



**Christopher J. Kessler**

39 Stanley Street  
South Portland, ME 04106  
Phone: (207) 956-0882  
[Christopher.Kessler@legislature.maine.gov](mailto:Christopher.Kessler@legislature.maine.gov)

# HOUSE OF REPRESENTATIVES

2 STATE HOUSE STATION  
AUGUSTA, MAINE 04333-0002  
(207) 287-1400  
TTY: MAINE RELAY 711

## **TESTIMONY BEFORE THE JOINT STANDING COMMITTEE ON JUDICIARY LD 879 - An Act to Increase Maximum Small Claim Limits for Home Construction Contracts**

March 10, 2025

Senator Carney, Representative Kuhn, and Members of the Joint Standing Committee on Judiciary,

I am Representative Chris Kessler, and I represent District 121, part of South Portland and part of Cape Elizabeth. LD 879 seeks to provide homeowners with an adequate tool to hold bad contractors accountable, and at the same time provide an alternative to a perennial issue before the Legislature regarding home contractor licensure.

The current small claims limit is inadequate for homeowners to be fairly compensated for damages incurred due to negligence by a contractor. It is exceedingly rare for home construction projects to cost less than \$6,000 for things like kitchen renovations, decks, or heating system replacements. When damages exceed this limit, a homeowner's only other venue for holding the contractor accountable is at trial court. However, bringing a case to trial court requires the homeowner to hire a lawyer, which becomes prohibitively expensive relative to the amount of compensation they are seeking. This causes many homeowners to simply give up seeking justice completely. The bad contractors, especially repeat offenders, continue to do harm to homeowners with virtually no accountability. \$25,000 is a more realistic amount that would encompass most home improvement projects.

This bill is also being introduced as an alternative solution to an effort that would require licensure for home contractors. Rather than create a new bureaucracy and impose additional time and financial burdens on good contractors, this bill would instead act as a deterrent by putting all contractors on notice that homeowners will be more likely to hold them accountable for bad work, and that the financial risk may not be worth cutting corners.



# HOUSE OF REPRESENTATIVES

2 STATE HOUSE STATION  
AUGUSTA, MAINE 04333-0002  
(207) 287-1400  
TTY: MAINE RELAY 711

## **Christopher J. Kessler**

39 Stanley Street  
South Portland, ME 04106  
Phone: (207) 956-0882  
[Christopher.Kessler@legislature.maine.gov](mailto:Christopher.Kessler@legislature.maine.gov)

Past efforts to increase the small claims limit have run into opposition from low-income advocates who are concerned that a significant increase across the board could be taken advantage of by predatory debt collectors. This bill addresses that concern by being narrowly tailored to address the specific issue of damages caused by bad contractors.

Maine would not be the first state to establish a higher maximum limit for home construction contracts in small claims court; Connecticut state law allows for a maximum of \$15,000 in the case of a home improvement contract as opposed to \$5,000 for all other small claims.

Thank you for consideration, and please vote in favor of this bill.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Kessler", with a stylized flourish at the end.

Rep. Christopher Kessler