



INSTRUCTIONS — NOT PART OF THE AGREEMENT

This template helps Connecticut homeowners understand what a strong contractor agreement looks like. It is an educational starting point provided by jaspector.com — not a finished contract, and not legal advice. Connecticut's Home Improvement Act and consumer protection rules impose specific requirements, and local jurisdictions may add further obligations. Have this document reviewed by a Connecticut-licensed attorney before use. Use of this template does not create an attorney-client relationship, and jaspector.com assumes no liability for any outcomes arising from its use.

How to Use This Template

1. **Verify the contractor's registration.** Use the Connecticut Department of Consumer Protection eLicense portal at portal.ct.gov/dcp/verify-a-license to confirm the home improvement registration is active and the legal business name matches the contract exactly. If the project includes electrical, plumbing, or HVAC work, verify those trade licenses in the same portal.
2. **Download and print this document.** Fill in every blank field before signing. Do not leave any section empty or sign a contract with blank spaces.
3. **Read the Connecticut Legal Notes below.** They explain the deposit cap, cancellation rights, the Home Improvement Guaranty Fund, and mechanics' lien protections specific to Connecticut.
4. **Both parties sign.** You and the contractor each receive a signed copy before any work starts.
5. **Consult an attorney.** For large projects or complex scopes, have a Connecticut-licensed attorney review the agreement before you sign.

Field-by-Field Guide

Section 1 — Parties

Fill in legal names exactly as they appear on official documents. Enter the contractor's DCP Home Improvement Registration number. Match the business name on this contract to the name on the DCP registration record exactly — this is critical if a dispute develops later. If the project involves electrical, plumbing, or HVAC work, also record the applicable trade license numbers.

Section 2 — Scope of Work

Be as specific as possible. "Kitchen remodel" is not enough — list materials, dimensions, finishes, and what is explicitly excluded. Vague scopes are the leading cause of contractor disputes.

Section 3 — Payment Schedule

Connecticut law (CGS 20-429) caps the initial deposit at one-third (1/3) of the total contract price. A higher deposit is only permitted when custom materials must be ordered, and the contractor must document the justification in writing. Tie all subsequent payments to completed, verifiable work milestones — not calendar dates. Never pay the full contract price before work is complete.

Section 4 — Timeline

Get start and completion dates in writing. Fill in the delay penalty fields — these protect you if the contractor falls behind without justification.

Section 7 — Warranties

Fill in the warranty period. One year is common; negotiate for longer on major work. Ensure manufacturer warranties are passed through to you in writing.

Section 9.3 — Three-Day Right to Cancel

If the contractor came to your home to solicit or sign this contract, the Connecticut Home Solicitation Sales Act (CGS 42-135a) gives you the right to cancel until midnight of the third business day after you sign. The contractor must provide a written notice of cancellation rights and a cancellation form at the time of signing. Failure to provide this notice may render the contract voidable. To cancel: deliver or mail written notice to the contractor's address before the deadline. This cancellation right must be disclosed in the contract itself (CGS 20-429).

Section 11 — Mechanics' Lien

Connecticut mechanics' liens must be filed with the town clerk in the town where the property is located within 90 days of the last date labor or materials were furnished. Request lien waivers with every payment. If you receive a lien certificate, consult an attorney promptly — the lien must be foreclosed within one year or it expires (CGS 49-39).

Section 14 — Exhibits

Attach all plans, specs, the contractor's DCP registration printout, certificates of insurance, and any applicable trade license printouts. Check each box for what you are including.

Connecticut Legal Notes

Note 1 — Home Improvement Registration Required (Sections 1, 8, 12)

Under CGS 20-420, any person performing home improvement work in Connecticut for compensation must be registered with the Department of Consumer Protection. "Home improvement" covers renovation, repair, remodeling, alteration, conversion, or modernization of owner-occupied residential property. Always verify registration before signing — contracting with an unregistered contractor forfeits your access to the Home Improvement Guaranty Fund and weakens your legal position in a dispute.

