



THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

**Official Sponsor Testimony in Support of SB 929: Home Improvement Contractors –  
Disaster Mitigating Services – Regulation and Prohibition  
Testimony of Senator Kevin M. Harris**

Chair Feldman, Vice-Chair Kagan, and Members of the Education, Energy, and the Environment Committee,

The intent of SB 929 is to restrict predatory business practices by home improvement contractors after a disaster. Exploitative solicitations after disasters have long been reported across Maryland, emphasizing the urgent need for protection against predatory business behavior.

The home improvement contract a homeowner enters must comply with the Maryland-Door-to-Door Sales Act, and include a notice informing the homeowner of their right to rescind within five days. The contractor must also be licensed by the Maryland Home Improvement Commission.

SB 929 outlines “disaster” as a serious event that causes harm to a home, building, or other structure and requires emergency response services. It intends to assist all victims of disasters by emphasizing that the existence of a disaster is not contingent on the declaration of a State of Emergency by the federal government or the Governor, or a local disaster declaration.

It clearly defines a “disaster mitigating service” as any service that includes boarding up windows or doors to secure a building, demolishing a structure to prevent further damage, setting water mitigation equipment, tarping or caulking a roof or building after damage, and securing a wall or roof, to prevent further damage. It defines a home improvement contract as an oral or written agreement between a contractor and owner for the contractor to perform a home improvement.

SB 929 allows homeowners to rescind home improvement contracts for disaster mitigation services within five days of entering. Under the amendments to this bill, a homeowner will only be liable to pay an amount that is a fair and reasonable value for the necessary work performed under the Home Improvement contract prior to the cancellation.

In the amendments, it is also marked that it is a fraudulent act for a contractor offering home repair or remodeling services for damages to a private residence, to directly or indirectly pay or otherwise compensate an insured, or offer to pay or compensate an insured, for any part of the insured’s deductible under the insured’s property or casualty insurance policy if payment for the services will be made from the proceeds of that policy.

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Education, Energy, and the  
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Recent victims of disasters are vulnerable, and certain service companies exploit this vulnerability in order to market and sell their services. SB 929 works to prevent predatory business practices that rely on over-charging and fraud of the inducement.

The bill ensures the dignity of victims of disasters and their right to fair and proper assistance for their damages.

For these reasons, we respectfully request a favorable committee report on SB 929.