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## **State Roofing Contractor Laws Compendium**

| DIRECT LINK TO EACH STATE   |                      |                 |                   |
|-----------------------------|----------------------|-----------------|-------------------|
| <u>Alabama</u>              | <u>Illinois</u>      | <u>Montana</u>  | Rhode Island      |
| <u>Alaska</u>               | <u>Indiana</u>       | <u>Nebraska</u> | South Carolina    |
| <u>Arizona</u>              | <u>lowa</u>          | <u>Nevada</u>   | South Dakota      |
| <u>Arkansas</u>             | <u>Kansas</u>        | New Hampshire   | <u>Tennessee</u>  |
| <u>California</u>           | <b>Kentucky</b>      | New Jersey      | <u>Texas</u>      |
| Colorado                    | Louisiana            | New Mexico      | <u>Utah</u>       |
| Connecticut                 | <u>Maine</u>         | New York        | <u>Vermont</u>    |
| <u>Delaware</u>             | <u>Maryland</u>      | North Carolina  | <u>Virginia</u>   |
| <b>District of Columbia</b> | <u>Massachusetts</u> | North Dakota    | <u>Washington</u> |
| <u>Florida</u>              | Michigan             | Ohio            | West Virginia     |
| Georgia                     | Minnesota            | Oklahoma        | Wisconsin         |
| <u>Hawaii</u>               | Mississippi          | Oregon          | Wyoming           |
| Idaho                       | Missouri             | Pennsylvania    |                   |

|                        | ALABAMA  |
|------------------------|--|
| Roofing License        | Code of Ala. § 34-14A-2 Residential home builder. A person who constructs a residence or structure for sale or who, for a fixed price, commission, fee, or wage, undertakes or offers to undertake the construction or superintending of the construction, or who manages, supervises, assists, or provides consultation to a homeowner regarding the construction or superintending of the construction, of any residence or structure that is not over three floors in height and that does not have more than four residential units, or the repair, improvement, or reimprovement thereof, to be used by another as a residence when the cost of the undertaking exceeds \$10,000. Notwithstanding the foregoing, the term includes a residential roofer when the cost of the undertaking exceeds \$2,500. |
| Licensing Board        | Code of Ala. § 34-14A-3 Home Builders Licensure Board  |
| Penalties              | Code of Ala. § 34-14A-8  The board may levy and collect administrative fines not to exceed \$5,000 for each violation or revoke or suspend the license of any licensee who, in the opinion of the board, has committed fraud or deceit in obtaining a license required by this chapter, who has been guilty of gross negligence, incompetence, or misconduct in the practice of residential home building, who has engaged in the business of residential home building outside the scope of the license, or who has violated this chapter or a board rule.  |
| Prohibition on Rebates | N/A  |

| Notice of Cancellation | Code of Ala. § 8-36-2 A person who has entered into a written contract with a residential roofing contractor to provide goods or services to be paid from the proceeds of a property and casualty insurance policy may cancel the contract prior to midnight on the 5 <sup>th</sup> business day if the insured receives written notice from the insurer that all or any part of the claim or contract is not a covered loss under the insurance policy or that the covered claim will not be sufficient to cover the amount of the contract. |
|------------------------|---|
| Reciprocity            | N/A   |
| State Statutes         | The Code of Alabama 1975; Alabama Administrative Code   |

|                        | ALASKA  |
|------------------------|---|
| Roofing License        | Alaska Stat. § 08.18.024; 12 AAC 21.460  The department may authorize the limited use of specific construction techniques or materials that are defined by the department as part of one specialty trade by a specialty contractor licensed in a different specialty trade if those construction techniques or materials are a small but inseparable part of what is required to complete that specialty contractor's work. |
| Licensing Board        | Alaska Stat. § 08.01.010 Division of Corporations, Business & Professional Licensing  |
| Penalties              | Alaska Stat. § 08.18.141 A contractor, a home inspector, or a person acting in the capacity of a contractor or home inspector is guilty of a class B misdemeanor if the person violates registration requirements and lapse of endorsement.   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Alaska Statutes; Alaska Administrative Code   |

|                        | ARIZONA   |
|------------------------|---|
| Roofing License        | A.R.S. § 32-1102 General residential contracting, which is engaging in the contracting business by any general contractor or subcontractor who undertakes to construct, alter, repair, add to, subtract from, improve, move, wreck or demolish any residential structure or appurtenances including swimming pools on or within residential property lines. |
| Licensing Board        | A.R.S. § 32-1102 Registrar of Contractors   |
| Penalties              | A.R.S. § 32-1154<br>Civil Penalties   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | A.R.S. § 32-1158.02   |
|                        | A residential owner of a property or casualty insurance policy has the right to cancel the contract within seventy-two hours after the insured owner has been notified by the insurer that the claim has been denied.   |
| Reciprocity            | N/A   |
| State Statutes         | Arizona Revised Statutes; Arizona Administrative Code   |

|                 | ARKANSAS  |
|-----------------|---|
| Roofing License | A.C.A. § 17-25-601; A.C.A. § 17-25-603; A.C.A. § 17-25-604; A.C.A. § 17-25-604 "Roofing contractor" means a person, including a subcontractor or nonresident roofing contractor, that: (i) Engages in the business of residential roofing services for a fee; or (ii) Offers to engage in or solicits residential roofing-related services, including construction, installation, renovation, repair, maintenance, alteration, and waterproofing. |
| Licensing Board | A.C.A. § 17-25-602<br>Contractors Licensing Board   |
| Penalties       | A.C.A. § 17-25-103; A.C.A. § 17-25-603; A.C.A. § 17-25-607  |

|                        | Provides the Contractors Licensing Board may issue a fine, modify, suspend, or revoke a           |
|------------------------|---|
|                        | roofing contractor registration certificate. Any contractor shall be deemed guilty of a           |
|                        | misdemeanor and shall be liable to a fine of not less than \$100 nor more than \$200 for each     |
|                        | offense, with each day to constitute a separate offense, who:                                     |
|                        | For a fixed price, attempts to or submits a bid when the cost of the work to be done is           |
|                        | \$50,000 or more, without first having procured a license with the proper classification to       |
|                        | engage in the business of contracting   |
|                        | Shall present or file the license certificate of another;   |
|                        | Shall give false or forged evidence of any kind to the Board or any member thereof in             |
|                        | obtaining a certificate of license;   |
|                        | Shall impersonate another; or   |
|                        | Shall use an expired or revoked certificate of license.   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | A.C.A. § 4-88-903; A.C.A. § 4-88-904  |
|                        | A contractor is required to furnish to the insured a statement outlining heir cancelation         |
|                        | rights. An insured has the right to cancel at anytime within 3 business days after they have      |
|                        | received written notification from their insurer that all or any part of the claim is not covered |
|                        | under the insurance policy. A contractor is prohibited from commencing work until the             |
|                        | insureds right to cancel has expired.   |
| Reciprocity            | N/A   |
| State Statutes         | Code of Arkansas; Arkansas Administrative Rules   |

|                        | CALIFORNIA  |
|------------------------|---|
| Roofing License        | Cal Bus & Prof Code § 7058 A specialty contractor is a contractor whose operations involve the performance of construction work requiring special skill and whose principal contracting business involves the use of specialized building trades or crafts.   |
|                        | 16 CCR 832.39 A roofing contractor installs products and repairs surfaces that seal, waterproof and weatherproof structures.  |
| Licensing Board        | Cal Bus & Prof Code § 7000.5<br>Contractors State License Board   |
| Penalties              | Cal Bus & Prof Code § 7099.2  Except as otherwise provided by this chapter, no civil penalty shall be assessed in an amount greater than \$5,000. Notwithstanding Section 125.9, a civil penalty not to exceed \$15,000 may be assessed for a violation of Section 7114 or 7118.  |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | Cal Bus & Prof Code § 7159 The notice set forth in subparagraph (B) and entitled "Three-Day Right to Cancel," shall be provided to the buyer unless the contract is:  Negotiated at the contractor's place of business.  Subject to the "Seven-Day Right to Cancel."  Subject to licensure under the Alarm Company Act. |
| Reciprocity            | Cal Bus & Prof Code § 7065.4 Arizona, Nevada, and Utah Link:  |
| State Statutes         | California Codes; California Code of Regulations  |