Note 2 — Deposit Cap: One-Third Rule (Section 3.2)

CGS 20-429 prohibits a home improvement contractor from requiring a deposit exceeding one-third (1/3) of the total contract price unless custom-ordered materials require a larger upfront commitment, and even then the contractor must document the justification. Any contract requiring a deposit above one-third without documented justification is a red flag. Tie all subsequent payments to completed work milestones.

Note 3 — Home Improvement Guaranty Fund (Section 8.2)

Connecticut maintains a Home Improvement Guaranty Fund (CGS 20-432) administered by the Department of Consumer Protection. If you hire a registered home improvement contractor and suffer a loss, you may be eligible to recover up to \$25,000 from the Fund after obtaining an unpaid court judgment or confirmed arbitration award. This protection is only available when you use a registered contractor — yet another reason to verify registration before signing. Learn more at portal.ct.gov/dcp.

Note 4 — Mandatory Contract Content (Section 12.1)

CGS 20-429 requires that every home improvement contract be in writing and contain: the contractor's name, address, and DCP registration number; a description of the work and materials; the contract price and payment schedule; the approximate start and completion dates; a notice of the three-day cancellation right; disclosure of each business entity associated with the contractor; and the entire agreement between the parties. A contract missing any of these elements may be unenforceable at the contractor's option — but this provision generally protects the homeowner, not the contractor.

Note 5 — Mechanics' Lien Deadlines (Section 11)

Connecticut mechanics' lien law (CGS 49-33 et seq.) sets the following key deadlines: the **lien certificate** must be filed with the town clerk within **90 days** after the claimant last furnished labor or materials (CGS 49-34). The claimant must also serve a copy on the property owner within **30 days** of filing. The lien attaches from the date work began and takes priority over later-filed encumbrances. If a lien is not foreclosed within **one year** of filing, it expires (CGS 49-39). Request lien waivers with every payment and a final unconditional lien waiver before making the final payment.

Note 6 — Home Solicitation Cancellation (Section 9.3)

The Connecticut Home Solicitation Sales Act (CGS 42-135a) applies when a contractor solicits or signs a contract at your home or any location other than their established place of business. You have three business days to cancel without penalty. The contractor must provide a written cancellation notice and cancellation form at the time of signing. CGS 20-429 separately requires that the three-day cancellation right be disclosed in the contract itself. Failure to provide the required notice may render the contract voidable at your option.

Note 7 — Trade Licenses for Specialty Work (Section 1)

Home improvement registration covers general improvement work, but certain trades require separate state licenses issued by the Department of Consumer Protection: **electrical work** requires an Electrical Contractor or Journeyman Electrician license; **plumbing work** requires a Plumbing and Piping Contractor or Plumber

license; **HVAC work** requires an HVAC or Sheet Metal Contractor license. Verify all applicable trade licenses at portal.ct.gov/dcp/verify-a-license before signing.

Note 8 — DCP Complaint Process (Section 10.3)

Homeowners may file a complaint with the Department of Consumer Protection at any time. DCP investigates complaints involving both registered and unregistered home improvement contractor activity. Filing a complaint does not prevent you from also pursuing civil legal remedies. Contact DCP at portal.ct.gov/dcp or by mail at Department of Consumer Protection, 450 Columbus Boulevard, Suite 801, Hartford, CT 06103. Phone: (860) 713-6100.

Note 9 — Superior Court and Small Claims (Section 10.4)

If mediation fails, either party may pursue legal action in the Connecticut Superior Court for the judicial district where the property is located. The prevailing party in a contract dispute is generally entitled to recover reasonable attorney's fees and costs. Connecticut's Small Claims Court handles disputes up to **\$5,000** and provides a simplified process for smaller claims.

About Jaspector

jaspector.com is an AI-powered property advisory service that helps homeowners navigate construction projects, verify contractors, and resolve disputes. If a dispute arises during your project, we can help you document the issue and build a resolution strategy.

Learn more at jaspector.com — or email hi@jaspector.com to get started.

The instructions and notes above are provided by jaspector.com as an educational resource. They are not part of the agreement, do not constitute legal advice, and do not create an attorney-client or endorsement relationship. Template Version 1.0 — March 21, 2026.

