

Rutherford County Home Improvement Contract Checklist

What Tennessee law requires before you sign. For kitchen, cabinet and other home improvement work in Rutherford County, TN.

1 Which license your job needs

\$3,000 or less	A Home Improvement Contractor license is not required.
More than \$3,000 up to \$24,999	A Home Improvement Contractor license is required . Rutherford is one of only 9 of Tennessee's 95 counties that adopted this rule (Bradley, Davidson, Hamilton, Haywood, Knox, Marion, Robertson, Rutherford, Shelby). Holding it requires general liability and workers' compensation insurance, and a \$10,000 surety bond (or a cash or property bond, or an irrevocable letter of credit).
\$25,000 or more	A state contractor license is required before contracting, including bidding, offering to engage or negotiating a price, when acting as a prime contractor.

"Home improvement" means repair, replacement, remodeling, alterations or additions to any land or residential building of 1-4 dwelling units, including painting, roofing, fences, driveways, porches and landscaping.

2 What your contract must contain Tenn. Code § 62-6-508, for home improvement contracts over \$3,000

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| ☐ Written legibly, with the complete agreement, including everything else you and the contractor lawfully agreed | ☐ This notice directly above your signature:
"NOTICE TO OWNER: Do not sign this contract if blank. You are entitled to a copy of the contract at the time you sign." |
| ☐ The full names and addresses of all parties | ☐ The approximate dates the work will begin and be substantially completed |
| ☐ The contractor's license number | ☐ The agreed price |
| ☐ The date it was signed by the parties | ☐ A notice that all home improvement contractors must be licensed by the board, and that questions about a contractor go to the board's office |
| ☐ A description of the work to be done and the goods to be used | |
| ☐ No blank spaces to be filled in after you sign, and a clear description of any other documents it includes | |

✗ It must NOT contain a power of attorney to confess judgment.

Also in the law: no salesperson, agent or employee of the contractor is authorized to change the agreement on your behalf. A contract that misses these points is not invalid for that reason alone, so check before you sign.

3 Check the license before you pay

- Look up the license number on the state's official search: search.cloud.commerce.tn.gov
- Tip: make sure the license belongs to the company name on your contract.
- If a permit is needed, the city or county can't issue it unless the permit lists each contractor's home improvement license number (work done by the owner is the exception).
- Questions about a contractor: **Tennessee Board for Licensing Contractors, (615) 741-8307**.