



# BUSINESS





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You spoke and we listened. Now you can purchase a business ready and waiting to become a GOVCON.

# Painting Disclosures



# Painting GovCon BIAB Disclosures

We're providing all of this information as a service. It is correct and up-to-date to the best of our knowledge, but it is not legal advice. Although we have compiled this information, you must perform "YOUR" due diligence. You must always consult with local authorities before making any business decisions. Regulations are subject to change at any time.

- 1. Please make sure you follow all laws about registering your business with your state and cities as required.
- 2. Check what forms you need to complete and file with the IRS.
- **3.** Check what licensing, insurance, and bonding requirements there are for Low Voltage businesses in your state.

#### Alabama

To receive the Alabama Painting and Wall Covering Contractor license:

- Pre-approval from the state is required to sit for the examination.
- Please note that **the Alabama Business and Law exam** is also required to be passed to obtain your contractor's license.
- Applicants must document at least 3 completed projects and 3 years of experience in the category for which they apply.
- This license is required for work over \$50,000.
- The Board requires applicants to complete an official financial statement form provided by the Board, which requires current financial information, less than 1-year-old. It must be completed by a CPA and show that applicants meet the Board's \$10,000 minimum net worth AND working capital requirement. Maximum bid limits will be set depending on financial status.

There is no mandated bond or insurance requirements at this time. To apply, applicants must call 1-334-272-5030.

#### Alaska

The state of Alaska has three levels of painting contractor license:

- **Specialty contractor** who can work on commercial and residential structures with limits
- General contractor excluding residential who can work on commercial buildings and limited residential
- General contractor with a residential endorsement who can work on unlimited commercial and residential buildings



Only the residential endorsement license has pre-requisite requirements for the license. You must hold <u>business insurance in Alaska</u>. In Alaska, most contractors that perform residential home improvements must be licensed by the <u>Division of Corporations</u>, <u>Business</u>, and <u>Professional Licensing</u>.

#### Arizona

Arizona requires separate painting business licenses for residential and commercial contractors. The Arizona Registrar of Contractors issues licenses for painters. Residential painters require one year of experience as a painter under a state-recognized contractor and will then need to write an exam, including a business management test. Commercial painters require two years of experience under a state-recognized contractor and will then need to write an exam including questions specific to commercial projects.

#### Arkansas

<u>Arkansas requires licensing</u> for commercial and residential contractors working on projects that cost \$2,000 or more. All contractors will be required to write and pass the Business and Law exam and acquire <u>business insurance in Arkansas</u>.

#### California

Any contractor, including a painting and decorating contractor, who works on a project that costs \$500 or more must be licensed by the <u>California Contractors State License</u> <u>Board (CSLB)</u>. To qualify for a painting license, you must have had four full years of experience in the last 10 years at a journey-level or as a supervisor, foreman, or contractor in the area you're applying for a license in.

#### Colorado

There is no painting license requirement for painters in the state of Colorado, but licenses may be required locally. Proof of business liability insurance is needed.

# Connecticut

Contractors must be registered with the <u>Department of Consumer Protection</u> to work on a residential property in Connecticut's area of home improvement. You will need to show proof of <u>business insurance in Connecticut</u> and reference your knowledge and skills.

#### Delaware

Contractors, including painters, must be licensed in Delaware; however it is for the purposes of revenue only. The license is awarded by the <u>Division of Revenue</u>. To contact



them, you can call 1-302-577-8205. An exam must be written to obtain your state painting license.

#### Florida

Painter license requirements in Florida require a general contractor license from the <u>Construction Industry Licensing Board</u>. Applicants must sit for an exam that includes business and finance, contract administration, and project management questions.

# Georgia

<u>The Georgia Residential Basic Contractor License</u> is required for any project over \$2,500. Applicants must be approved by the state to sit the exam and must have 2 years of working experience. Applicants must show a certificate of <u>business insurance in Georgia</u> and must pass the Georgia Business and Law exam.

#### Hawaii

Painters in Hawaii require Professional and Vocational Licensing from the <u>Department of Commerce and Consumer Affairs</u>. Applicants will require proof of <u>business insurance in Hawaii</u>, specifically worker's compensation insurance and liability insurance, and must pass an exam on business, law and trade.

#### Idaho

Idaho does not license general contractors, including painters, at the state level. Any licensing happens at the local level only. The Licensing Freedom Act, signed in May 2017, may change this, but the report will only be submitted to the governor in July 2018.

# Illinois

Painter license requirements do not exist and painters don't need to be registered as contractors in the state of Illinois.

# Indiana

While some contractors are required to be licensed at a local level in Indiana, only plumbers require licensing at the state level. There is no painter license requirement in Indiana. Learn more about <u>Indiana business owner's requirements</u>.

