



STATE OF CONNECTICUT

BEFORE THE COMMISSIONER OF CONSUMER PROTECTION

In the Matter of Ultra Home Improvements LLC

Case Nos. 2024-933, 2024-1085, and 2025-181

Credential No.: HIC. 0672164

167 S. Main Street

East Granby, CT 06026

mariahanrahan86@icloud.com

FINAL DECISION and ORDER

I. INTRODUCTION

This matter was commenced by an administrative complaint issued by the Department of Consumer Protection (“Department” or “DCP”) on August 7, 2025, alleging Ultra Home Improvements LLC (“Respondent”) violated the Home Improvement Contractors Act, Chapter 400 of Connecticut General Statutes (“Conn. Gen. Stat.”) § 20-427(b)(5), Conn. Gen. Stat. Ch. 416, §§ 21a-9(c)(5) and 21a-9(c)(7) and Conn. Gen. Stat. Ch. 735a, § 42-110b, the Connecticut Unfair Trade Practices Act.

A formal administrative hearing opened at 9:08 a.m. on August 28, 2025, with Zachary Alexander designated as hearing officer by the Commissioner of Consumer Protection. Respondent did not appear at the hearing.

On August 7, 2025, the Department sent notice of the hearing and the complaint to the Respondent by USPS certified mail return receipt requested. Department Exhibits (“Ex.”) 1 and 3. The USPS attempted delivery of the certified mailing but the Respondent’s forwarding order at its address was no longer valid. DCP Ex. 3. The Department also sent notice via e-mail to the Respondent on August 7, 2025.¹ DCP Exs. 2 and 2A. On August 26, 2025, the Department posted notice of the hearing on the Secretary of State’s public meetings calendar. DCP Ex. 4. Following the Department’s oral motion, an Order of Default entered against the Respondent. At the conclusion of the hearing, the record was left open for the Department to provide additional information.

II. FINDINGS OF FACT

The Department presented 20 exhibits and testimony from one witness, Special Investigator Brian Ferguson. Respondent did not appear at the Hearing. The below findings of

¹ Respondent provided the e-mail address mariahanrahan86@icloud.com in its HIC registration. However, that e-mail appears to be non-existent. Investigator Ferguson testified that e-mails sent to that address were returned as undeliverable but he was able to obtain the correct address, mariahanrahan86@icloud.com, from a complainant. Tr. 27:38 – 28:12. The Department sent electronic notice to mariahanrahan86@icloud.com. DCP Ex. 2, and 2A.

fact, as alleged in the complaint, are deemed true based on the default ruling against the Respondent and review of the record evidence.

1. The Department issued notice of the August 28, 2025 hearing to Respondent on August 7, 2025. DCP Exs. 1–3.
2. Respondent was first licensed on March 14, 2024. That license, credential number HIC.0672164, was active at all relevant times. DCP Exs. 9A and 10A.
3. In her application to the Department, Maria Hanrahan was listed as the primary and sole owner of Ultra Home Improvements LLC. DCP Ex. 9A.
4. Michael Murphy, per the Connecticut Secretary of State’s website, is listed as the Manager and Agent of Ultra Home Improvements, LLC. DCP Ex. 9A.
5. Ultra Home Improvement’s LLC’s credential address is 167 S. Main Street, East Granby, Connecticut. DCP Ex. 8.
6. Michael Murphy is an employee or representative of Respondent. Michael Murphy does not hold any current credentials with the Department. DCP Ex. 1, Tr. 56:24 – 57:01.
7. On or about the first week of July, 2024, Michael Murphy approached Leonid Bunin (“Complainant Bunin”) advertising his business that included replacing, repairing, and resurfacing asphalt driveways and reviewed Complainant Bunin’s single-family home at 8 Woodmont Road, West Hartford, Connecticut. DCP Exs. 1 and 11.
8. On or about the second week of July, 2024, Mr. Murphy presented a verbal contract to Complainant Bunin to replace and add a new driveway. *Id.*
9. On or about July 10, 2024, Mr. Murphy began the contractual work and Complainant Bunin requested that Mr. Murphy not cover the drainage pipes with asphalt. *Id.*
10. On July 11, 2024, Complainant Bunin requested a written contract from Mr. Murphy (“Bunin Contract”). That contract was signed that same day. DCP Ex. 11A. The total contract price was \$5,000. The Bunin Contract did not contain the dates of the transaction, a start/end date, the registration number of the contractor, or a notice of cancellation. DCP Exs. 1 and 11A.
11. On July 11, 2024, Complainant Bunin issued a cash payment to Mr. Murphy in the amount of \$5,000. DCP Exs. 1 and 11A.
12. Complainant Bunin was dissatisfied with the quality of work done, including asphalt being placed over his drainage pipes, tire marks on the driveway, and asphalt beginning to crumble. DCP Exs. 1 and 11A.

