

# How to Get a General Contractor License in Hawaii

A guide to the Class B General Building Contractor license

## Process at a Glance

| # | Step                                       | Est. Cost         | Est. Time        |
|---|--------------------------------------------|-------------------|------------------|
| 1 | Confirm eligibility & choose license class | Free              | 1 day            |
| 2 | Set up your business entity                | ~\$50             | 3–5 days         |
| 3 | Gather required documents                  | ~\$50–\$200       | 1–2 weeks        |
| 4 | Submit application to the CLB              | \$50 fee          | 4–8 weeks review |
| 5 | Schedule & pass the exams                  | \$85 + \$85       | 1–3 months       |
| 6 | Submit insurance & final documents         | \$500–\$2,000+/yr | 1–2 weeks        |
| 7 | Receive license & stay compliant           | \$334–\$663       | Ongoing          |

Total estimated cost to get licensed: \$1,000–\$3,000+ (one-time) depending on business structure and insurance. License renewal every two years costs \$353–\$663.

Who needs this license: Anyone in Hawaii who contracts, bids, or advertises to build, alter, or improve a residential or commercial structure worth more than \$1,000 (labor + materials) must hold a state contractor license. There is no reciprocity — even if you’re licensed in another state, you must apply in Hawaii.

## Key Resources & Contacts

| Resource                                            | Where to Go                                                                                                                |
|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Contractors License Board (CLB) — main office       | (808) 586-3000   <a href="http://cca.hawaii.gov/pvl/boards/contractor">cca.hawaii.gov/pvl/boards/contractor</a>            |
| CLB application forms & instructions                | <a href="http://cca.hawaii.gov/pvl/boards/contractor">cca.hawaii.gov/pvl/boards/contractor</a> — click “Application Forms” |
| License lookup (verify your own or a sub’s license) | <a href="http://pvl.ehawaii.gov">pvl.ehawaii.gov</a>                                                                       |
| PSI Exams — schedule your exams                     | <a href="http://psiexams.com">psiexams.com</a>   (800) 733-9267                                                            |
| Hawaii Tax Online (GET registration)                | <a href="http://hitax.hawaii.gov">hitax.hawaii.gov</a>                                                                     |
| Hawaii Business Registration (BREG)                 | <a href="http://bizexpress.hawaii.gov">bizexpress.hawaii.gov</a>                                                           |

| Resource                                     | Where to Go                                             |
|----------------------------------------------|---------------------------------------------------------|
| SCORE Hawaii — free small business mentoring | <a href="https://score.org/hawaii">score.org/hawaii</a> |
| DCCA mailing address                         | P.O. Box 3469, Honolulu, HI 96801                       |
| DCCA in-person address                       | 335 Merchant St., Room 301, Honolulu, HI 96813          |

## Total Cost Summary

|                               |                         |
|-------------------------------|-------------------------|
| Application fee               | \$50 (nonrefundable)    |
| CPA financial statement       | ~\$150–\$500            |
| Exam fees (2 exams)           | \$170 (Class B)         |
| Exam prep course (optional)   | \$100–\$400             |
| License issuance fee          | \$334–\$663             |
| General liability insurance   | \$500–\$2,000+/year     |
| Workers' comp (if applicable) | Varies by payroll       |
| Total estimated (first year)  | \$1,300–\$4,000+        |
| Renewal every 2 years         | \$353–\$663 + insurance |

*This guide is for informational purposes only and does not constitute legal or professional advice. Requirements may change — always verify current requirements with the Hawaii DCCA Contractors License Board.*

## Step 1 **Confirm Eligibility & Choose Your License Class**

### **Basic Eligibility Requirements**

- Must be at least 18 years old
- Must have at least 4 years of full-time supervisory experience in construction within the last 10 years
- Experience must be as a supervisor or foreman — not just a laborer or helper
- Experience is documented via signed Certificates of Experience from past employers or clients
- No criminal conviction that would disqualify you under Hawaii licensing law

### **The Three License Classes**

#### **Class A — General Engineering Contractor**

For fixed-works projects: highways, bridges, harbors, tunnels, drainage systems, and utilities. Requires engineering-related supervisory experience.

#### **Class B — General Building Contractor (most common)**

For construction of residential, commercial, or industrial structures involving more than two unrelated building trades. This is the license most general contractors need. A Class B license also automatically covers several specialty categories including carpentry, masonry, and drywall.

#### **Class C — Specialty Contractor**

For contractors who specialize in a single trade, such as electrical, plumbing, HVAC, roofing, or excavation. You only need this if you won't be performing work across multiple trades.

**Tip:** Most small general contractors in Hawaii apply for the Class B General Building Contractor license. If you're unsure which class fits your work, call the Contractors License Board at (808) 586-3000 before starting your application.

|                                    |                                                                                                       |
|------------------------------------|-------------------------------------------------------------------------------------------------------|
| <b>Eligibility check</b>           | Free                                                                                                  |
| <b>CLB phone / website inquiry</b> | Free — <a href="http://cca.hawaii.gov/pvl/boards/contractor">cca.hawaii.gov/pvl/boards/contractor</a> |

## Step 2 Set Up Your Business Entity

### Why This Comes First

The Contractors License Board (CLB) issues licenses to a business entity, not just a person. You need to decide and register your business structure before you apply, because the type of entity affects your application forms, fees, and tax obligations.