#### Iowa

All constructions contractors who do more than \$2,000 of business per year must be registered and renew their registration annually with the <u>Iowa Division of Labor</u>. There is



no painting license or exam that is required at the state level; however, painters do require a license at the local level.

#### Kansas

Painters that Contact them at 1-785-296-5606. While some contractors are licensed at the state level in Kansas, only painting contractors are licensed at the local level.

# Kentucky

Painters do not require a license at the state level in Kentucky. Learn more about <u>occupational licenses and permits in Kentucky</u>.

#### Louisiana

Painting contractors in the state of Louisiana require a license. The State Licensing Board for Contractors issues four different types of licenses: commercial, residential, home improvement and mold remediation. Painting licenses fall under the building construction classification. Applicants will be required to submit information about work experience and a financial statement before sitting an exam. Only a Business Law exam is required for a Louisiana Painting and Coating License, but not a trade exam.

# Maine

General contractors, including painters, do not require a <u>state license in Maine</u>. In order to be able to operate a business in Maine, general licenses are dealt with at a town or city level.

# Maryland

All contractors who perform home improvement, including painters, require a license in the state of Maryland. Applicants must pass a licensing exam, with licenses issued for a period of two years. All applicants must show two years of experience in home improvement, construction or related education. Applicants must meet the financial solvency guidelines of the <a href="Home Improvement Commission">Home Improvement Commission</a>. Applicants must submit a certificate of trade name registration and must show proof of liability insurance.

#### Massachusetts

Anyone who <u>supervises construction work in Massachusetts</u> needs to have a license. This includes at least three full years of work experience, and passing an exam. In addition, you need to register as a home improvement contractor to perform residential contracting



on an existing one-to-four unit primary residence occupied by the owner. However, residential contracting excludes interior painting.

# Michigan

All residential and commercial painting contractors in Michigan require a license. Those applying for a Residential Builders License, which includes painting, will be required to write two sets of exams — the business and law exam and the trade exam. The Maintenance and Alterations Contractors License also requires an exam, but you must write the exam that is specific to your trade, in this case, painting and decorating. The license is awarded by the Builder's Unit of the Department of Licensing & Regulatory Affairs.

#### Minnesota

Any person who contracts directly with a homeowner, offering building construction services in more than one skill area, requires a building contractor or remodeler license in Minnesota. Interior painting, exterior finishing painting, and drywall painting all fall under different skill areas. A painter then contracts directly with a homeowner and offers services in more than one of these areas, requiring a license. Commercial painting contractors do not require a license, but must be registered. Applicants must pass an exam and must hold a current liability insurance certificate.

# Mississippi

The state of Mississippi requires painting and wall covering contractors to be licensed by the Mississippi State Board of Contractors. The state must give Pre-approval to allow you to sit the exam. Applicants must pass the trade exam and the business and law management exam. Applicants must submit a financial statement and proof of <a href="mailto:business">business</a> insurance in Mississippi, specifically workers compensation and liability insurance. The industrial painting specialty does not require an exam.

#### Missouri

Painting contractors do not require a state license in Missouri; however, they may require a license at the local level. Typically, a license is required in towns where the population exceeds 15,000.

#### Montana

The state of Montana requires all construction contractors and subcontractors who have employees to register with the <u>Department of Labor and Industry</u>. Those without employees may still opt to be registered, but do not need to be.



#### Nebraska

Nebraska requires all contractors who do business in counties that have populations of 100,000 or more to have a license. Contractors must register with the <a href="Nebraska">Nebraska</a>
<a href="Department of Labor">Department of Labor</a>.

#### Nevada

Painters in Nevada must be licensed and hold a <u>Nevada Painting and Decorating Painting License</u>. Applicants must be pre-approved to write the exam and will need to pass a trade exam and a business and law exam. To qualify for a license, applicants must show four years of experience from the last 10 years and submit financial statements and proof of insurance. The state of Nevada has a reciprocity agreement with California, Arizona and Utah.

# New Hampshire

General construction contractors, including painting contractors, do not need to be licensed in the state of New Hampshire.

# New Jersey

Painters in New Jersey fall under the umbrella of home improvement contractors. Painter license requirements include registering with the <u>Division of Consumer Affairs</u>, with the registration renewed annually. All registered painters must have a registration badge and must prominently display their registration number in their place of business, on all business documents and on all advertisements.

#### **New Mexico**

Construction contractors need to be licensed in New Mexico, with specific licenses awarded for specific types of work. Painter license requirements include two years of work experience. You must pass a business and law exam, as well as a trade exam. All licenses are awarded by the Construction Industries Division of the State of New Mexico Regulation and Licensing Department.

