



PSI Services LLC

Phone: (855) 898-0715

E-mail: [LLRSupport@psionline.com](mailto:LLRSupport@psionline.com)

<https://test-takers.psiexams.com/mdhi>

## MARYLAND HOME IMPROVEMENT COMMISSION DEPARTMENT OF LABOR

### HOME IMPROVEMENT CONTRACTOR AND SALESPERSON

#### CANDIDATE INFORMATION BULLETIN

### **\*\*Prior PSI Approval Required for Examination\*\***

Effective 3/31/2025 PSI will no longer be processing applications via mail, fax or email. You must submit the application online at <https://test-takers.psiexams.com/mdhi>. If you submit via mail, fax or email, it will be returned, and you must resubmit via online at <https://test-takers.psiexams.com/mdhi>.

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## EXAMINATIONS BY PSI

The Maryland Home Improvement Commission licenses and regulates home improvement contractors and salesperson. Home Improvement work includes alteration, remodeling, repair or replacement of a building or part of a building used as a residence. Home improvement also includes work done on individual condominium units. Home improvement does not include work done on apartment buildings that contain four or more single family units or work done on the commonly owned areas of condominiums. The Commission investigates complaints by homeowners, awards monetary damages against licensed contractors, and prosecutes violators of the home improvement laws and regulations.

All applicants for the Contractor and Salesperson Home Improvement license must:

- ◆ PSI must approve you to take the examination. Effective 10/1/24 you will apply online versus using the paper application. **Click Here** and select VIEW AVAILABLE TESTS and select which Test you will be applying for. Select SIGN IN/REGISTER and select Create Account. You will be required to upload the required documentation.
- ◆ Pass the examination with a score of at least 70% correct responses. (Examination results are only valid for 2 years.)

All questions and requests for information about examinations should be directed to:

PSI Services LLC  
(855) 898-0715

<https://test-takers.psiexams.com/mdhi>

Questions about applications for licensure should be directed to the:

Maryland Home Improvement Commission  
1100 N Eutaw Street  
Baltimore, MD 21201  
(410) 230-6231  
[DLOPLMHIC-LABOR@maryland.gov](mailto:DLOPLMHIC-LABOR@maryland.gov)

In accordance with Business Regulation Article, Section 8-302.2 and the corresponding Regulation, COMAR, 09.08.01.23, trade experience is defined below. Listed experience MUST be verifiable. If experience cannot be verified, or is questionable, the application will be returned to applicant. If an applicant questions PSI's decision regarding eligibility to take the exam, the applicant must submit a written request to the attention of the Executive Director for review by the Commission.

- A. Trade Experience.
- (1) An applicant for a home improvement contractor's license shall have at least 2 years of trade experience.
  - (2) "Trade experience" includes one or more of the following:
    - (a) Participation in a registered apprenticeship program;

- (b) Employment in performing home improvements;
  - (c) Employment in performing commercial or residential construction, repairs, or renovations;
  - (d) Participation in a community service or charitable building or renovation program; or
  - (e) Performing repairs and improvements which require a building permit on one's home or the home of family members.
- (3) Experience as a licensed home improvement salesperson for at least 2 years may be credited as trade experience, if the Home Improvement Commission determines that the applicant has gained substantial knowledge of the operation of a home improvement business.
- B. Business Experience in Other Areas. Experience in the capacity of supervisor, manager, or owner of a business may be substituted for 1 year of the required trade experience, based on a review by the Home Improvement Commission, or an applicant for a home improvement contractor's license may substitute for the required trade experience educational training in:
- (1) Vocational school training in a building trade; or
  - (2) Participation in a building trade work-study program.
- C. Experience or educational qualifications of applicants for a home improvement contractor's license who have documented handicaps shall be considered by the Commission on an individual basis.

## EXAMINATION MATERIALS

This is an OPEN book examination. The ONLY materials permitted in the examination room are the following references.