13. On or about the first week of July, 2024, Michael Murphy approached Robert C. Turner Jr. (“Complainant Turner”) advertising his business that included replacing, repairing, and resurfacing asphalt driveways and reviewed Complainant Turner’s single-family home at 12 Bear Ridge Drive, Bloomfield, Connecticut. DCP Exs. 1 and 10.
14. On or about the second week of July, 2024, Mr. Murphy presented a verbal contract to Complainant Turner to perform drainage work, replace a driveway, install Belgian blocks, and add a small portion to his foundation. *Id.*
15. The total cost for the project was stated at \$18,000. *Id.*
16. The contract Mr. Murphy offered Complainant Turner on behalf of Respondent was not in writing, was not signed by the owner and contractor, did not contain dates of transaction, did not contain the entire agreement between the owner and the contractor, did not include a start/end date, contain the address, name, and registration number of the contractor, and did not contain a notice of cancellation, DCP Exs. 1 and 10A.
17. On or about July, 19, 2024, Mr. Murphy began the contractual work. DCP Exs. 1 and 10.
18. On or about July 22, 2024, when the contracted work was completed, Complainant Turner received a written contract from Mr. Murphy. (“Turner Contract”) DCP Ex. 1. The Turner Contract contained the same terms as the verbal contract, but the price was reduced to \$17,000. Complainant Turner signed the contract that same day. *Id.*
19. On or about July 22, 2024, Complainant Turner paid Mr. Murphy \$17,000 in cash for the work completed by Mr. Murphy. DCP Exs. 1 and 10.
20. Following the completion of the work, Complainant Turner expressed dissatisfaction with the quality of work performed, noting that part of his concrete slab had been damaged, the prior existing driveway was not demolished prior to the installation of the new driveway, and that no asphalt roller was used during the process, instead, the crew used rakes and wheelbarrows to spread and level the asphalt. DCP Exs. 1 and 10.
21. Complainant Turner also stated that Respondent told him the driveway would be usable after 48 hours, but when Complainant Turner drove on the driveway 56 hours after installation, his vehicle sunk into the asphalt causing significant damage to the driveway. DCP Exs. 1 and 10. Complainant Turner also stated that the Belgian blocks were not secure and were placed unevenly. *Id.* Additionally, he stated that the driveway was not properly pitched because during inclement weather, puddles of water accumulate at the end of the driveway and water flows into Complainant Turner’s garage. *Id.*
22. On or about July 17, 2024, an employee or representative of Respondent known as Peter and Mr. Murphy conducted a door-to-door solicitation offering driveway services at 21 Bear Ridge Drive, Bloomfield, Connecticut, the residence of Beverly Gans

- (“Complainant Gans”). DCP Ex. 1. During the meeting, Peter and Mr. Murphy presented a contract outlining to replace Complainant Gans’ walkway and driveway for \$9,000 (“Gans Contract”). DCP Exs. 1 and 9. The parties ultimately agreed on a lower price of \$8,000. *Id.*
23. The Gans Contract did not contain the entire agreement between the owner and contractor, a start/end date, the registration number of the contractor, or a notice of cancellation. DCP Exs. 1 and 9A.
24. At the time the Gans Contract was offered and executed, neither Peter nor Mr. Murphy possessed a current and valid home improvement contractor or home improvement salesperson certificate. DCP Exs. 1 and 9.
25. Mr. Murphy began the contractual work on or about July 19, 2024, and completed the work on or about July 23, 2024, at which time Complainant Gans issued a cash payment to Mr. Murphy in the amount of \$8,000. *Id.*
26. On or about August 7, 2024, Complainant Gans contacted Mr. Murphy to request that he return to address several items including: tire marks, loose stones, uneven surfaces, crumbling on the new driveway, and chipping cement throughout the walkway. DCP Ex. 1. Mr. Murphy returned and applied an additional layer of cement over the existing walkway but did not address the issues with the driveway. *Id.*
27. Following the conclusion of the hearing, the record was left open for the Department to obtain estimates or other relevant documents from the complainants. This Hearing Officer closed the record on November 11, 2025.
28. On or about October 22, 2025, the Department provided an estimate to replace Complainant Bunin’s driveway in the amount of \$15,850. DCP Ex. 12.

