

Estimate Overage: State Rules One-Pager

Can a mechanic charge more than the estimate? Verified state caps & authorization rules

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Shop management from \$39/mo

STATE RULES AT A GLANCE

State	Rule for exceeding a written estimate	Statute / authority
California	Consent required for ANY amount over the estimate — no tolerance. Oral OK must be logged (date, time, name).	Bus. & Prof. Code §9884.9 (BAR)
Connecticut	No charge above the estimate without your oral or written consent, recorded on the invoice.	Conn. Gen. Stat. §14-65f
Florida	Cap: estimate + greater of \$10 or 10%, never more than \$50 over, without new authorization. Written estimate required over \$150.	Fla. Stat. §§559.905, 559.909
Illinois	Final bill may not exceed the written estimate by more than 10% without your consent.	815 ILCS 306 (Automotive Repair Act)
Maryland	No charge more than 10% above the written estimate without consent; unauthorized repairs can't be billed.	Md. Code, Com. Law §14-1008
Massachusetts	Shop must notify you and get authorization if the price will exceed the authorized amount by more than \$10.	940 CMR 5.05(7)
Michigan	Consent required; narrow exception up to the LESSER of 10% or \$50 over the estimate.	MCL 257.1332
Minnesota	Final price may not exceed the written estimate by more than 10% without prior authorization. Ask for it in writing — oral estimates aren't covered.	Minn. Stat. §325F.62
New Jersey	No work beyond the estimate without authorization; oral OKs must be noted with date, time, and name. No fixed % tolerance.	N.J.A.C. 13:45A-26C.2
New York	Final bill may not exceed the written estimate without your consent. Complaints go to the NY DMV (90 days / 3,000 miles).	Veh. & Traf. Law §398-d (Repair Shop Act)
Oregon	No charge for work or parts in excess of the estimate without consent; extra safeguards when the estimate exceeds \$200.	ORS 646A.480–.486
Texas	No repair-specific statutory cap — Deceptive Trade Practices Act applies. AG advises written estimates and written authorization.	Tex. Bus. & Com. Code ch. 17 (DTPA)
Virginia	Charge may not exceed the written estimate by more than 10% without authorization (20% for vehicles 25 or more model years old); shops must post a sign saying so.	Va. Code §59.1-207.3
Washington	Final bill capped at 110% of the written estimate unless the shop gets your authorization first (the classic "10% rule").	RCW 46.71.025, .035
Wisconsin	Shop must contact you with a revised estimate and get authorization BEFORE exceeding; can't force payment above what you authorized.	Wis. Admin. Code ATCP 132
All other states	No specific statutory cap verified — general consumer-protection (UDAP) and authorization rules apply. Check your state AG or consumer-affairs office.	State UDAP laws

AUTHORIZATION CHECKLIST

FOR CUSTOMERS

- ☐ Ask for a written estimate before any work begins — your right in most states.
- ☐ Tell the shop to call you before exceeding the estimate; note the threshold in your state above.
- ☐ Approve extra work in writing (text or email) whenever possible — keep the message.
- ☐ At pickup, get the itemized final invoice and compare it line by line to the estimate.
- ☐ If overcharged: raise it with the owner → file with your state AG / consumer affairs → small claims court.

FOR SHOPS

- ☐ Written, signed estimate for every job — parts, labor, fees — before any wrench turns.
- ☐ Stop work the moment scope changes; contact the customer with a revised figure first.
- ☐ Log every re-authorization on the repair order: date, time, name, amount approved.
- ☐ Final invoice mirrors the estimate line for line, with approved overages shown separately.
- ☐ Keep estimates, ROs, and invoices with the vehicle history in case of a dispute.

Last reviewed July 2026. Laws change and this one-pager is a summary, not legal advice. Thresholds may depend on repair cost, whether the estimate was written, and waivers. Verify the current rule with your state attorney general or consumer-affairs agency before relying on it.