### Your Options

#### Sole Proprietor

The simplest structure. You operate under your own name (or a DBA). No need to register a separate business entity with DCCA. You provide your Social Security Number on the application. You are personally liable for all business debts and claims.

#### LLC, Corporation, or Partnership

A separate legal entity that protects your personal assets. Must be registered with DCCA's Business Registration Division (BREG) before applying for your contractor license. You'll also need to designate a Responsible Managing Employee (RME) — see below.

### What Is a Responsible Managing Employee (RME)?

If your business is an LLC, corporation, or partnership, you must designate an RME. This is the individual who personally meets the experience and exam requirements on behalf of the company. The RME's qualifications are what the CLB evaluates when reviewing your entity's application. The RME is usually the owner, but doesn't have to be.

**Tip:** If you're a solo contractor just starting out, a sole proprietorship is the simplest path. If you want liability protection, form an LLC first — see our separate Hawaii LLC guide for how to do that quickly and affordably.

|                                  |                      |
|----------------------------------|----------------------|
| Sole proprietor setup            | Free (just your SSN) |
| LLC or corporation filing (DCCA) | ~\$50 filing fee     |
| Annual LLC report                | ~\$12.50/year        |

## Step 3 Gather Required Documents

### Documents Checklist

Collect all of the following before starting your application. Missing documents are the most common cause of delays.

#### Experience documentation

- Completed Certificate of Experience forms — one per employer or client who can verify your supervisory experience
- Must cover at least 4 years total within the last 10 years
- Each certificate must be signed by the employer, supervisor, or client who witnessed your work
- Download the Certificate of Experience form at [cca.hawaii.gov/pvl/boards/contractor](http://cca.hawaii.gov/pvl/boards/contractor)

#### Financial statement

- A compiled, reviewed, or audited financial statement no more than 12 months old
- Must be prepared and signed by a licensed CPA (Hawaii CPA or licensed in another state — include a copy of their license)
- For a brand-new business: a personal financial statement may be acceptable

#### Tax clearance (existing businesses only)

- If your business is more than one year old, you need a Hawaii State Tax Clearance issued within the last 6 months
- Obtain from the Hawaii Department of Taxation at [hitax.hawaii.gov](http://hitax.hawaii.gov)

#### Business registration

- If applying as an LLC, corporation, or partnership: Certificate of Good Standing from DCCA BREG
- Sole proprietors: just your Social Security Number

**Tip:** Get your Certificate of Experience forms to your references early — waiting on signatures from former employers is one of the biggest time delays in the process.

|                                    |                 |
|------------------------------------|-----------------|
| CPA financial statement (compiled) | ~\$150–\$500    |
| Hawaii Tax Clearance               | Free (at DOTAX) |
| Certificate of Good Standing       | ~\$5–\$10       |

## Step 4 Submit Your Application to the CLB

### Completing the Application

Download the application packet from [cca.hawaii.gov/pvl/boards/contractor](http://cca.hawaii.gov/pvl/boards/contractor). There are separate forms depending on your structure: sole proprietor or entity (LLC/Corp/Partnership). Fill out every section completely — incomplete applications are returned and restart the clock.

### What's Included in the Application Packet

- Main application form (personal and business information)
- RME designation form (if applying as an entity)
- Certificates of Experience (from Step 3)
- Financial statement (from Step 3)
- Tax clearance if applicable (from Step 3)
- Business registration documents if applicable
- \$50 nonrefundable application fee (check payable to DCCA)

### How to Submit

- By mail: Contractors License Board, DCCA, PVL Licensing Branch, P.O. Box 3469, Honolulu, HI 96801
- In person: 335 Merchant Street, Room 301, Honolulu, HI 96813

### What Happens Next

The CLB meets monthly to review applications. The deadline to submit is the first Tuesday of the month, two months before the board meeting. Once approved, you'll receive an exam approval letter with instructions on how to register with PSI (the state's testing vendor). You must pass both exams within 6 months of approval or you'll need to reapply.

**Watch out:** Do not wait until the last minute. The board meets monthly and has submission deadlines two months in advance. A missed deadline means waiting an additional month. Plan to submit your full packet as early as possible.

|                 |                            |
|-----------------|----------------------------|
| Application fee | \$50 (nonrefundable)       |
| Review timeline | 4–8 weeks after submission |

## Step 5 Schedule & Pass Both Exams

### The Two Required Exams

After your application is approved by the CLB, you'll receive an approval letter from PSI Services, the state's designated testing vendor. You must pass both exams within 6 months of receiving that letter.

#### Exam 1 — Business and Law

Covers the legal and administrative requirements of running a contracting business in Hawaii: licensing law, contract law, lien law, employment law, workers' compensation, and OSHA requirements. Applies to all license classifications.