| COLORADO        |  |  |
|-----------------|--|--|
| Roofing License | C.R.S. 6-22-102  |  |
|                 | (a) An individual or sole proprietorship that performs roofing work or roofing services in this state for compensation; or (b) A firm, partnership, corporation, association, business trust, limited liability company, or other legal entity that performs or offers to perform roofing work in this state on residential property for compensation. |  |

| Licensing Board        | N/A   |
|------------------------|---|
| Penalties              | C.R.S. 6-22-105   |
|                        | See statute for details.  |
| Prohibition on Rebates | C.R.S. 6-22-105   |
|                        | A roofing contractor that performs roofing work, the payment for which will be made from the    |
|                        | proceeds of a property and casualty insurance policy issued pursuant to part 1 of article 4 of  |
|                        | title 10, C.R.S., shall not advertise or promise to pay, waive, or rebate all or part of any    |
|                        | insurance deductible applicable to the claim for payment for roofing work on the covered        |
|                        | residential property.   |
| Notice of Cancellation | C.R.S. 6-22-104   |
|                        | A property owner who enters into a written contract with a roofing contractor to perform        |
|                        | roofing work on the property owner's residential property, the payment for which will be        |
|                        | made from the proceeds of a property and casualty insurance policy issued pursuant to part      |
|                        | 1 of article 4 of title 10, C.R.S., may rescind the contract within seventy-two hours after the |
|                        | property owner receives written notice from the property and casualty insurer that the claim    |
|                        | for payment for roofing work on the residential property is denied in whole or in part.         |
| Reciprocity            | N/A   |
| State Statutes         | Colorado Revised Statutes; Colorado Code of Regulations   |

| CONNECTICUT            |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Connecticut General Statutes; Regulations of the Connecticut State Agencies |

|                        | DELAWARE  |
|------------------------|---|
| Roofing License        | <ul> <li>30 Del. C. § 2101; 30 Del. C. § 2501</li> <li>"Contractor" includes every person engaged in the business of:</li> <li>Furnishing labor or both labor and materials in connection with all or any part of construction, alteration, repairing, dismantling or demolition of buildings, roads, bridges, viaducts, sewers, water and gas mains and every other type of structure as an improvement, alteration or development of real property; a person is a contractor regardless of whether the person is a general contractor or a subcontractor, or whether the person is a resident or a nonresident; in addition "contractor" shall include "construction transportation contractors" which shall include persons engaged in the business of contracting for transporting tangible property of other persons in connection with all or any part of the construction, alteration, repairing, dismantling or demolition of buildings, roads, bridges, viaducts, sewers, water and gas mains and every other type of structure as an improvement, alteration or development of real property but shall not include day persons as defined in § 2301(a) of this title; or</li> <li>Real estate developer.</li> </ul> |
| Licensing Board        | 30 Del. C. § 2103 Division of Revenue - Contractors   |
| Penalties              | 30 Del. C. § 2119 If any individual, copartnership, firm or corporation or any association of persons acting as a unit shall engage in, prosecute, follow or carry on any occupation or business for which a license is required by this Part, within the limits of this State, without having first obtained a proper license therefor, that person or persons and the individuals composing such firm or association of persons and each of them and the president and directors of such corporation and each of them, and those persons defined in 11 Del. C. § 282, for every such offense shall be liable to the payment of the license fees and shall be fined not more than \$ 3,000, or imprisoned not more than 2 years, or both.  |
| Prohibition on Rebates | N/A   |

| Notice of Cancellation | N/A   |
|------------------------|---|
| Reciprocity            | N/A   |
| State Statutes         | Delaware Code; Delaware Administrative Code |

| DISTRICT of COLUMBIA   |  |
|------------------------|--|
| Roofing License        | D.C. Code § 47-2851.03d; CDCR 17-3901  |
|                        | A General Contractor/Construction Manager License shall be required for individuals or |
|                        | businesses engaged in general contracting or construction management.                  |
| Licensing Board        | D.C. Code § 47-2851.05   |
|                        | Business License Center  |
| Penalties              | D.C. Code § 47-2846; CDCR 17-3909  |
|                        | See statute for details.   |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | Code of the District of Columbia; Code of D.C. Municipal Regulations                   |

| FLORIDA                |   |
|------------------------|---|
| Roofing License        | Fla. Stat. § 489.105  "Roofing contractor" means a contractor whose services are unlimited in the roofing trade and who has the experience, knowledge, and skill to install, maintain, repair, alter, extend, or design, if not prohibited by law, and use materials and items used in the installation, maintenance, extension, and alteration of all kinds of roofing, waterproofing, and coating, except when coating is not represented to protect, repair, waterproof, stop leaks, or extend the life of the roof. |
|                        | Fla. Stat. § 489.113 Any person who desires to engage in contracting on a statewide basis must establish their competency and qualifications to be certified pursuant to this part.   |
| Licensing Board        | Fla. Stat. § 489.107 Construction Industry Licensing Board  |
| Penalties              | Fla. Stat. § 489.129 61G4-17.001, F.A.C. See administrative rules for guidelines.  Fla. Stat. § 489.147; Fla. Stat. § 817.234(7)(d) A contractor is guilty of a 3 <sup>rd</sup> Degree felony for waiving or rebating all or part of an insurance deductible for repairs to property covered by a property insurance policy.  |
| Prohibition on Rebates | Fla. Stat. § 489.147 Prohibits a contractor or somebody working on their behalf from soliciting residential property owners through prohibited advertisements, which are communications to a consumer that encourage, instruct, or induce a consumer to contact a contractor to file an insurance claim for roof damage.  |
| Notice of Cancellation | Fla. Stat. § 817.234(7)(d) A contractor is prohibited from waiving or rebating all or part of an insurance deductible for repairs to property covered by a property insurance policy.  N/A  |

| Reciprocity    | <ul> <li>Fla. Stat. § 489.115</li> <li>The board shall certify as qualified for certification by endorsement any applicant who:</li> <li>Has passed a national, regional, state, or United States territorial licensing examination that is substantially equivalent to the examination required by this part;</li> <li>Holds a valid license to practice contracting issued by another state or territory of the United States, if the criteria for issuance of such license were substantially equivalent to Florida's current certification criteria;</li> <li>Holds a valid, current license to practice contracting issued by another state or territory of the United States, if the state or territory has entered into a reciprocal agreement with the board for the recognition of contractor licenses issued in that state, based on criteria for the issuance of such licenses that are substantially equivalent to the criteria for certification in this state.</li> </ul> |
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| State Statutes | Florida Statutes; Florida Administrative Code   |

|                        | GEORGIA  |
|------------------------|--|
| Roofing License        | N/A  |
| Licensing Board        | N/A  |
| Penalties              | N/A  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | O.C.G.A. § 10-1-393.12  A person who has entered into a written contract with a residential roofing contractor to provide goods or services to be paid from the proceeds of a property and casualty insurance policy may cancel the contract prior to midnight on the 5 <sup>th</sup> business day after the insured has received written notice from the insurer that all or any part of the claim or contract is not a covered loss under such insurance policy. |
| Reciprocity            | N/A  |
| State Statutes         | Georgia Code; Rules & Regulations of the State of Georgia  |

|                        | HAWAII   |
|------------------------|--|
| Roofing License        | HRS § 444-7 A specialty contractor is a contractor whose operations as such are the performance of construction work requiring special skill such as, but not limited to, electrical, drywall, painting and decorating, landscaping, flooring, carpet laying by any installation method, plumbing, or roofing work, and others whose principal contracting business involves the use of specialized building trades or crafts.  HAR 16-77 § 16-77-28 All contractors classified: C-42 Roofing contractor |
| Licensing Board        | HRS § 444-3<br>Contractors License Board   |
| Penalties              | HRS § 444-23 See statute for guidelines.   |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | Hawaii Revised Statutes; Code of Hawaii Rules  |

