



TOOLS & TIPS

CCB'S HOMEOWNER NEWSLETTER

March 2024



Oregon Construction Contractors Board

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Have a Homeowners Insurance Claim? Attend Our Webinar on March 26

Winter storms brought down trees and cut power to homes, causing damage in innumerable ways. Now, in the weeks following, homeowners must recover and move on.

If you have questions about the claims process and repairing your home, join CCB and Division of Financial Regulation at Department of Business and Consumer Services to learn more about the steps when filing a homeowners insurance claim and making repairs to your property. During our webinar, we'll cover:

- How to file a claim with your insurance company
- Common problems that people experience when filing a claim, and how they can be avoided
- Resources when filing a claim, recovering from a natural disaster
- How to hire a licensed contractor
- Signs of a construction scam
- Resolving disputes with your contractor

Want to sign up? Click the button below:

<https://register.gotowebinar.com/register/3511103903889832286>



Get Ready for Exterior Renovations!

Exterior renovations can improve your property value. Many homeowners perform their exterior renovations in summer when there's not much rain in the forecast. This is the perfect time to start thinking about those renovations.

Get Started ASAP

Good contractors book up fast! Many reputable contractors have fully booked schedules well before summer begins. If you're hoping to get your exterior renovations finished this summer, start vetting contractors now. Having a hard time finding contractors?

- Ask friends and family for recommendations
- Check with nearby material suppliers— material suppliers often know which contractors are active in the area
- Always check the license even if you trust the source that referred you to the contractor

Construction Contractor or Landscape Contractor?

In Oregon, landscape contractors and construction contractors are separately licensed by different agencies. There is some overlap between these two types of licenses, but some duties can only be done by a business with the right type of license. Here's some information that will help you navigate these two licenses.

Nearly everyone who repairs, remodels or builds a residential structure needs a CCB license.

Planting and irrigation work must be done by a landscape contractor licensed with the LCB, except in limited circumstances where irrigation work may be performed by a CCB licensed plumbing contractor.

Contractors with either type of license (LCB or CCB) can perform work involving decks, fences, patios, walkways, driveways, retaining walls, landscape edging, arbors, and water features and tree removal work.

Have questions about when to hire an LCB licensed contractor and when to hire a CCB licensed contractor? Contact CCB or LCB.

LCB: <https://www.oregon.gov/lcb>, 503-967-6291 | CCB: <https://www.oregon.gov/ccb>, 503-378-4621

Benefits of CCB and LCB Licensure

Licensed contractors are bonded and insured, to help protect consumers when things go wrong on the jobsite. CCB and LCB both provide mediation services to help iron out disputes that arise between homeowners and their contractors. People who use unlicensed contractors don't have access to the service. Finally, consumers can access 10 years of history on any contractor's license by looking up the license through the license search on CCB and LCB websites.



KEY CONTACTS

Licensing questions:

503-378-4621

Report unlicensed activity:

503-934-2229

Dispute resolution

(mediation) questions:

503-934-2247

Education questions:

503-934-2227

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Need Paving? Read This

Paving scams are a very real and common problem at this time of year. If you need paving to be performed on your property, always check the license and check references before hiring a contractor. Be cautious of any paving contractor that solicits work door to door, and never work with a contractor that pressures you to make a decision on the spot. If the contractor says you'll miss out on a great deal if you don't act now, walk away! That's a sign of a scam. **Good contractors let customers do their homework and make an informed buy decision.**

Want to know more about paving scams? Read our [previous newsletter article](#) on the topic.

Know the Signs Of a Scam

Watch for the signs of a scam including:

- Contractor solicits door to door, pressures you to act now
- Work requires large up-front deposit, or all money up front
- Offer sounds too good to be true

Always Get a Contract, Even When It's Not Required

Contracts are required for jobs over \$2,000, but the CCB recommends getting a contract even for small jobs. Contracts help keep contractors and homeowners on the same page, establish clarity and prevent miscommunications, and also give you something to refer to if something goes wrong.

Have questions about what should be in the contract? See CCB's publication on our website: <https://www.oregon.gov/ccb/Documents/Guide%20to%20home%20improvement%20contracts.pdf>

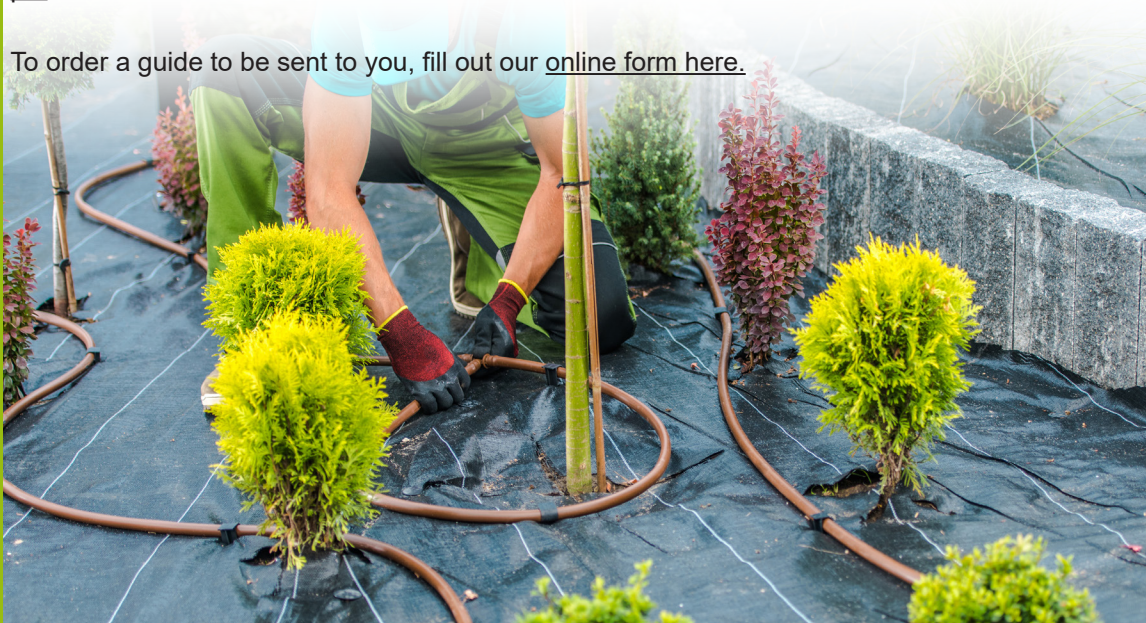
Order a Guide to Selecting a Contractor from CCB Before Starting Your Project

CCB publishes brochures designed to help homeowners through their home improvement projects. You can order publications to be sent straight to your home through our online order form. The guide to Selecting and Working with a Contractor has information about completing projects including finding and vetting a contractor, information about the contract and what to expect throughout the renovation process.

You can see an online example of the publication here:

<https://www.oregon.gov/ccb/Documents/Guide%20to%20Hiring%20a%20Contractor.pdf>

To order a guide to be sent to you, fill out our [online form here](#).





State of Oregon
Construction Contractors Board



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