- NASCLA Contractor's Guide to Business, Law and Project Management - Maryland Home Improvement Commission 7<sup>th</sup> Edition,  
*\*Examinations on or after July 1, 2025, will reference both the 6<sup>th</sup> & new 7<sup>th</sup> edition through January 1, 2026.*  
National Association of State Contractors Licensing Agencies (NASCLA), 23309 N. 17th Drive, Phoenix, Arizona 85027, Telephone: (623) 587-9519,  
[www.nascla.org](http://www.nascla.org).
- NASCLA Contractor's Guide to Business, Law and Project Management - Maryland Salesperson 6<sup>th</sup> Edition,  
*\*Examinations on or after July 1, 2025, will reference both the 6<sup>th</sup> & new 7<sup>th</sup> edition through January 1, 2026.*  
National Association of State Contractors Licensing Agencies (NASCLA), 23309 N. 17th Drive, Phoenix, Arizona 85027, Telephone: (623) 587-9519,  
[www.nascla.org](http://www.nascla.org)
- Maryland Title 14, Subtitle 3, Door-To-Door Sales Act,  
<http://mgaleg.maryland.gov/mgawebpage/Laws/StatuteText?article=gcl&section=14-301&enactments=false>  
(This document will be provided at the test site.)

Reference books may be highlighted, underlined, and/or indexed. They must be otherwise unmarked (not written in) and may not contain additional papers (loose or attached).

NO MATTER WHAT IS ON THE TAB PACKAGE, IF THE PSI PROCTOR IS ABLE TO REMOVE THE TABS WITHOUT RIPPING THE PAGE, YOU WILL NEED TO REMOVE THE TABS BEFORE YOU TAKE THE EXAM. DO NOT USE THE TABS THAT HAVE PAPER INSERTS. THE PAPER INSERTS WILL BE REMOVED.

#### Acceptable Tabs

Avery Swift Tabs Self-Adhesive Permanent Plastic Tabs  
Redi-Tag Self-Stick Permanent Adhesive Index Tabs

#### Unacceptable Tabs

Post-It Index Flags  
Post-It Flags

THESE REFERENCES WILL NOT BE AVAILABLE IN THE TEST CENTER. *Books published by other testing companies are not allowed at the examination center.*

Many of the reference materials listed are available for purchase at [www.psonlinestore.com](http://www.psonlinestore.com) or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

## EXAMINATION CONTENT OUTLINES

The Examination Content Outlines have been approved by the Maryland Home Improvement Commission. These outlines reflect the minimum knowledge required by professionals to perform their duties to the public in a competent and responsible manner. Changes in the examination content will be preceded by changes in these published examination content outlines.

Use the outline as the basis of your study. The outlines list the topics that are on the examination and the number of items for each topic. Do not schedule your examination until you are familiar with all topics in the outline.

**CONTRACTOR, 55 Items,**  
**Passing Score: 39**  
**150 Minutes to complete this portion.**

- A. Home Improvement Law (41 Items)
- B. Door-to-Door Sales Act (4 Items)
- C. Labor Laws (3 Items)
- D. Safety Regulations (4 Items)
- E. Estimating (3 Items)

**SALESPERSON, 35 Items**  
**Passing Score: 25**  
**90 Minutes to complete this portion.**

- A. Home Improvement Law (25 Items)
- B. Door-to-Door Sales Act (10 Items)

## SCHEDULING PROCEDURES

PSI must approve you to take the examination. Effective 10/1/24 you will apply online versus using the paper application. [Click Here](#) and select VIEW AVAILABLE TESTS and select which Test you will be applying for. Select SIGN IN/REGISTER and select Create Account. You will be required to upload the required documentation.

Once PSI receives the proper documentation, allow up to one week for processing. Upon approval, you will receive an email confirmation with instructions on how to pay and schedule for the examination.

Important: If you fail the licensing examination, there is a waiting period of 30 days before that individual is eligible to retake the test; each subsequent retest requires a waiting period of 60 days.

The fee for examination registration is \$63

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

### INTERNET SCHEDULING

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at <https://test-takers.psiexams.com/mdhi>. Internet registration is available 24 hours a day.

Log onto PSI's website and select Sign in / Create Account. Select Create Account. You are now ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear.

### TELEPHONE SCHEDULING

For telephone scheduling, you will need a valid credit card (Visa, MasterCard, American Express or Discover).

PSI registrars are available at (855) 898-0715, Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time, to receive your payment and schedule your appointment for the examination.

### SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your Social Security Number only as an identification number in maintaining your records and reporting your examination scores to the Department of Labor. A federal law requires state agencies to collect and record the Social Security numbers of all licensees of the professions licensed by the state.

### EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a

candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

**Important:** If you fail the licensing examination, there is a waiting period of 30 days before that individual is eligible to retake the test; each subsequent retest requires a waiting period of 60 days.

#### CANCELING OR RESCHEDULING AN APPOINTMENT

You may cancel and reschedule an appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. (Example: For a Monday appointment, the cancellation notice would need to be received by the close of business on the previous Wednesday.) You may call PSI at (855) 898-0715 or go online at <https://test-takers.psiexams.com/mdhi>.