| IDAHO           |   |
|-----------------|---|
| Roofing License | Idaho Code § 54-5203; Idaho Code § 54-5204 "Contractor" means: Any person who in any capacity undertakes, offers to undertake, purports to have the capacity to undertake, or submits a bid to, or does himself or by or through others, perform construction, or a construction manager who performs construction management services. |
| Licensing Board | Idaho Code § 54-5206  |
|                 | Idaho Contractors Board   |

| Penalties              | Idaho Code § 54-5217  Any person acting in the capacity of a contractor within the meaning of this chapter without a current registration as herein required shall be guilty of a misdemeanor and upon conviction be punished by a fine of not to exceed \$ 1,000 or by imprisonment in the county jail for a term not to exceed 6 months, or by both such fine and imprisonment. |
|------------------------|---|
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Idaho Code; Idaho Administrative Code   |

| ILLINOIS               |   |
|------------------------|---|
| Roofing License        | 225 ILCS 335/2 – Repealed January 1, 2026 "Roofing contractor" is one who has the experience, knowledge and skill to construct, reconstruct, alter, maintain and repair roofs and use materials and items used in the construction, reconstruction, alteration, maintenance and repair of all kinds of roofing and waterproofing as related to roofing, all in such manner to comply with all plans, specifications, codes, laws, and regulations applicable thereto, but does not include such contractor's employees to the extent the requirements of Section 3 of this Act [225 ILCS 335/3] apply and extend to such employees. |
| Licensing Board        | 225 ILCS 335/2.1 - Repealed January 1, 2026 Roofing Advisory Board  |
| Penalties              | 225 ILCS 335/9.8; 225 ILCS 335/10a - Repealed January 1, 2026 Any person who is found to have violated any provision of this Act is guilty of a Class A misdemeanor for the first offense. On conviction of a second or subsequent offense the violator is guilty of a Class 4 felony. Each day of violation constitutes a separate offense.  |
| Prohibition on Rebates | 815 ILCS 513/18 A contractor offering home repair or remodeling services shall not advertise or promise to pay or rebate all or any portion of any insurance deductible as an inducement to the sale.   |
| Notice of Cancellation | 815 ILCS 513/18 A person who has entered into a written contract with a contractor offering home repair or remodeling services to provide goods or services to be paid from the proceeds of a property and casualty insurance policy may cancel the contract prior to midnight on the earlier of the 5th business day after the insured has received written notice from the insurer that all or any part of the claim or contract is not a covered loss under the insurance policy or the 13th business day after receipt of a proof of loss by the insurer from the insured.  |
| Reciprocity            | N/A   |
| State Statutes         | Illinois Compiled Statutes; Illinois Administrative Code  |

| INDIANA                |  |
|------------------------|--|
| Roofing License        | N/A  |
| Licensing Board        | N/A  |
| Penalties              | Ind. Code § 24-5-11-14   |
|                        | A violation of this chapter is subject to civil penalties outlined in <i>Ind. Code § 24-5-0.5-4</i> .  |
| Prohibition on Rebates | Ind. Code § 24-5-11-10.5   |
|                        | A property improvement supplied is prohibited from offering to pay or rebate any part of an            |
|                        | insurance deductible.  |
| Notice of Cancellation | Ind. Code § 24-5-11-10   |
|                        | A property owner may cancel a contract at any time before midnight on the 3 <sup>rd</sup> business day |
|                        | after they have received written notification from their insurance company that all or any part        |
|                        | of the claim or contract is not a covered loss under the insurance policy.                             |
| Reciprocity            | N/A  |
| State Statutes         | Indiana Code; Indiana Administrative Code  |

| Roofing License        | Iowa Code § 91C.1; 875 IAC 150.2  As used in this chapter, unless the context otherwise requires, "contractor" means a person who engages in the business of construction, as the term "construction" is defined in the |
|------------------------|---|
|                        | Iowa administrative code for purposes of the Iowa employment security law. However, a person who earns less than \$2,000 annually or who performs work or has work performed  |
|                        | on the person's own property is not a contractor for purposes of this chapter.  |
| Licensing Board        | N/A   |
| Penalties              | Iowa Code § 91C.8; 875 IAC 150.10; Iowa Code § 714.16   |
|                        | See statute for details.  |
| Prohibition on Rebates | Iowa Code § 103A.71   |
|                        | A residential contractor is prohibited from rebating any insurance deductible or any portion  |
|                        | thereof as an inducement to the sale of goods or services.  |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Iowa Code; Iowa Administrative Code   |

|                        | KANSAS  |  |
|------------------------|---|--|
| Roofing License        | K.S.A. § 50-6,123   |  |
|                        | No person shall engage in the business of or act in the capacity of a roofing contractor within this state without having a valid registration certificate as required by this act. |  |
| Licensing Board        | K.S.A. § 50-6,124   |  |
|                        | Attorney General: Roofing Contractor Registration   |  |
| Penalties              | K.S.A. § 50-6,123   |  |
|                        | Any person who fails to obtain a valid registration certificate prior to acting as a roofing  |  |
|                        | contractor as defined in this act, shall be liable for a civil penalty as provided in subsection  |  |
|                        | (a) of K.S.A. 50-636, and amendments thereto, which civil penalty shall be in addition to any   |  |
|                        | other relief which may be granted or other penalty prescribed by law.   |  |
| Prohibition on Rebates | N/A   |  |
| Notice of Cancellation | N/A   |  |
| Reciprocity            | K.S.A. § 50-6,134   |  |
|                        | Every applicant for a roofing contractor's registration certificate who is a nonresident  |  |
|                        | contractor, may apply for a registration certificate by signing and filing the application,   |  |
|                        | appointing the secretary of state as the applicant's true and lawful agent upon whom may  |  |
|                        | be served all lawful process in any action or proceeding against such nonresident contractor  |  |
|                        | for construction projects performed in this state.  |  |
| State Statutes         | Kansas Statutes, Kansas Administrative Regulations  |  |

|                        | KENTUCKY  |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | KRS § 367.628   |
|                        | A roofing contractor is prohibited from offering to pay or rebating all or any portion of an  |
|                        | insurance deductible or claims proceeds as an inducement to the sale of goods or services.  |
| Notice of Cancellation | KRS § 367.622; KRS § 367.624  |
|                        | A person who enters into a contract with a roofing contractor where the goods or services are expected to be paid from the proceeds of a property and casualty insurance policy, may cancel the contract prior to midnight of the 5 <sup>th</sup> business day after receiving written notice that all or part of the claim is not a covered loss under the insurance policy. |
| Reciprocity            | N/A   |
| State Statutes         | Kentucky Revised Statutes; Kentucky Administrative Regulations  |

## LOUISIANA

| State Statutes         | Louisiana Statutes; Louisiana Administrative Code   |
|------------------------|---|
|                        | <u>Link:</u>  |
| Reciprocity            | La. R.S. § 37:2164  |
|                        | that all or any part of the claim has been denied.  |
|                        | contract within seventy-two hours after the insured party has been notified by the insurer  |
|                        | be paid from the proceeds of a property or casualty insurance policy may cancel the   |
|                        | A person who has entered into a written contract with a home improvement contractor to provide goods or services in connection with the repair or replacement of a roof system to           |
| Notice of Cancellation | La. R.S. § 37:2175.1  |
| Notice of Concellation | deductible."  |
|                        | person to fail to pay, or assist in the insured person's failure to pay, the applicable insurance   |
|                        | partly from the proceeds of a property insurance claim to knowingly allow the insured   |
|                        | Louisiana law for a seller of goods or services who reasonably expects to be paid wholly or   |
|                        | to pay any deductible applicable to a claim made under the policy. It is a violation of   |
|                        | following notice: "Louisiana law requires a person insured under a property insurance policy  |
|                        | A contract to provide goods or services that is expected to be paid with the proceeds from a property insurance claim and has a contract price of \$1,000 or more must contain the          |
|                        | La. R.S. § 51:452   |
|                        |   |
|                        | compensate an insured for providing any service to the insured.   |
|                        | directly or indirectly, all or part of any applicable insurance deductible or offer to  |
|                        | to the sale or provision of goods or services to an insured, advertise or promise to pay,   |
| Pronibition on Repates | La. R.S. § 51:451 Prohibits a person selling or engage in the sale of goods or services from as an inducement   |
| Prohibition on Rebates | See statutes for guidelines.  |
| Penalties              | La. R.S. § 37:2158; La. R.S. § 37:2175.3; La. R.S. § 51:451   |
|                        | State Licensing Board for Contractors   |
| Licensing Board        | La. R.S. § 37:2151  |
|                        | be a commercial undertaking.  |
|                        | homes, or more than one single residential duplex, triplex, or fourplex, shall be deemed to   |
|                        | construction project which consists of construction of more than two single residential   |
|                        | thousand dollars or more when such property is to be used for commercial purposes other than a single residential duplex, a single residential triplex, or a single residential fourplex. A |
|                        | improvement, or any other construction undertaking for which the entire cost of same is fifty   |
|                        | pipeline, public utility structure, project development, housing, or housing development,   |
|                        | or installing the same for any building, highway, road, railroad, sewer, grading, excavation,   |
|                        | up, tearing down, or furnishing labor, or furnishing labor together with material or equipment,   |
|                        | charge of the construction, alteration, repair, improvement, movement, demolition, putting  |
|                        | offers to construct, supervise, superintend, oversee, direct, or in any manner assume   |
| Rooming License        | "Contractor" means any person who undertakes to, attempts to, or submits a price or bid or  |
| Roofing License        | La. R.S. § 37:2150.1; La. R.S. § 37:2156.2  |

