

Congratulations in deciding to apply for a **Maryland Home Improvement Contractor's License**. Getting a MHIC license is critical to the success of your home improvement business and it's the law! The MHIC licensing staff looks forward to assisting you.

As part of Original Contractor's application, you must submit and provide the following items.

Required information & Checklist for a MHIC Original Contractor License Application:

- 1. Trade Name - Prior** to registering your Trade name/Partnership/Corporation:
 - Call the Commission at 410-230-6231 to check for name availability.
 - Then, register your business name with the Maryland Department of Assessment and Taxation <https://egov.maryland.gov/BusinessExpress/> and submit proof of acceptance with your license application.
 - If you are trading as a Corporation/LLC, you must submit the Articles of Incorporation/Organization and Certificate of Good Standing.
 - Out of state corporations must register in Maryland, along with the name and address of the resident agent located in Maryland.

- 2. Financial Solvency** - the Commission requires that all applicants demonstrate financial solvency. (*Assets - Liabilities = Net Worth*)
 - **If financial solvency is not met.** Any applicant who does not meet the financial solvency guidelines may purchase a surety bond or obtain an indemnitor.
 - **Surety Bond** - you may obtain a two-year \$30,000.00 Surety Bond (must show the name of the individual applicant as well as the company's name) and be signed by the applicant. <http://labor.maryland.gov/license/mhic/mhighbondagencies.shtml>
 - **Indemnitor** - Indemnitor must meet the same financial solvency requirements that are required of the applicant.
 - **CO-Owner Signature Form:** If you have someone who is a co-owner of your real property, you will need to complete the Co-owner's Signature Form. This form may be found at the following link: <https://www.labor.maryland.gov/forms/mhiccoownersig.doc>. Have the form signed notarized and submit it with your application package.

- 3. Real Estate & Bank Statements**
 - A copy of your current real property assessment notice(s) must be enclosed if real estate is listed on your financial statement. You may also include a written appraisal to prove property value from a licensed appraiser. (*not more than two years old*) For out-of-state property(ies), please include copy of deed. (*comparables not accepted*)
 - The license application must have notarized signature of co-owner(s) of real estate, bank accounts or other assets.
 - Submit a copy of the last **three** months of **personal** bank statements. Business accounts are not considered.

- Vehicles - A copy of title/registration and printout of Kelly Blue Book Value must be provided. (Business vehicles not accepted)
- Other Assets - Must provide proof of ownership and documented proof of value.

4. **Credit Report**

- A current, original credit report from one of the three credit bureaus must accompany your application. (dated within 90 days or less)
- You have the option of obtaining a credit report from www.annualcreditreport.com

5. **Certificate of Liability Insurance** - \$50,000.00 or more of general liability insurance Must be submitted. Certificate must:

- Include the name of the individual applicant as well as the company's name.
- Designate the Maryland Home Improvement Commission as the **Certificate Holder** at the address: 1100 N. Eutaw St., Baltimore, Maryland 21201
- **This insurance must be always in effect.**

6. **Current Photo:** A current 2 x 2 **photograph** of yourself or a clear copy of your driver's license.

Send ALL these documents to:

- **by Email to:** DLOPLMHICLIC-LABOR@MARYLAND.GOV * **PREFERRED** *

- **OR** -

- **by Mail to:** Maryland Home Improvement Commission
1100 North Eutaw Street
Baltimore, MD. 21201
410-230-6231

Applications will not be accepted at the Home Improvement Commission.

Please carefully review your application package prior to submission. If your application is received incomplete, you will have **45 days** to submit the remaining documents. After such time your application will be returned to you and a refund issued. **The \$20.00 application fee will not be refunded.**

PHONE: 410-230-6231 • EMAIL: dloplmhic-labor@maryland.gov • Website: www.labor.maryland.gov

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