



HB1351 Home Improvement Contractors - Disaster Mitigation Services - Regulation and Prohibition
Position: FAV

March 4, 2026

The Honorable Kris Valderrama, Chair
Economic Matters Committee
Room 230, House Office Building
Annapolis, Maryland 21401
cc: Members, House Economic Matters

Chair Valderrama and Members of the Committee:

Economic Action writes in support of HB1351 which brings disaster mitigation services under the purview of the Maryland Home Improvement Commission and establishes a 5 day right of rescission for a homeowner who agrees to a contract with a disaster mitigation service.

The Maryland Home Improvement Commission provides oversight, education, and enforcement for Maryland's home improvement contractors, including a Guaranty Fund to redress homeowners' issues under certain circumstances. By expanding MHIC's scope to include disaster mitigation specialists, homeowners and property owners will gain additional consumer protections.

Disaster mitigation specialists provide remediation and emergency support in case of serious events such as fire, natural disaster, or similar creates substantial damages to a building. Oftentimes, mitigation specialists may approach homeowners immediately after a fire or natural disaster and offer their services. While many are legitimate businesses, some bad actors may pressure vulnerable and shocked homeowners into signing costly contracts, or may disappear entirely once the contractor has received the initial payment.

HB1351 expands protections for vulnerable homeowners and property owners by expanding oversight, disclosures, and right of rescission to disaster victims.

For all these reasons we support HB1351 and urge a favorable report.

Best,

Marceline White
Executive Director

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

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