CONNECTICUT HOMEOWNER-CONTRACTOR AGREEMENT

This agreement is entered into by the Homeowner and Contractor identified in Section 1 below.

Section 1 — Parties

Homeowner (Property Owner)

Name(s) _____

Property Address _____

Mailing Address (if different) _____

Phone _____

Email _____

Contractor

Business Name (Legal Entity) _____

DCP Registration # _____

Trade License Number(s) (if applicable) _____

Business Address _____

Phone _____

Email _____

Workers' Compensation Policy # _____

General Liability Policy # _____

Section 2 — Scope of Work

2.1 Project Description

2.2 Work NOT Included

2.3 Permits and Inspections

- Contractor is responsible for obtaining all required building permits
- Contractor is responsible for scheduling all required inspections
- Permit costs are: Included in contract price / Billed separately at cost (circle one)

2.4 Plans and Specifications

- Attached as Exhibit A (architectural / engineering plans)
- Attached as Exhibit B (material specifications)
- No formal plans — scope defined by Section 2.1 above

Section 3 — Contract Price and Payment Schedule

3.1 Total Contract Price

Total Contract Price	\$ _____
Sales Tax (if applicable)	\$ _____
Permit Fees (if billed separately)	\$ _____
Total Amount Due	\$ _____

3.2 Payment Schedule

Connecticut law (CGS 20-429) limits the initial deposit to one-third (1/3) of the total contract price. A higher deposit is permitted only when custom materials must be ordered, with written documentation.

Payment	Amount	Trigger (Work Milestone)
Deposit	\$ _____	Upon signing (max 1/3 of contract price)
Progress Payment 1	\$ _____	_____
Progress Payment 2	\$ _____	_____
Progress Payment 3	\$ _____	_____

Payment	Amount	Trigger (Work Milestone)
Final Payment	\$ _____	Completion and final inspection
Total	\$ _____	

3.3 Payment Terms

- Payments are due within _____ days of written invoice
- Acceptable payment methods: _____
- No payment shall be due for work not yet performed or materials not yet delivered to the job site
- Final payment is due only after: (a) all work is complete, (b) final inspection is passed (if applicable), and (c) Homeowner has had reasonable opportunity to inspect

Section 4 — Project Timeline

Estimated Start Date _____

Estimated Completion Date _____

4.1 Delays

- Contractor shall notify Homeowner in writing within 48 hours of any event that may delay the project
- Excusable delays include: weather, permit delays, material shortages, acts of God, government orders
- Non-excusable delays exceeding _____ business days entitle Homeowner to a daily credit of \$ _____ (liquidated damages), not to exceed _____% of the total contract price
- If the project is not substantially complete within _____ days of the estimated completion date (excluding excusable delays), Homeowner may terminate this contract under Section 9

Section 5 — Change Orders

Any changes to the scope, price, or timeline of this contract must be documented in a written Change Order signed by both parties before the changed work begins.

Each Change Order shall include: (1) description of the changed work; (2) addition to or deduction from the contract price; (3) impact on the project timeline; (4) signature of both Homeowner and Contractor.

Under the Home Improvement Act, the written contract must contain the entire agreement between the parties (CGS 20-429). Any modifications must be documented in a signed change order to be enforceable.

No verbal agreements will modify this contract.

Section 6 — Materials and Workmanship

6.1 Materials

- All materials shall be new unless otherwise specified in writing
- Specific materials, brands, and grades are listed in: Section 2.1 / Exhibit B (circle applicable)
- Substitutions require prior written approval from Homeowner
- Contractor warrants that all materials comply with applicable building codes

6.2 Workmanship Standards

- All work shall be performed in a professional, workmanlike manner
- All work shall comply with applicable Connecticut building codes and local ordinances
- All work shall conform to the plans, specifications, and scope described in this contract
- Contractor shall maintain a clean and safe job site

6.3 Subcontractors

- Contractor will / will not use subcontractors (circle one)
- If subcontractors are used, Contractor remains fully responsible for their work, licensing, and insurance
- All subcontractors performing work that requires a Connecticut trade license or home improvement registration must hold valid, active credentials
- Homeowner may request registration and license numbers for any subcontractor working on the project

Section 7 — Warranties

7.1 Contractor Warranty

Contractor warrants all labor and workmanship for a period of _____ year(s) from the date of completion. During this period, Contractor shall repair or correct, at Contractor's expense, any defects in workmanship or materials furnished by Contractor.