#### Exam 2 — Trade Exam (Class B General Building)

Tests your technical knowledge of construction. Topics include: plan reading and estimating, sitework and foundations, concrete, carpentry, associated trades (finishes, windows, doors), roofing, safety and OSHA, and thermal/moisture protection. The exam is closed book.

### Exam Details

| Detail           | Info                                                                       |
|------------------|----------------------------------------------------------------------------|
| Exam provider    | PSI Services — register at <a href="https://psiexams.com">psiexams.com</a> |
| Exam fee         | \$85 per exam (\$170 total for Class B)                                    |
| Passing score    | 75% minimum on both exams                                                  |
| Format           | Closed book, multiple choice                                               |
| Retakes          | Must reapply and pay fee again if you fail                                 |
| Deadline to pass | Both exams within 6 months of CLB approval                                 |

### How to Prepare

- Review the PSI Candidate Information Bulletin (provided with your approval letter) for exact topics
- Consider an exam prep course — providers like RocketCert and Contractor University offer Hawaii-specific prep
- Study Hawaii contractor licensing law (HRS Chapter 444) and OSHA 10/30 standards
- Practice math: estimating, plan reading, and material calculations are commonly tested

**Tip:** The Business and Law exam trips up many applicants who focus only on the trade exam. Study both equally. Hawaii's licensing law, lien law, and workers' comp rules are heavily tested on the B&L exam.

|                             |                                   |
|-----------------------------|-----------------------------------|
| Business & Law exam fee     | \$85 (nonrefundable)              |
| Trade exam fee (Class B)    | \$85 (nonrefundable)              |
| Exam prep course (optional) | \$100–\$400 depending on provider |

## Step 6 Submit Insurance & Final Documents

### Why Insurance Comes Last

The CLB will not issue your license until you provide proof of insurance. Wait until after you pass your exams to purchase coverage — there's no point paying for insurance before you know you'll pass.

### Required Insurance Coverages

#### General Liability Insurance (required for all)

- Bodily injury: minimum \$100,000 per person / \$300,000 per occurrence
- Property damage: minimum \$50,000 per occurrence
- Submit a certificate of insurance directly to the CLB
- Insurance provider must be authorized to do business in Hawaii

#### Workers' Compensation Insurance (required if you have employees)

- Covers medical expenses and lost wages for employees injured on the job
- Certificate must include a statement that the CLB will be notified if coverage is cancelled
- If you have zero employees (solo contractor), you must provide a signed statement confirming this

#### Surety Bond (situational)

- The CLB can require a surety bond on a case-by-case basis
- If required, must be maintained for at least one year before you can request a waiver

### After Submitting Insurance

Once the CLB confirms your insurance documents are in order, they will issue your license certificate. You'll also receive your license number, which you are legally required to include on all contracts, bids, and advertisements.

**Tip:** Shop multiple insurance providers for the best rate. Hawaii-based insurers like DTRIC Insurance and Atlas Insurance Agency offer contractor-specific policies. Annual premiums vary widely based on revenue, number of employees, and type of work.

|                             |                                        |
|-----------------------------|----------------------------------------|
| General liability insurance | \$500–\$2,000+/year depending on scope |
| Workers' comp insurance     | Varies by payroll size                 |
| Surety bond (if required)   | \$100–\$500/year typically             |



## Step 7 **Receive Your License & Stay Compliant**

### License Fees Upon Issuance

After the CLB approves everything, you'll pay a license issuance fee. The amount depends on your business structure and when in the renewal cycle you apply:

|                                            |                                 |
|--------------------------------------------|---------------------------------|
| <b>Business entity or sole proprietor</b>  | \$334–\$663 (depends on timing) |
| <b>Responsible Managing Employee (RME)</b> | \$208–\$334                     |

### Your License Number

Display your license number on all contracts, estimates, bids, business cards, vehicles, and advertisements. Failure to include it is a violation of Hawaii contractor law and can result in fines or suspension.

### Ongoing Compliance

| Requirement                   | Deadline / Frequency               | Notes                                                                             |
|-------------------------------|------------------------------------|-----------------------------------------------------------------------------------|
| License renewal               | September 30, every even year      | Renew at <a href="http://cca.hawaii.gov/pvl">cca.hawaii.gov/pvl</a> — \$353–\$663 |
| Continuing education          | Check CLB for current requirements | May be required for renewal                                                       |
| Keep insurance current        | Ongoing                            | CLB must be notified of any cancellation                                          |
| File GET tax returns          | Monthly / Quarterly                | Hawaii General Excise Tax applies to all jobs                                     |
| Pull building permits         | Per project                        | Required for most construction work                                               |
| Use licensed subcontractors   | Per project                        | Verify licenses at <a href="http://pvl.ehawaii.gov">pvl.ehawaii.gov</a>           |
| Update CLB on address changes | As needed                          | File address change with DCCA                                                     |

**Watch out:** License renewal is due September 30 of every even-numbered year — regardless of when you originally got your license. If you miss the deadline, your license becomes inactive and you cannot legally contract work until it's reinstated.

**Tip:** Verify subcontractor licenses before every job using Hawaii's free online license lookup at [pvl.ehawaii.gov](http://pvl.ehawaii.gov). Hiring an unlicensed sub can put your own license at risk.