| MAINE                  |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Maine Revised Statutes; Code of Maine Rules |

| MARYLAND        |   |
|-----------------|---|
| Roofing License | Md. Business Regulation Code § 8-301  |
|                 | Contractor license Except as otherwise provided in this title, a person must have a |
|                 | contractor license whenever the person acts as a contractor in the State.           |

| Licensing Board        | Md. Business Regulation Code § 8-201; COMAR 09.08.01 |
|------------------------|--|
|                        | Home Improvement Commission                          |
| Penalties              | Md. Business Regulation Code § 8-623                 |
|                        | See statute for details.                             |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | Code of Maryland; Code of Maryland Regulations       |

|                        | MASSACHUSETTS   |
|------------------------|---|
| Roofing License        | ALM GL ch. 142A, § 1  |
|                        | "Contractor", any person who owns or operates a contracting business who, through himself     |
|                        | or others, undertakes, offers to undertake, purports to have the capacity to undertake, or    |
|                        | submits a bid for, residential contracting work.  |
| Licensing Board        | ALM GL ch. 143, § 93  |
|                        | Board of Building Regulation and Standards  |
| Penalties              | ALM GL ch. 142A, § 18   |
|                        | The Director of Consumer Affairs and Business Regulation may assess an administrative         |
|                        | penalty not to exceed \$2,000, payable within thirty days of his order, for each violation of |
|                        | any provision of this chapter committed by contractors or subcontractors who are registered   |
|                        | or who are required to be registered under this chapter.                                      |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | ALM GL ch. 93, § 48   |
|                        | See statute for details.  |
| Reciprocity            | N/A   |
| State Statutes         | General Laws of Massachusetts; Code of Massachusetts Regulations                              |

|                        | MICHIGAN   |
|------------------------|--|
| Roofing License        | MCLS § 339.2401  "Residential maintenance and alteration contractor" means a person who, for a fixed sum, price, fee, percentage, valuable consideration, or other compensation, other than wages for personal labor only, undertakes with another for the repair, alteration, or an addition to, subtraction from, improvement of, wrecking of, or demolition of a residential structure or combination residential and commercial structure, or building of a garage, or laying of concrete on residential property, or who engages in the purchase, substantial rehabilitation or improvement, and resale of a residential structure, engaging in that activity on the same structure more than twice in 1 calendar year. |
| Licensing Board        | MCLS § 339.2402 Residential Builders' and Maintenance and Alteration Contractors' Board  |
| Penalties              | MCLS § 339.2411 See statute for details.   |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | MCLS § 339.2406  |
|                        | A non-state resident may become a licensee under this article by conforming to this article.   |
| State Statutes         | Michigan Compiled Laws; Michigan Administrative Code   |

|                 | MINNESOTA  |
|-----------------|--|
| Roofing License | Minn. Stat. § 326B.802; Minn. Stat. § 326B.805  "Residential roofer" means a person in the business of contracting, or offering to contract with an owner, to complete work on residential real estate in roof coverings, roof sheathing, roof weatherproofing and insulation, and repair of roof systems, but not construction of new roof systems. |
| Licensing Board | N/A  |

| Penalties              | Minn. Stat. § 326B.082; Minn. Stat. § 326B.083  Provides a conviction for advertising to pay or rebate all or any portion of any insurance deductible as an inducement is a misdemeanor.  |
|------------------------|---|
|                        | Minn. Stat. § 326B.845 Gross misdemeanor – An individual who violates an order of the commissioner or is the  |
|                        | manager, officer, or director of a person who violates an order issued by the commissioner is guilty of a gross misdemeanor.  |
| Prohibition on Rebates | Minn. Stat. § 325E.66   |
|                        | A contractor is prohibited from advertising or promising to pay or rebate all or any portion of any insurance deductible as an inducement to the sale of goods or services.   |
| Notice of Cancellation | Minn. Stat. § 326B.811 A person who has entered into a written contract with a residential building contractor, residential remodeler, or residential roofer to provide goods and services to be paid by the insured from the proceeds of a property or casualty insurance policy has the right to cancel the contract within 72 hours after the insured has been notified by the insurer that the claim has been denied. |
| Reciprocity            | N/A   |
| State Statutes         | Minnesota Statutes; Minnesota Administrative Rules  |

|                        | MISSISSIPPI   |
|------------------------|---|
| Roofing License        | Miss. Code § 73-59-3; CMSR 30-008-803   |
|                        | Persons who perform or formerly performed residential construction or residential           |
|                        | improvement shall be licensed by the board annually as an active licensee or inactive       |
|                        | licensee, as appropriate, and, as a prerequisite to obtaining a license.                    |
| Licensing Board        | Miss. Code § 31-3-3   |
|                        | State Board of Contractors  |
| Penalties              | Miss. Code § 73-59-13; Miss. Code § 75-24-311; CMSR 30-008-803                              |
|                        | See statute for details.  |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | Miss. Code § 75-24-307  |
|                        | A property owner may cancel a residential roof system repair at any time within 3 business  |
|                        | days after receiving written notice from their insurance company, that all or part of their |
|                        | claim is not a covered loss under the insurance policy. If a roofing contractor commences   |
|                        | work before the property owners right to cancel has expired, and the contract is canceled,  |
|                        | the contractor is not entitled to payment for such work.                                    |
| Reciprocity            | Alabama, Arkansas, Georgia, Louisiana, North Carolina, South Carolina, and Tennessee        |
|                        | <u>Link:</u>  |
| State Statutes         | Mississippi Code; Code of Mississippi Rules   |

|                        | MISSOURI  |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | § 407.725 R.S.Mo.   |
|                        | A contractor is prohibited from advertising or promising to pay or rebate all or any portion of           |
|                        | any insurance deductible as an inducement to the sale of goods or services.                               |
| Notice of Cancellation | § 407.705 R.S.Mo.; § 407.725 R.S.Mo.  |
|                        | A person who has entered into a contract with a contractor to provide goods or services to                |
|                        | be paid under a property and casualty insurance policy may cancel the contract prior to                   |
|                        | midnight on the 5 <sup>th</sup> business day after the insured party has received written notice from the |
|                        | insurer that all or any part of the claim or contract is not a covered loss under the policy.             |
| Reciprocity            | N/A   |
| State Statutes         | Missouri Revisor of Statutes; Missouri Code of State Regulations  |

| MONTANA                |  |
|------------------------|--|
| Roofing License        | 39-9-102, MCA  "Construction contractor" means a person, firm, or corporation that: In the pursuit of an independent business, offers to undertake, undertakes, or submits a bid to construct, alter, repair, add to, subtract from, improve, move, wreck, or demolish for another a building, highway, road, railroad, excavation, or other structure, project, development, or improvement attached to real estate, including the installation of carpeting or other floor covering, the erection of scaffolding or other structures or works, or the installation or repair of roofing or siding. |
| Licensing Board        | 39-9-103, MCA Construction Contractor Registration Unit  |
| Penalties              | 39-9-401, MCA<br>See statute for details.  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | Montana Code; Administrative Rules of Montana  |