7.2 Manufacturer Warranties

Contractor shall provide Homeowner with all manufacturer warranties for materials and equipment installed. Contractor shall ensure installations comply with manufacturer specifications to preserve warranty coverage.

7.3 Warranty Exclusions

This warranty does not cover: normal wear and tear; damage caused by Homeowner negligence or misuse; damage caused by third parties or acts of God; items specifically excluded in writing.

Section 8 — Insurance and Bonding

8.1 Contractor Insurance Requirements

Contractor shall maintain, at minimum, the following coverage for the duration of the project:

Coverage	Minimum Amount
General Liability	\$ _____
Workers' Compensation	Statutory limits (required if Contractor has employees)
Automobile Liability (if applicable)	\$ _____

- Contractor shall provide certificates of insurance upon request
- Homeowner shall be named as additional insured on the general liability policy

8.2 Home Improvement Guaranty Fund

The Connecticut Department of Consumer Protection maintains the Home Improvement Guaranty Fund (CGS 20-432). Homeowners who hire a registered home improvement contractor and obtain an unpaid court judgment or confirmed arbitration award may be eligible for recovery of up to \$25,000 from the Fund. This protection applies only when you use a registered contractor. Contractor represents that their DCP home improvement registration is current and in good standing.

Section 9 — Termination

9.1 Homeowner's Right to Terminate

Homeowner may terminate this contract at any time by providing written notice to Contractor. Upon termination: Homeowner shall pay for all work satisfactorily completed and materials delivered to the job site as of the termination date; Contractor shall provide an itemized accounting within 10 business days; Contractor shall not charge a cancellation penalty exceeding actual costs reasonably incurred.

9.2 Contractor's Right to Terminate

Contractor may terminate this contract if: (a) Homeowner fails to make a payment due under this contract within _____ days of written notice of default; or (b) conditions at the job site make the work unsafe or illegal to continue.

9.3 Three-Day Right to Cancel (Home Solicitation Sales)

If this contract was solicited at the Homeowner's residence or at a location other than the Contractor's established place of business, the Homeowner has the right to cancel this contract within **three (3) business days** of signing without penalty, pursuant to CGS 42-135a (Home Solicitation Sales Act) and CGS 20-429. The Contractor must provide a written notice of cancellation rights and a cancellation form at the time of signing.

Failure to provide these notices may render the contract voidable at the Homeowner's option. To cancel: deliver or mail written notice to the Contractor's address in Section 1 before the applicable deadline.

NOTICE TO BUYER: You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction.

Section 10 — Dispute Resolution

10.1 Informal Resolution

The parties agree to attempt informal resolution of any dispute by written notice describing the issue. The other party shall respond in writing within 15 business days.

10.2 Mediation

If informal resolution fails, the parties agree to submit the dispute to non-binding mediation before a mutually agreed mediator. Mediation costs shall be shared equally.

10.3 DCP Complaint

Homeowners may file a complaint with the Connecticut Department of Consumer Protection at any time at portal.ct.gov/dcp or by mail at 450 Columbus Boulevard, Suite 801, Hartford, CT 06103. Filing a DCP complaint does not prevent the homeowner from also pursuing legal remedies.

10.4 Legal Action

If mediation fails, either party may pursue legal action in the Connecticut Superior Court for the judicial district where the property is located. The prevailing party shall be entitled to recover reasonable attorney's fees and costs. For disputes of \$5,000 or less, Connecticut's Small Claims Court provides a simplified process.

Section 11 — Mechanics' Lien Notice

CGS 49-33 et seq. allows contractors, subcontractors, and material suppliers to place a mechanics' lien on your property if they are not paid for work or materials. The lien attaches from the date work began and takes priority over later-filed encumbrances. A mechanics' lien can affect your ability to sell or refinance.