#### **IMPORTANT NOTE ABOUT SCHEDULING OR RESCHEDULING!**

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. For example, a candidate who tests unsuccessfully on a Tuesday can call the next day (Wednesday) and schedule to retest.

#### MISSED APPOINTMENT OR LATE CANCELLATION

*Your registration will be invalid, and you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:*

- ☐ Do not cancel your appointment 2 days before the scheduled examination date; or
- ☐ Do not appear for your examination appointment; or
- ☐ Arrive so late that beginning your examination would disrupt the center's schedule; or
- ☐ Do not present proper identification when you arrive for the examination; or

#### EMERGENCY EXAMINATION CENTER CLOSING

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation; however, you may check the status of your examination schedule by calling (855) 898-0715. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check PSI's website at <https://test-takers.psiexams.com/mdhi>.

### **COMPUTER EXAMINATION CENTER LOCATIONS**

#### **Baltimore**

2622 Lord Baltimore Dr, Suite C-D  
Baltimore, MD 21244

*From I-695 N - Take exit 17 for Security Blvd toward Woodlawn. Keep left at the fork and merge into Security Blvd. Turn right onto Lord Baltimore Dr. At the traffic circle,*

*continue straight to stay on Lord Baltimore Dr. At the next traffic circle, again stay straight to stay on Lord Baltimore Dr. A little over ½ mile later, the PSI test center will be on your left.  
From I-695 S - Take exit 18 for MD-26/Liberty Rd toward Lochearn/Randallstown. Continue straight onto Lord Baltimore Dr, using the signs for MD-26/Lochearn). The PSI test center is roughly 1 ½ miles from here on the right.*

#### **College Park Center**

The Sterling Building  
4920 Niagara Road, Suite 400  
College Park, MD 20740

*From I-95 North/Beltway, take Exit 25/Route 1 toward College Park. Continue straight across Route 1 onto Edgewood Road. Continue to the 4-way stop.*

*Turn left onto Rhode Island Avenue. Turn left at the next road - Niagara Road. The Sterling Building is on the right. Park in the appropriately marked spaces.*

*From I-95 South take Exit 25. Stay in the left turn lane and make a left at the next light which is Edgewood Road. Continue to the 4-way stop. Turn left onto Rhode Island Avenue. Turn left at the next road - Niagara Road. The Sterling Building is on the right. Park in the appropriately marked spaces.*

#### **Crofton Center**

Morauer III Building  
2137 Espey Court, Suite 3  
Crofton, MD 21114

*From the Defense Highway 450, take the Priest Bridge Rd exit going South. Turn right on Espey Court.*

*From the Washington Beltway, take 50 East to 3 North. Turn right on Defense Highway 450, take the Priest Bridge Rd exit going South. Turn right on Espey Court.*

#### **Hagerstown Center**

140 West Franklin St Suite A  
Hagerstown, MD 21740

*From I 70: Take exit 32B Hagerstown. This is US Route 40 west. Follow Route 40 for 4.1 miles to 140 W. Franklin St. It is slightly past the intersection of Jonathan and Franklin. You must turn into the church parking lot on the right before you reach 140 W. Franklin St.*

*There are many parking spots reserved for PSI testing on that lot. You will then walk past the front of the church and into 140 W. Franklin St. Suite A is on the ground floor. No steps required to enter.*

*From I 81: Take exit 6 US Route 40 east. Follow on Route 40 for 1.6 miles and turn left on to Jonathan St. After one block turn left on to Franklin St. Stay right and enter the church parking lot. This will come up quickly on the right.*

*There are many parking spots reserved for PSI testing on that lot. You will then walk past the front of the church and into 140 W. Franklin St.. Suite A is on the ground floor. No steps required to enter.*

*There is one handicapped spot reserved for PSI on the lot at 140 W. Franklin St. near the entrance door. All other parking has to be on the church lot.*

#### **Mid-Atlantic Testing Company**

13992 Baltimore Ave, Suite 205  
Laurel, MD 20707

*Take exit 33A off of I-95. Take ramp right for MD-198 East toward Laurel. Turn right onto US-1 South - Washington Blvd S. The last intersection is Cypress St. - Arrive at 13992 Baltimore Ave.*

**Brainseed Testing - Salisbury**  
1322 Belmont Avenue, Bldg #2, Suite 203,  
Salisbury, MD 21801

*The Center is located with the East Park Professional Center and is just off route 50.*

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

## REPORTING TO THE EXAMINATION CENTER

On the day of the examination, you should arrive at least 30 minutes before your examination appointment. This extra time is for sign-in and identification and familiarizing you with the examination process. **If you arrive late, you may not be admitted to the examination center and you will forfeit your registration fee.**

### REQUIRED IDENTIFICATION

**Candidates need to provide one (1) form of identification.**

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of a valid (non-expired) signature bearing identification to the test site.