IV. DISCUSSION AND CONCLUSIONS OF LAW

In addition to seeking civil penalties for Respondent’s conduct, including alleged violations of the Home Solicitation Sales and Home Improvement Acts, the Department also sought restitution for the three complainants. For each of the three complainants, the Department requested restitution of the entire contract amount. During the Hearing, the Department presented photographs of the contractual work and testimony from Investigator Brian Ferguson, none of the complainants, however, appeared at the hearing to provide testimony.

The Department’s photographic evidence established that the work done was not of the highest quality but also showed images with cars parked in the driveways, indicating that the driveways were functional. At the time of the hearing, none of the complainants had incurred expenses to repair or replace the driveways or the other work completed by the Respondent. There were no estimates or expert testimony provided that established either the necessity of total

replacement of the work performed by Respondent, rather than repairing Respondent's work, or the potential costs of repairing said work. This Hearing Officer was, therefore, unable to determine whether restitution was appropriate based on the evidence provided at the hearing and, therefore, left the record open for the Department to seek additional information from the complainants.²

While the record was left open, this Hearing Officer received a single estimate for a replacement driveway for Complainant Bunin. The estimate was for a replacement driveway for total cost of \$15,850. DCP Ex. 12. The estimate did not include a cost to repair the existing driveway or discuss why a total replacement was necessary. Complainant Bunin paid Respondent only \$5,000 for his driveway replacement. Complainant Bunin's estimate being more than triple the contract price makes it even more difficult for this Hearing Officer to conclude that restitution in this case is appropriate on the grounds of poor-quality work.³

The complainants in this case all alleged poor workmanship, but there were no allegations that Respondent failed to perform the contracted work. Because there was not enough evidence for this Hearing Officer to determine that the driveways and other work needed to be completely replaced rather than repaired, and no way for this Hearing Officer to determine potential repair costs, no restitution can be awarded.

The Department did, however, clearly establish that Respondent violated provisions of the Home Solicitation Sales and Home Improvement Acts. Based on the allegations from the Department's complaint and the evidence it entered in support thereof, this hearing officer makes the following conclusions of law.

1. The Department served Respondent with proper notice of the August 28, 2025 hearing.
2. Respondent engaged in work as a home improvement contractor, as defined under Conn. Gen. Stat. §§ 20-419, 20-420, 20-427 at all times relevant to this matter.
3. The Respondent violated the following provisions of the Home Improvement Contractor, Home Solicitation Sales Acts, and the Unfair Trade Practices Act:
 - a. Three counts under Conn. Gen. Stat. § 20-426(a)(1) (engaging in Conduct of a character likely to mislead, deceive or defraud the public or the commissioner);

² During the hearing, the Department asserted that the complainants were entitled to full restitution of the contract amounts as a matter of law because the contracts failed to comply with the provisions of Conn. Gen. Stat. § 20-429(a) and were therefore not "valid and enforceable against [the] owner." This Hearing Officer disagrees with that interpretation. The failure of a contract to comply with the provisions affects the ability of the contractor to have the terms of that contract enforced against the homeowner but does not grant the homeowner an automatic right to a full refund of any monies paid to the contractor. In fact, both Conn. Gen. Stat. § 20-429(f) and the common law provide means by which a contractor may recover monies from a homeowner even when a contract fails to comply with the requirements of §20-429(a). See, e.g., *Walpole Woodworkers, Inc. v. Manning*, 307 Conn. 582.

³ With such a great difference in the contract price and the third-party estimate, and without the benefit of testimony from the complainants or other expert witnesses, this Hearing Officer is unable to determine whether the complainants received services that were of such poor quality as to constitute a failure to perform under the contract or whether they received services that were commensurate with the amount paid.