|                        | NEBRASKA  |
|------------------------|---|
| Roofing License        | R.R.S. Neb. § 48-2104   |
|                        | Before performing any construction work in Nebraska, a contractor shall be registered with  |
|                        | the department. If a contractor does business under more than one name, the contractor  |
|                        | shall obtain a registration number for each name under which the contractor is doing  |
|                        | business. Any person who performs work or has work performed on his or her own property or any person who earns less than five thousand dollars annually for construction services                      |
|                        | is not a contractor for purposes of the Contractor Registration Act.  |
| Licensing Board        | R.R.S. Neb. § 48-2104   |
| Licensing Board        | Contractor Registration   |
| Penalties              | R.R.S. Neb. § 48-2114   |
|                        | See statute for details.  |
|                        |   |
|                        | R.R.S. Neb. § 44-8608   |
|                        | A contract entered into with a residential contractor is void if the residential contractor   |
|                        | violates any provision of the Insured Homeowners Protection Act.  |
| Prohibition on Rebates | R.R.S. Neb. § 44-8604   |
|                        | A residential contractor is prohibited from rebating any portion of an insurance deductible as  |
| 11 (1 (2 )             | an inducement to the sale of goods or services.   |
| Notice of Cancellation | R.R.S. Neb. § 44-8603   |
|                        | A person who has entered into a contract with a residential contractor to provide goods or  |
|                        | services to be paid from the proceeds of a property and casualty insurance policy may   |
|                        | cancel the contract prior to midnight on the later of the 3 <sup>rd</sup> business day after the person has (a) entered into the contract or (b) received written notice from the person's insurer that |
|                        | all or part of the claim or contract is not a covered loss under the insurance policy.  |
| Reciprocity            | N/A   |
| State Statutes         | Revised Statutes of Nebraska; Nebraska State Rules & Regulations  |
|                        |   |

| NEVADA          |  |
|-----------------|--|
| Roofing License | Nev. Rev. Stat. § 624.020; NAC 624.320   |
| _               | The Board will grant to qualified applicants a license in the specialty of roofing and siding. |
|                 | The Board designates such a license as a "classification C-15" license. A person who holds     |
|                 | a classification C-15 license may perform any of the work authorized for the                   |
|                 | subclassifications of the classification C-15 license.   |
| Licensing Board | Nev. Rev. Stat. § 624.040  |
|                 | State Contractors Board  |

| Penalties              | Nev. Rev. Stat. § 624.700 thru Nev. Rev. Stat. § 624.750; NAC 624.6975 |
|------------------------|--|
|                        | See statute for details.   |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | Nevada Revised Statutes; Nevada Administrative Regulations             |

| NEW HAMPSHIRE          |  |
|------------------------|--|
| Roofing License        | N/A  |
| Licensing Board        | N/A  |
| Penalties              | N/A  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | New Hampshire Revised Statutes; New Hampshire Code of Administrative Rules |

|                        | NEW JERSEY   |  |
|------------------------|--|--|
| Roofing License        | N.J. Stat. § 56:8-137; N.J. Stat. § 56:8-138  "Contractor" means a person engaged in the business of making or selling home improvements and includes a corporation, partnership, association and any other form of business organization or entity, and its officers, representatives, agents and employees. Every contractor shall annually register with the director.  |  |
| Licensing Board        | N.J. Stat. § 56:8-137 Division of Consumer Affairs: Home Improvement Contractor  |  |
| Penalties              | N.J. Stat. § 56:8-146<br>See statute for details.  |  |
| Prohibition on Rebates | N/A  |  |
| Notice of Cancellation | N.J. Stat. § 56:8-151  A home improvement contract may be cancelled by a consumer for any reason at any time before midnight of the third business day after the consumer receives a copy of it. In order to cancel a contract the consumer shall notify the contractor of the cancellation in writing, by registered or certified mail, return receipt requested, or by personal delivery, to the address specified in the contract. All moneys paid pursuant to the cancelled contract shall be fully refunded within 30 days of receipt of the notice of cancellation. If the consumer has executed any credit or loan agreement through the contractor to pay all or part of the contract, the agreement or note shall be cancelled without penalty to the consumer and written notice of that cancellation shall be mailed to the consumer within 30 days of receipt of the notice of cancellation. |  |
| Reciprocity            | N.J. Stat. § 56:8-145  The provisions of this act shall apply to any person engaging in any of the activities regulated by this act in this State, including persons whose residence or principal place of business is located outside of this State.  |  |
| State Statutes         | New Jersey Statutes; New Jersey Administrative Code  |  |

## **NEW MEXICO**

| Roofing License        | N.M. Stat. § 60-13-3; 14.6.6.9 NMAC Specialty classifications. General construction includes numerous specialties. Therefore, CID has established the GS classification series to enable entities that perform this kind of work to be licensed in their respective areas of expertise. The most common of these specialties are described below.  GS-21 Roofing. Requires two-years' experience. Install, alter or repair roof systems on existing roof decks to create a weatherproof waterproof protective membrane, with or without insulation, using asphalt, pitch, tar, sealants, felt, shakes, shingles, roof tile, slate, urethane or any other approved materials including the preparatory work necessary to bring such surfaces to a condition where roofing can be installed, and sealed or repaired. |
|------------------------|--|
| Licensing Board        | N.M. Stat. § 60-13-6   |
|                        | Construction Industries Commission   |
| Penalties              | N.M. Stat. § 60-13-23.1  The commission may, in addition to or instead of revocation or suspension of a license issued by the division for any cause specified in the Construction Industries Licensing Act, assess the licensee an administrative penalty in the following amounts:  • See statute for details.   |
|                        | N.M. Stat. § 60-13-52 Any person who acts in the capacity as a contractor within the meaning of the Construction Industries Licensing Act without a license required by that act, and any person who holds himself out as a sales representative of a contractor which contractor is without a license as required by that act, is guilty of a misdemeanor, and upon conviction therefor the court shall:  • See statute for details.  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | New Mexico Statutes; New Mexico Administrative Code  |

| NEW YORK               |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Laws of New York, New York Codes, Rules & Regulations |

| NORTH CAROLINA  |  |
|-----------------|--|
| Roofing License | N.C. Gen. Stat. § 87-1  Any person or firm or corporation who for a fixed price, commission, fee, or wage, undertakes to bid upon or to construct or who undertakes to superintend or manage, on his own behalf or for any person, firm, or corporation that is not licensed as a general contractor pursuant to this Article, the construction of any building, highway, public utilities, grading or any improvement or structure where the cost of the undertaking is \$30,000 or more, or undertakes to erect a North Carolina labeled manufactured modular building meeting the North Carolina State Building Code, shall be deemed to be a "general contractor" engaged in the business of general contracting in the State of North Carolina. |
| Licensing Board | N.C. Gen. Stat. § 87-2<br>State Licensing Board for General Contractors  |
|                 | State Liverising Board for General Contractors   |

| State Statutes         | North Carolina General Statutes; North Carolina Administrative Code  |
|------------------------|--|
|                        | To the extent that other states which provide for the licensing of general contractors provide for similar action, the Board in its discretion may grant licenses of the same or equivalent classification to general contractors licensed by other states, without written examination upon satisfactory proof furnished to the Board that the qualifications of such applicants are equal to the qualifications of holders of similar licenses in North Carolina and upon payment of the required fee. |
| Reciprocity            | N.C. Gen. Stat. § 87-15.1  |
| Notice of Cancellation | N/A  |
| Prohibition on Rebates | N/A  |
| Penalties              | N.C. Gen. Stat. § 87-11 The North Carolina Licensing Board for General Contractors has the power to refuse to issue or renew or revoke, suspend or restrict a certificate of license or issue a reprimand or take other disciplinary action if a general contractor licensed is found guilty of any fraud or deceit in obtaining a license, or gross negligence, incompetency, or misconduct in the practice of their profession.  |

