOR DISASTER MITIGATING SERVICES, THE OWNER**  
29 **MAY RESCIND THE CONTRACT WITHIN 5 DAYS AFTER ENTERING INTO THE**  
30 **CONTRACT.**

31                  **(2) AN OWNER THAT RESCINDS A HOME IMPROVEMENT CONTRACT IN**  
32 **ACCORDANCE WITH THIS SECTION MAY NOT BE REQUIRED TO PAY MORE THAN THE**  
33 **AMOUNT INDICATED AND INITIALED BY THE OWNER, IN THE CONTRACT.**

34                  **(B) A HOME IMPROVEMENT CONTRACT FOR DISASTER MITIGATION**  
35 **SERVICES SHALL:**

1           **(1) COMPLY WITH THE REQUIREMENTS OF § 14-302 OF THE**  
2 **COMMERCIAL LAW ARTICLE; AND**

3           **(2) INCLUDE THE FOLLOWING LANGUAGE, WHICH SHALL BE**  
4 **INITIALED BY THE OWNER:**

5           **“DURING THE FIRST 5 DAYS AFTER THIS CONTRACT IS SIGNED, THE OWNER**  
6 **HAS THE RIGHT TO RESCIND THE CONTRACT AND BE LIABLE ONLY FOR AN AMOUNT**  
7 **NOT TO EXCEED \$\_\_\_\_\_ (FILL IN AMOUNT) AND \_\_\_\_\_ (OWNER INITIALS).”.**

8 **8-507.**

9           **(A) IN THIS SECTION, “DISASTER” MEANS A SERIOUS EVENT THAT:**

10           **(1) CAUSES HARM TO A HOME, BUILDING, OR OTHER STRUCTURE; AND**

11           **(2) REQUIRES EMERGENCY RESPONSE SERVICES.**

12           **(B) THIS SECTION DOES NOT APPLY TO A CONTRACTOR, OR A PERSON**  
13 **ACTING ON BEHALF OF A CONTRACTOR, WHO IS ENGAGED IN AN ONGOING BUSINESS**  
14 **RELATIONSHIP, OTHER THAN MERE SOLICITATION, WITH A VICTIM OF A DISASTER**  
15 **BEFORE THE DISASTER OCCURS.**

16           **(C) FOR PURPOSES OF THIS SECTION, THE EXISTENCE OF A DISASTER IS**  
17 **NOT CONTINGENT ON THE DECLARATION OF A STATE OF EMERGENCY BY THE**  
18 **FEDERAL GOVERNMENT OR THE GOVERNOR UNDER § 14-107 OF THE PUBLIC**  
19 **SAFETY ARTICLE, OR A LOCAL DISASTER DECLARATION AS DEFINED UNDER §**  
20 **14-110.5 OF THE PUBLIC SAFETY ARTICLE.**

21           **(D) THE GOVERNING BODY OF A COUNTY MAY IMPOSE LIMITATIONS ON**  
22 **IN-PERSON SOLICITATION OF A VICTIM OF A DISASTER BY A CONTRACTOR**  
23 **OFFERING DISASTER MITIGATION SERVICES, INCLUDING LIMITATIONS ON THE**  
24 **HOURS DURING WHICH AND AREAS WITHIN WHICH IN-PERSON SOLICITATION MAY**  
25 **OCCUR.**

26           **SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect**  
27 **October 1, 2026.**