11.1 Lien Filing Deadline

A mechanics' lien must be filed with the town clerk in the town where the property is located within **90 days** of the last date labor or materials were furnished (CGS 49-34). The claimant must also serve a copy on the property owner within **30 days** of filing. If a lien is not foreclosed within **one year** of filing, it expires (CGS 49-39). If you receive a lien certificate, consult an attorney promptly.

11.2 Protecting Against Liens

- Request lien waivers from Contractor and all subcontractors with each progress payment
- Request a final unconditional lien waiver upon final payment

- Require Contractor to provide a list of all subcontractors and material suppliers at project start
- Keep all lien certificates received on file and consult an attorney if one is filed

Section 12 — Connecticut-Specific Requirements

12.1 Contract Requirements Under CGS 20-429

- Contractor's name, business address, and DCP registration number are included in this contract
- A description of the work to be performed and materials to be used is included
- The contract price and payment schedule are included
- The approximate start and completion dates are included
- Notice of the three-day right to cancel is included (if applicable)
- Disclosure of each business entity that is or has been a home improvement contractor associated with this contractor is included
- The entire agreement between the parties is set forth in this written contract

12.2 Notice to Owner

“You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction.” — Required notice under the Home Solicitation Sales Act (CGS 42-135a), applicable to home improvement contracts signed at the homeowner's residence.

12.3 Registration Statement

Home improvement contractors are required by law to be registered with the Connecticut Department of Consumer Protection. Any questions concerning a home improvement contractor may be directed to: Department of Consumer Protection, 450 Columbus Boulevard, Suite 801, Hartford, CT 06103. Phone: (860) 713-6100.

Section 13 — General Provisions

13.1 Entire Agreement

This contract, including all exhibits and change orders, constitutes the entire agreement between the parties. No prior verbal or written representations shall be binding unless incorporated herein.

13.2 Severability

If any provision of this contract is found unenforceable, the remaining provisions shall continue in full force and effect.

13.3 Governing Law

This contract shall be governed by the laws of the State of Connecticut.

13.4 Notice

All notices under this contract shall be in writing and delivered to the addresses listed in Section 1, by personal delivery, certified mail, or email with confirmed receipt.

13.5 Assignment

Neither party may assign this contract without the prior written consent of the other party.

Section 14 — Exhibits and Attachments

- Exhibit A: Plans and Drawings
- Exhibit B: Material Specifications
- Exhibit C: Notice of Three-Day Right to Cancel (if applicable)
- Exhibit D: Contractor's DCP Registration Printout
- Exhibit E: Certificates of Insurance
- Exhibit F: Trade License Printout(s) (electrical, plumbing, HVAC, if applicable)
- Additional: _____

Signatures

By signing below, both parties acknowledge that they have read, understand, and agree to all terms of this contract.

Homeowner

Signature

Printed Name

Date

Homeowner (if jointly owned)

Signature

Printed Name

Date

Contractor

Signature

Printed Name

Title

DCP Registration #

Date

Connecticut Homeowner Pre-Signing Checklist

Before signing, confirm each item below.

- Verified contractor's DCP home improvement registration is active at portal.ct.gov/dcp/verify-a-license
- Legal business name on contract matches the DCP registration record exactly
- Trade licenses confirmed (electrical, plumbing, HVAC) for applicable specialty work
- Workers' compensation insurance confirmed (if contractor has employees)
- Deposit does not exceed one-third (1/3) of total contract price (or custom-materials exception is documented in writing)
- Payment schedule tied to work milestones, not calendar dates
- Three-day right to cancel notice and cancellation form provided (if contract was solicited at home)
- Contract includes contractor's DCP registration number and business entity disclosure
- All blank fields in this contract are filled in — no blank spaces
- Received a signed copy of the complete contract before work starts
- Plans, specs, and material lists are attached or described in detail
- List of all subcontractors and material suppliers requested from contractor
- Lien waiver plan confirmed — waivers to be collected with every payment