|                        | NORTH DAKOTA   |
|------------------------|--|
| Roofing License        | N.D. Cent. Code, § 43-07-01  |
|                        | "Contractor" means any person engaged in the business of construction, repair, alteration,   |
|                        | dismantling, or demolition of bridges, highways, roads, streets, buildings, airports, dams,  |
|                        | drainage or irrigation ditches, sewers, water or gas mains, water filters, tanks, towers, oil,   |
|                        | gas, or water pipelines, and every other type of structure, project, development, or   |
|                        | improvement coming within the definition of real or personal property, including the   |
|                        | construction, alteration, or repair of property to be held either for sale or rental, and shall include subcontractor, public contractor, and nonresident contractor.                              |
| Licensing Board        | N.D. Cent. Code, § 43-07-03  |
| Licensing Board        | The secretary of state as registrar has authority to employ such assistance and procure  |
|                        | such records, supplies, and equipment as may be necessary to carry out the provisions of   |
|                        | this chapter.  |
|                        | Secretary of State: Contractors  |
| Penalties              | N.D. Cent. Code, § 26.1-39.2-07  |
|                        | A contract entered with a residential contractor is void if the residential contractor violates  |
|                        | this chapter, N.D. Cent. Code, Title 26.1, Ch. 26.1-39.2.  |
|                        | N.D. Card. Cada S 40 07 04   |
|                        | N.D. Cent. Code, § 43-07-21  |
|                        | Any person violating any provisions of <i>Section 43-07-20</i> is guilty of a class B misdemeanor.  A repeated violation constitutes legal grounds for a court, on proper application by the labor |
|                        | commissioner, to grant an injunction without requiring the posting of a bond or undertaking.   |
|                        | grant arranganeous maneau requiring the poeting of a seria of anaertaning.   |
|                        | N.D. Cent. Code, § 43-07-20  |
|                        | In all contracts, except those which involve federal-aid funds and when a preference or  |
|                        | discrimination would be contrary to a federal law or regulation, hereafter let for state, county,  |
|                        | city, school district, or township construction, repair, or maintenance work under any laws of   |
|                        | this state, there shall be inserted a provision by which the contractor must give preference   |
|                        | to the employment of bona fide North Dakota residents.   |
| Prohibition on Rebates | N.D. Cent. Code, § 26.1-39.2-03  |
|                        | A residential contractor may not promise to rebate a portion of an insurance deductible as an inducement to the sale of goods or services.   |
| Notice of Cancellation | N.D. Cent. Code, § 26.1-39.2-02  |
| Tionice of Gancenation | A person that enters a written contract with a residential contractor to provide goods or  |
|                        | services to be paid from the proceeds of a property and casualty insurance policy may  |
|                        | cancel the contract before midnight on the later of the 5 <sup>th</sup> business day after the person has:   |
|                        | (i) Entered the written contract; or (ii) Received written notice from the person's insurer that   |
|                        | all or part of the claim or contract is not a covered loss under the insurance policy.   |

| Reciprocity    | N.D. Cent. Code, § 43-07-19  Every applicant for a contractor's license who is not a resident of the state of North Dakota, by signing and filing the application, appoints the secretary of state as the applicant's true and lawful agent upon whom may be served all lawful process in any action or proceeding against such nonresident contractor. |
|----------------|---|
| State Statutes | North Dakota Century Code; North Dakota Administrative Code   |

| OHIO                   |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | Ohio Revised Code; Ohio Administrative Code |

|                        | OKLAHOMA   |
|------------------------|--|
| Roofing License        | 59 Okl. St. § 1000.2; O.A.C. § 158:85-1-3  |
|                        | No person, on his or her own behalf or on behalf of a roofing firm, shall engage or offer to |
|                        | engage in, by advertisement or otherwise, any roofing work who does not possess a valid      |
|                        | and appropriate registration and endorsement, if required, from the Construction Industries  |
|                        | Board unless otherwise excluded by law. All registrations are nontransferable.               |
| Licensing Board        | 59 Okl. St. § 1000.2; O.A.C. § 158:1-1-1   |
|                        | Construction Industries Board  |
| Penalties              | 59 Okl. St. § 1000.9; O.A.C. § 158:85-11-2   |
|                        | See statute for details.   |
| Prohibition on Rebates | 59 Okl. St. § 1151.30  |
|                        | Prohibits a residential or commercial roofing contractor, as an inducement to the sale or    |
|                        | provision of goods or services to an insured, advertise or promise to pay, directly or       |
|                        | indirectly, all or part of any applicable insurance deductible or offer to compensate an     |
|                        | insured for providing any service to the insured.  |
| Notice of Cancellation | 59 Okl. St. § 1151.21  |
|                        | When a person indicates a residential contractor will be paid by the proceeds of a property  |
|                        | and casualty insurance policy and enters into a contract with a residential contractor to    |
|                        | provide goods and services, the person may cancel the contract within 72 hours after         |
|                        | receiving written notice from the insurer that all or any part of the claim has been denied. |
| Reciprocity            | 59 Okl. St. § 1000.5a; O.A.C. § 158:85-2-8   |
|                        | Except as otherwise provided by law, by way of reciprocity and without examination, an       |
|                        | application for any license issued by any committee or board under the authority of the      |
|                        | Construction Industries Board to engage in any work or trade in this state subject to the    |
|                        | Board's regulatory authority may be made to the Board in writing on a form and in a manner   |
| 01-1-01-1-1-           | prescribed by the Board.   |
| State Statutes         | Oklahoma Statutes; Oklahoma Administrative Code  |

| OREGON          |   |
|-----------------|---|
| Roofing License | ORS § 701.005; ORS § 701.082; OAR 812-002-0100  "General contractor" means a contractor whose business operations require the use of more than two unrelated building trades or crafts that the contractor supervises or performs in whole or part, whenever the sum of all contracts on any single property, including materials and labor, exceeds an amount established by rule by the board.  "Residential contractor" means a licensed contractor that holds an endorsement as a: Residential general contractor; or Residential specialty contractor. |
| Licensing Board | ORS § 701.205; OAR 812-001-0051 Construction Contractors Board  |

| Penalties              | ORS § 701.098   |
|------------------------|---|
|                        | The Construction Contractors Board may revoke, suspend or refuse to issue or reissue a  |
|                        | license and the board may assess a civil penalty as provided in ORS 701.992 if the board  |
|                        | determines after notice and opportunity for hearing.  |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | ORS § 701.310   |
|                        | A property owner who enters into an initial written contract for the construction,  |
|                        | improvement or repair of a residential structure or zero-lot-line dwelling on real property owned by the property owner may cancel the contract by delivery of a written notice of cancellation any time prior to 12 midnight at the end of the next business day. The notice of cancellation may be delivered in any written form or by any means that can readily be converted to written form, including, but not limited to, facsimile, electronic mail and regular mail. The notice must state the intention of the property owner to cancel the contract. |
| Reciprocity            | OAR 812-006-0300  |
|                        | There are no reciprocal agreements with other states or organizations that test contractors.  |
| State Statutes         | Oregon Revised Statutes; Oregon Administrative Rules  |

| PENNSYLVANIA           |  |
|------------------------|--|
| Roofing License        | N/A  |
| Licensing Board        | N/A  |
| Penalties              | N/A  |
| Prohibition on Rebates | 73 P.S. § 500-404  |
|                        | A person is prohibited from promising or offering to pay, credit or allow to any buyer, any    |
|                        | compensation or reward for the procurement of a home improvement installment contract.         |
| Notice of Cancellation | 73 P.S. § 500-202  |
|                        | A person may rescind a home improvement contract subject to liability for any liquidated       |
|                        | damage provision authorized by law, not later than 5:00pm on the business day following        |
|                        | the date by giving written notice of rescission to the contractor at their place of business   |
|                        | given in the contract. If the person rescinds after 5:00pm on the business day following,      |
|                        | they are still entitled to offer defenses in mitigation of damages and to pursue any rights of |
|                        | action or defenses that arise out of the transaction.  |
| Reciprocity            | N/A  |
| State Statutes         | Pennsylvania Consolidated Statutes, Pennsylvania Code  |

|                        | RHODE ISLAND  |  |
|------------------------|---|--|
| Roofing License        | R.I. Gen. Laws § 5-73-1   |  |
|                        | "Roofing contractor" means any person or entity engaged in the state of Rhode Island in the |  |
|                        | business of commercial or industrial roofing, or any combination of these.                  |  |
| Licensing Board        | R.I. Gen. Laws § 5-65-14  |  |
|                        | Contractor's Registration and Licensing Board   |  |
| Penalties              | R.I. Gen. Laws § 5-73-5   |  |
|                        | See statute for details.  |  |
| Prohibition on Rebates | N/A   |  |
| Notice of Cancellation | N/A   |  |
| Reciprocity            | N/A   |  |
| State Statutes         | State of Rhode Island General Laws; Rhode Island State Rules & Regulations                  |  |