### **REQUIRED IDENTIFICATION (with photo) - Choose One**

- State issued driver's license
  - State issued identification card
  - US Government Issued Passport
  - US Government Issued Military Identification Card
  - US Government Issued Alien Registration Card
  - Canadian Government Issued ID
- NOTE: ID must contain candidate's photo, be valid and unexpired.

### SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Candidates may bring reference books. Reference books may be highlighted, underlined, and/or indexed. They must be otherwise UNMARKED (not written in). Sample Examinations are not allowed.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:

- **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
- **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
- **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
- **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.



- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

## TAKING THE EXAMINATION BY COMPUTER

### TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

### TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

### EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

### EXAMINATION REVIEW

**In the event you fail the examination you will be given 30 minutes at the end of the examination to review the items you missed.** The items will not be in any particular order.

PSI, in cooperation with the Commission, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

## SCORE REPORTING

Commission policy dictates that examination score results are valid for 2 years. If you do not pass and apply for your license within 2 years after passing your examination, you will have to retake the entire examination.

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.

### DUPLICATE SCORE REPORTS

You may request a duplicate FAILING score report after your examination by emailing scorereport@psionline.com or by calling (855) 898-0715.

**NOTE:** It is advisable to keep these instructions for future reference, along with copies of your application and other related documents.

## APPLYING FOR YOUR LICENSE

After you pass the examination you will receive instructions on how to complete your application. At that time, you will be asked to do the following 11 procedures. Do **not** call the Commission for a license application.

1. If you use a trade name, check with the Commission for availability. You must also register the trade name with the Department of Assessments and Taxation (410-767-1184) and submit proof of registration with your license application.
2. Have financial responsibility because the Guaranty Fund will insure you for \$30,000 per job up to a total of \$100,000. (Your past and present credit history, financial status and ability to repay the Fund if there is an award to a homeowner are reviewed by the Commission.)
3. If real estate is listed on your financial statement, you must submit a copy of your current real property assessment notice.
4. If your real property, bank accounts or other assets are jointly owned, the co-owner must sign the license application.
5. You must submit your last 3 months personal bank statements.
6. Include a current original credit report with your application.
7. If your home improvement business is incorporated,

articles of incorporation and certificate of good standing must be submitted.

8. All applicants for a contractor's license must submit a certificate of liability insurance for at least \$50,000. This certificate should be in the name of the individual applicant, trading as the company name, and the Home Improvement Commission must be the certificate holder.
9. The Commission will review any past felony conviction or violation of the Commission's laws and regulations. You must provide copies of any conviction records which can be obtained from your local State Police Office.
10. After the applicant passes the exam, all MHIC applications and supporting documents are to be submitted by the applicant to MHIC for review electronically. The applicant should allow up to 48 hours after they pass the exam before they receive your email notification from MHIC. That email will include the applicant's newly assigned MHIC registration number and application instructions. Please check your spam folder if necessary.
11. Please include a current 2 x 2 photograph of yourself or a legible copy of your driver's license or State ID.

## EXAMINATION PREPARATION COURSES

Applicants for home improvement examinations may contact their local community colleges to enroll in examination preparation courses.

The following colleges may offer these courses:

- Hagerstown Community College
- Chesapeake College (Wye Mills)
- Carroll Community College
- College of Southern Maryland (LaPlata)
- Community College of Baltimore County (Catonsville)
- Baltimore City Community College
- Montgomery College (Gaithersburg)
- Prince George's Community College

To place an order for one or more of the following items listed, you may:

➤ Order online at [www.psionlinestore.com](http://www.psionlinestore.com)

➤ Call the PSI Online store toll-free at (866) 589-3088

**Note:** prices are available online at [www.psionlinestore.com](http://www.psionlinestore.com)

<input type="checkbox"/>	Business and Project Management for Contractors - Maryland Home Improvement Commission English Edition
<input type="checkbox"/>	Business and Project Management for Contractors - Maryland Home Improvement Commission Spanish Edition
<input type="checkbox"/>	Salesperson Reference Manual - Maryland Home Improvement Commission Edition

*Please note: Inventory and pricing subject to change without notice.*