- b. Three counts under Conn. Gen. Stat. § 20-427(b)(5) (offering to make or making any home improvement without a current certificate of registration);⁴
- c. Three counts under Conn. Gen. Stat. § 20-427(b)(7) (employing or allowing another person to act as a salesman on such person's behalf without being registered as a home improvement salesman);⁵
- d. Two counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(i) (failing to provide a contract in writing);⁶
- e. Two counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(ii) (failing to provide a contract signed by the owner and the contractor);⁷
- f. Three counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(iii) (failing to provide a contract containing the entire agreement between the owner and the contractor);⁸
- g. Two counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(iv) (failing to provide a contract containing the date of the transaction);⁹
- h. Three counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(v) (failing to provide a contract containing the contractor's registration number);¹⁰
- i. Three counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(vi) (failing to provide a contract with notice of the owner's cancellation rights in accordance with the provisions of chapter 740);¹¹
- j. Three counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(vii) (failing to provide a contract with a starting date and completion date);¹²
- k. Three counts under Conn. Gen. Stat. § 20-429(a)(1)(A)(viii) (entering into a home improvement contract without being a registered salesperson or contractor);¹³

⁴ Gans, Bunin, and Turner Contracts.

⁵ Gans, Bunin, and Turner Contracts.

⁶ Bunin and Turner Contracts.

⁷ Bunin and Turner Contracts.

⁸ Gans, Bunin, and Turner Contracts.

⁹ Bunin and Turner Contracts.

¹⁰ Gans, Bunin, and Turner Contracts.

¹¹ Gans, Bunin, and Turner Contracts.

¹² Gans, Bunin, and Turner Contracts.

¹³ Gans, Bunin, and Turner Contracts.

- l. Three counts under Conn. Gen. Stat. § 42-135a(1) (failing to furnish the buyer with a fully completed receipt or copy of all the contracts and documents pertaining to such sale at the time of its execution);¹⁴
- m. Three counts under Conn. Gen. Stat. § 42-135a(2) (failing to furnish the buyer with a notice of cancellation for the particular contract entered into);¹⁵
- n. Three counts under Conn. Gen. Stat. § 42-135a(3) (failing to complete a notice of cancellation for the particular contract entered into);¹⁶
- o. Three counts under Conn. Gen. Stat. § 42-135a(5) (failing to furnish to inform each buyer, orally, of the buyer's right to cancel).¹⁷

V. ORDERS

Based on the record evidence and the Department's Prayer for Relief, this hearing officer issues the following orders:

1. IT IS HEREBY ORDERED that judgment shall enter against the Respondent.
2. IT IS HEREBY ORDERED that Respondent shall be assessed a civil penalty in the amount of \$8,500 (eight thousand five hundred dollars) for violations listed in section IV.3.a-o, above. By no later than thirty (30) days of the date the Commissioner of the Department of Consumer Protection issues his Final Decision and Orders, the Respondent shall make a payment online at <https://elicense.ct.gov> by logging in to Respondent's existing account using Respondent's personal login information, then clicking on "pay outstanding fees." No cash or checks will be accepted. The Department shall deposit the payment into the consumer protection enforcement account (Fund 35125) established in Conn. Gen. Stat. § 21a-8a.
3. IT IS HEREBY ORDERED that the Respondent cease and desist from any further unfair and deceptive business practices that have been deemed by this decision to be violations of law pursuant to Conn. Gen. Stat. § 42-110d(d).
4. IT IS HEREBY ORDERED pursuant to Conn. Gen. Stat. § 20-432(o) that any application by Respondent for a certificate of registration as a home improvement contractor or any other licensure over which the Department has jurisdiction shall be denied until such time as this Order has been fully satisfied by the Respondent.

Dated this 21st day of January, 2026

¹⁴ Gans, Bunin, and Turner Contracts.

¹⁵ Gans, Bunin, and Turner Contracts.

¹⁶ Gans, Bunin, and Turner Contracts.

¹⁷ Gans, Bunin, and Turner Contracts.

/s/ Zachary Alexander

Zachary Alexander
Staff Attorney
Designated Hearing Officer

Approved, Adopted and so Ordered at Hartford, Connecticut, this 30th day of January, 2026.

A handwritten signature in blue ink, appearing to read "Bryan Cafferelli", is written above a horizontal line.

Bryan Cafferelli
Commissioner