## **SOUTH CAROLINA**

| Roofing License        | S.C. Code § 40-11-30  |
|------------------------|---|
|                        | No entity or individual may practice as a contractor by performing or offering to perform                 |
|                        | contracting work for which the total cost of construction is greater than \$5,000 for general             |
|                        | contracting or greater than \$5,000 for mechanical contracting without a license.                         |
|                        |   |
|                        | S.C. Code § 40-11-410   |
|                        | "General Contractors-Building" which includes commercial, industrial, institutional, modular,             |
|                        | and all other types of building construction, including residential structures. This license              |
|                        | classification includes all work under the subclassifications of Wood Frame Structures-Class              |
|                        | II, Interior Renovation, Masonry, Pre-engineered Metal Buildings, General Roofing, and                    |
|                        | Structural Shapes.  |
|                        |   |
|                        | "General Contractors-Specialty" which includes work under these subclassifications:                       |
|                        | (h) "General Roofing" which includes the installation and repair of roofs and roof decking on             |
|                        | commercial, industrial, and institutional structures requiring materials that form a water-tight          |
|                        | and weather-resistant surface. This license subclassification is limited to shingles, clay and            |
| Licensia a Decard      | concrete tile, slate, wood-shake roofing, metal roofing, and asphalt-rolled roofing.                      |
| Licensing Board        | S.C. Code § 40-11-10 Contractor's Licensing Board   |
| Penalties              | S.C. Code § 40-11-100; S.C. Code § 40-11-200  |
| Penalties              | See statute for details.  |
| Prohibition on Rebates | S.C. Code § 40-59-25  |
| Trombition on Repates  | A builder or contractor is prohibited from advertising or promising to pay or rebate all or any           |
|                        | portion of any insurance deductible as an inducement to the sale of goods or services.                    |
| Notice of Cancellation | S.C. Code § 40-59-25  |
| Trougg of Garroonation | A person that enters a written contract with a residential contractor to provide goods or                 |
|                        | services to be paid from the proceeds of a property and casualty insurance policy may                     |
|                        | cancel the contract before midnight on the later of the 5 <sup>th</sup> business day after the person has |
|                        | received written notice from the person's insurer that all or part of the claim or contract is not        |
|                        | a covered loss under the insurance policy.  |
| Reciprocity            | S.C. Code § 40-11-290   |
|                        | The board may grant a license or certificate to an applicant holding a license or certificate in          |
|                        | good standing in another state whose requirements for licensure and certification are equal               |
|                        | to or greater than those required by this chapter if the board has authorized an exam waiver              |
|                        | agreement with the State. An applicant may exempt the technical examination required for                  |
|                        | certification if the applicant can verify passing an examination in another state which is                |
|                        | essentially the same as the examination required by the department regardless of the                      |
|                        | absence of a reciprocal agreement with that state. An applicant for certification or licensure            |
|                        | under this section may be required to pass the South Carolina Code of Laws examination                    |
|                        | and must comply with all other licensing and certification requirements of this chapter.                  |
|                        | Court Coupling assuments, has reciprocite in place with goneral contractors from North                    |
|                        | South Carolina currently has reciprocity in place with general contractors from North                     |
| State Statutes         | Carolina and Utah for roofing. Link:  |
| State Statutes         | South Carolina Code of Laws; South Carolina Code of State Regulations                                     |

| SOUTH DAKOTA           |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | S.D. Codified Laws § 37-24-50   |
|                        | If a contractor violates the insurance deductible rebate prohibition, any contract entered into |
|                        | between the contractor and that person or entity is null and void.                              |
| Prohibition on Rebates | S.D. Codified Laws § 37-24-50   |
|                        | No contractor providing residential roofing goods and services to any person or entity may      |
|                        | advertise or promise to pay or rebate all or part of any applicable insurance deductible.       |

| Notice of Cancellation | S.D. Codified Laws § 37-24-51  Any person or entity that has entered into a written storm damage repair contract to obtain or provide residential roofing goods and services may cancel the contract within 72 hours after: (i) Entering into the contract; or (ii) Being notified that the owner's property insurance carrier has denied coverage, in whole or in part, for that person's or entity's claim under a property insurance policy. |
|------------------------|---|
| Reciprocity            | N/A   |
| State Statutes         | South Dakota Codified Laws; South Dakota Administrative Code  |

|                        | TENNESSEE   |
|------------------------|---|
| Roofing License        | Tenn. Code § 62-6-102   |
|                        | "Contractor" includes, but is not limited to, a prime contractor, electrical contractor, electrical     |
|                        | subcontractor, mechanical contractor, mechanical subcontractor, plumbing contractor and                 |
|                        | plumbing subcontractor, masonry contractor, and roofing subcontractor where the total cost              |
|                        | of the roofing portion of the construction project is \$25,000 or more.                                 |
| Licensing Board        | Tenn. Code § 62-6-104   |
|                        | Department of Commerce & Insurance: Board for Licensing Contractors                                     |
| Penalties              | Tenn. Code § 62-6-606   |
|                        | See statute for details.  |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | Tenn. Code § 62-6-602; Tenn. Code § 62-6-603  |
|                        | A written statement in boldface type of a minimum size of ten (10) points, containing                   |
|                        | language substantially similar to the following:  |
|                        | "You may cancel this contract at any time before midnight on the 3 <sup>rd</sup> business day after you |
|                        | have received written notification from your insurer that all or any part of the claim or               |
|                        | contract is not a covered loss under your insurance policy. This right to cancel is in addition         |
|                        | to any other rights of cancellation which may be found in state or federal law or regulation."          |
| Reciprocity            | Tenn. Code § 62-6-111   |
|                        | Anyone desiring to be licensed as a contractor for this state who resides in a state that does          |
|                        | not practice reciprocity with licensees of the Tennessee board for licensing contractors shall          |
|                        | make written application on forms prescribed by the board and shall attach an affidavit to              |
|                        | the application stating that the applicant is not currently performing any construction work            |
|                        | and has not offered to engage in any construction work in this state in which the amount of             |
|                        | the applicant's contract exceeds \$2,500.   |
| State Statutes         | Tennessee Code; Rules & Regulations of the State of Tennessee   |

| TEXAS                  |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | Tex. Bus. & Com. Code § 27.02   |
|                        | Class B misdemeanor for advertising a service will be covered by an insurance claim or      |
|                        | offering to waive costs for the amount of an insured's deductible.                          |
| Prohibition on Rebates | Tex. Ins. Code § 707.002  |
|                        | A person insured under a property insurance policy shall pay any deductible applicable to a |
|                        | first-party claim made under the policy.  |
| Notice of Cancellation | N/A   |
| Reciprocity            | N/A   |
| State Statutes         | <u>Texas Statutes</u> ; <u>Texas Administrative Code</u>                                    |

|                 | UTAH  |
|-----------------|---|
| Roofing License | Utah Code § 58-55-102; General Roofing Contractor. Application and/or installation of asphalt, pitch, tar, felt, flax, shakes, shingles, roof tile, slate, and any other material or materials, or any combination of any thereof which use and custom has established as usable for, or which are now used as, |