#### New York

New York State does not require painters licenses; however there are requirements at the local government level. Painters in New York City, for example, require a Home Improvement Contractor License which is awarded by the <a href="NYC Department of Consumer Affairs">NYC Department of Consumer Affairs</a>. You will need to write an exam and show proof of insurance in order to obtain a license. The license lasts for two years and must then be renewed.



#### North Carolina

General contractors, including painters, in North Carolina are required to hold a license in order to bid on and work on paint jobs costing \$30,000 or more. You must hold a license to hire employees. You are required to take an exam, and the license is awarded by the North Carolina Licensing Board. In addition, any person who deals with lead-based paint must be certified by the Environmental Protection Agency and must take a series of classes to receive the certification.

#### North Dakota

North Dakota requires all contractors who do work that costs more than \$4,000 to be licensed in the state. To apply to be a licensed contractor, you must be registered as a business with the <u>Secretary of State</u> and have proof of insurance. There are four classes of contractor licenses, depending on the size of the jobs for which you want to be licensed. There is no exam requirement.

#### Ohio

<u>The Ohio Construction Industry Licensing Board</u> only requires specific trades to obtain contractor licenses, and painters are not included in the requirement. However, home improvement and general contractors in Ohio must be licensed or registered at the local level, with specific requirements depending on the city.

#### Oklahoma

In <u>Oklahoma</u>, general contractors and subcontractors who provide general construction services, including painters, are not required to hold a state license.

# Oregon

In <u>Oregon</u>, all contractors who do any form of construction work to improve a property, including painters, require a state license. To obtain a license, you must complete training and take an exam. When you apply, you must provide proof of general liability and worker's compensation insurance. The license will be valid for two years.

# Pennsylvania

The Commonwealth of Pennsylvania does not require most construction contractors to hold a license; however, under the Home Improvement Consumer Protection Act, most contractors must be registered and hold current <u>business insurance in Pennsylvania</u>. Registered contractors must display their registration number on all contracts advertisements and other business documents. The state must license any contractors,



including painters, who work with lead removal from the <u>PA Department of Labor and Industry</u>.

#### Rhode Island

Contractors who repair, build or remodel one to four-family residential buildings in Rhode Island must register with the <u>Contractor's Registration and Licensing Board</u>. Only utility traders require a license at the state level. Any painter who works on a pre-1978 home must work for a licensed Lead Hazard Control Firm. An eight-hour training course must be completed before a Lead-Safe Remodeler/Renovator license can be applied for.

#### South Carolina

General contractors in <u>South Carolina</u> only require a license when performing commercial construction work costing more than \$5,000. For this license, applicants must have at least two years of work experience within the last five years and must pass a technical and a business and law exam. Painters of residential properties must be registered, but are not required to take an exam.

#### South Dakota

There are no painter license requirements in South Dakota as there is no painter license. General construction contractors in the state are licensed at the local government level.

#### Tennessee

Painters in Tennessee require a <u>state Home Improvement license</u> for any remodeling on existing residential homes, for jobs costing between \$3,000 and \$25,000. Any jobs of \$25,000 or more require a contractor's license. Applicants must show proof of worker's compensation and general liability insurance, and show financial responsibility. For a contractor's license, applicants must write a trade exam.

#### **Texas**

<u>Texas</u> has no painter license requirement on a state level; however, you may require a local license to operate your painting business in a specific city.

#### Utah

A Construction Contractor license is required for general painting in the state of Utah. The license is awarded by the <u>Division of Occupational and Professional Licensing</u>. Applicants must provide proof of worker's compensation and liability insurance, show at



least two full years of work experience, and pass a trade exam and a business and law exam.

#### Vermont

General contractors and home improvement contractors in Vermont are not licensed at the state level but may need to be licensed locally. There are state licenses for lead abatement so painters who work with lead paint will require this license.

# Virginia

Painting and wall covering contractors in Virginia require a state license from the <u>Department of Professional and Occupational Regulation</u>. Class A and Class B contractors are depending on years of experience and worth. Since March 2016, all applicants require pre-approval from the department before sitting for their trade exam.

# Washington

General and specialty contractors are required to be licensed in Washington State. This includes contractors in the specialty of painting and wall covering. To register as a contractor you will need to register with the <u>WA Secretary of State</u> and show proof of general liability insurance. There is no coursework or test that is required.

# West Virginia

A contractor license is required in West Virginia for almost all work on projects costing more than \$1,000; however, painting is considered an untested specialty in West Virginia. Contractor licenses are awarded by the <a href="West Virginia Division of Labor">West Virginia Division of Labor</a>.

#### Wisconsin

Wisconsin does not require a license for painters. The only contractors who are required to have licenses are dwelling contractors, electricians, plumbers and HVAC technicians. Building contractors require registration only.

# Wyoming

Painters are not required to be licensed at the state level in Wyoming. All contractors, other than electrical, are licensed at the local level.