|                        | water-proof, weatherproof, or watertight seal or membranes for roofs and surfaces; and roof   |
|------------------------|---|
|                        | conversion. Incidental work includes the installation of roof clamp ring to the roof drain.   |
| Licensing Board        | Utah Code 58-55-103   |
|                        | Construction Services Commission  |
| Penalties              | Utah Code § 58-55-501; Utah Code § 58-55-502; Utah Code § 58-55-503   |
|                        | See statutes for details.   |
| Prohibition on Rebates | N/A   |
| Notice of Cancellation | Utah Code § 13-50-202; Utah Code § 13-50-203  |
|                        | A person that enters into a written contract with a residential contractor for the performance  |
|                        | of repair work on a residential building may cancel the contract if:  |
|                        | At the time of the execution of the contract, the residential contractor knew or should have known that the person intended that all or part of the contract would be paid with proceeds of a property and casualty insurance policy;   |
|                        | The property and casualty insurer denies any part of the person's claim relating to the repair work governed by the contract; and   |
|                        | Within 5 business days after the day on which the person receives written notice from the person's property and casualty insurer that all or part of the person's claim relating to the repair work governed by the contract is denied, the person provides, written notice of cancellation to the physical address provided in the contract. |
| Reciprocity            | N/A   |
| State Statutes         | <u>Utah Code</u> ; <u>Utah Administrative Code</u>  |

| VERMONT                |  |
|------------------------|--|
| Roofing License        | N/A  |
| Licensing Board        | N/A  |
| Penalties              | N/A  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | <u>Vermont Statutes; Code of Vermont Rules</u> |

| VIRGINIA               |  |
|------------------------|--|
| Roofing License        | Va. Code § 54.1-1100  "Class A contractors" perform or manage construction, removal, repair, or improvements when (i) the total value referred to in a single contract or project is \$ 120,000 or more, or (ii) the total value of all such construction, removal, repair, or improvements undertaken by such person within any 12-month period is \$ 750,000 or more.  |
|                        | "Class B contractors" perform or manage construction, removal, repair, or improvements when: (i) The total value referred to in a single contract or project is \$ 10,000 or more, but less than \$ 120,000; or (ii) The total value of all such construction, removal, repair or improvements undertaken by such person within any 12-month period is \$ 150,000 or more, but less than \$ 750,000.   |
|                        | "Class C contractors" perform or manage construction, removal, repair, or improvements when: (i) The total value referred to in a single contract or project is over \$ 1,000 but less than \$ 10,000; or (ii) The total value of all such construction, removal, repair, or improvements undertaken by such person within any 12-month period is less than \$ 150,000. The Board shall require a master tradesmen license as a condition of licensure for electrical, plumbing and heating, ventilation and air conditioning contractors. |
| Licensing Board        | Va. Code § 54.1-1102; 18 VAC 50-22-10 <u>Board for Contractors</u>   |
| Penalties              | Va. Code § 54.1-1115 See statute for details.  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |

| Reciprocity    | 18 VAC 50-22-70  |
|----------------|--|
|                | Firms originally licensed in a state with which the board has a reciprocal agreement or    |
|                | whose eligibility criteria are substantially equivalent may obtain a Virginia contractor's |
|                | license in accordance with the terms of that agreement.                                    |
| State Statutes | Code of Virginia; Virginia Administrative Code   |

| WASHINGTON             |  |
|------------------------|--|
| Roofing License        | RCW § 18.27.010  "Contractor" includes any person, firm, corporation, or other entity who or which, in the pursuit of an independent business undertakes to, or offers to undertake, or submits a bid to, construct, alter, repair, add to, subtract from, improve, develop, move, wreck, or demolish any building, highway, road, railroad, excavation or other structure, project, development, or improvement attached to real estate or to do any part thereof including the installation of carpeting or other floor covering, the erection of scaffolding or other structures or works in connection therewith, the installation or repair of roofing or siding, performing tree removal services, or cabinet or similar installation; or, who, to do similar work upon his or her own property, employs members of more than one trade upon a single job or project or under a single building permit except as otherwise provided in this chapter. |
| Licensing Board        | RCW § 18.27.020 Labor & Industries   |
| Penalties              | RCW § 18.27.020; RCW § 18.27.200; RCW § 18.27.205; RCW § 18.27.210 See statutes for details.   |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | N/A  |
| Reciprocity            | N/A  |
| State Statutes         | Revised Code of Washington; Washington Administrative Code   |

| WEST VIRGINIA          |  |
|------------------------|--|
| Roofing License        | W. Va. Code § 21-11-3; W. Va. CSR § 28-2-3 "Roofing (specialty) Contractor" means a contractor whose primary business is to install a watertight covering to roof surfaces by use of, but not limited to, cedar, cement, metal, composition shingles, wood shakes, cement and clay tile, built-up roofing, single ply, fluid-type roofing systems, and other acceptable roofing materials including spray urethane foam, asphalt, and the application of protective or reflective roof, or both, deck coatings, sheet metal when in conjunction with a roofing project, application of damp-proofing and/or waterproofing, installation of roof insulation panels and other roof insulation systems and work incidental to the installation. |
| Licensing Board        | W. Va. Code § 21-11-4 Contractor Licensing Board   |
| Penalties              | W. Va. Code § 21-11-13 See statute for details.  |
| Prohibition on Rebates | N/A  |
| Notice of Cancellation | W. Va. Code § 46A-6M-2; W. Va. Code § 46A-6M-3 An owner, who enters into a contract with a roofing contractor to provide goods or services related to a roof system of residential real estate and who expects the goods or services to be paid from the proceeds of a property and casualty insurance policy, may cancel the contract prior to midnight of the 5th business day after the owner has received notice from the insurer that all or part of the claim is not a covered loss under the insurance policy.  |
| Reciprocity            | W. Va. Code § 21-11-18 To the extent that other states which provide for the licensing of contractors provide for similar action, the board, in its discretion, may grant licenses of the same or equivalent classification to contractors licensed by other states, without written examination upon satisfactory proof furnished to the board that the qualifications of such applicants are equal to the qualifications of holders of similar licenses in this State, and upon certification to the commissioner as required by <i>W. Va. Code</i> § 21-11-15(c) of this article, and upon payment of the required fee.   |

| State Statutes West Virginia Code; West Virginia Code of State Rules |  |
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| WISCONSIN              |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | Wis. Stat. § 100.65   |
|                        | Any person who violates this section will forfeit not less than \$500 nor more than \$1,000 for each violation.   |
| Prohibition on Rebates | Wis. Stat. § 100.65   |
|                        | No residential contractor may, advertise, promise to pay or rebate all or any portion of a property insurance deductible as an incentive to a consumer entering into a contract with  |
|                        | the residential contractor to repair or replace a roof system or to perform any other exterior repair, replacement, construction, or reconstruction of residential real estate.   |
| Notice of Cancellation | Wis. Stat. § 100.65   |
|                        | A person may cancel repair or replacement contract at any time before midnight on the 3 <sup>rd</sup> business day after they have received written notice from their insurer that the claim has been denied in whole or in part under the property insurance policy. |
| Reciprocity            | N/A   |
| State Statutes         | Wisconsin Statutes; Wisconsin Administrative Code   |

| WYOMING                |   |
|------------------------|---|
| Roofing License        | N/A   |
| Licensing Board        | N/A   |
| Penalties              | N/A   |
| Prohibition on Rebates | Wyo. Stat. § 40-12-702  |
|                        | Contractors soliciting exterior storm damage repair services are prohibited from paying,        |
|                        | advertising or promising to pay or rebate all or any portion of any insurance deductible.       |
| Notice of Cancellation | Wyo. Stat. § 40-12-705  |
|                        | A consumer who has entered into a contract with a contractor to provide exterior storm          |
|                        | damage repair goods and services has the right to cancel the contract within 3 business         |
|                        | days: (i) Of the date on which the contract was entered or; (ii) If the services are to be paid |
|                        | directly from the proceeds of a property or casualty insurance policy after the consumer has    |
|                        | received notice in writing from the insurer that the claim has been denied, in whole or in      |
|                        | part.   |
| Reciprocity            | N/A   |
| State Statutes         | Wyoming Statutes; Code of Wyoming Rules   |

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