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**Oregon Construction
Contractors Board**

PO Box 14140
Salem, OR
97309-5052

Phone 503-378-4621
Fax 503-373-2001

www.oregon.gov/ccb

How to Save Money on Home Improvement Projects

With inflation at historic levels, saving money on home improvement projects is more important than ever. Fortunately, there are many things you can do to save money on household upgrades and improvements. Staying on top of maintenance, shopping around for contractor services and even taking advantage of government programs can help you achieve your home improvement goals without emptying your bank account.

Stay On Top of Home Maintenance

Staying on top of home maintenance helps you avoid costly repairs down the road.

Inspect for leaks. Leaks happen, but catching them in the early stages can prevent wood rot and mold, which can be expensive to remediate. You can catch leaks in your home by turning off all appliances and fixtures that use water, and then checking your water meter to see if it continues to run. The city of Portland has [described this process in detail](#) on its website.

Dehumidify. Excessive moisture in your home can lead to mold and wood rot, just like leaks. Look for problems like peeling paint, condensation on the windows and mold growing on surfaces like walls and window sills – these are all signs of too much moisture. The EPA has outlined some [useful ways that you can control moisture](#) in your home, including.

- Ventilate crawl spaces
- Install plastic sheeting over the floor of your crawl space
- Use a dehumidifier or an air conditioner to help control humidity



Maintain household smoke alarms. Smoke alarms are your first line of defense against household fires, but many homeowners don't keep up with smoke alarm maintenance. Replace batteries and faulty smoke alarms right away. This is critical for the safety of your household, and could help save your home from a major (expensive) fire. Mark your calendar to check your smoke alarm batteries on a regular basis – City of Portland Fire & Rescue recommends [testing them monthly](#).

If you can't afford new smoke alarms, your city may provide them for free. Below are some examples of cities in Oregon that have programs to provide fire safety equipment to qualifying households. If you don't see your city on this list, try contacting your city hall or fire department.

- [Salem](#)
- [Albany](#)
- [Portland](#)
- [Eugene](#)

Maintain insulation and weatherstripping. Insulation and weatherstripping help control the temperature in your house and put less pressure on your home's HVAC system. Over time, insulating your home can reduce wear and tear on your air conditioner and furnace, which can extend the service life of the unit and reduce home maintenance costs. Weatherstripping is something that many homeowners can do easily on their own. Have questions about weather stripping? [Energy.gov](#) has useful advice for choosing and installing weatherstripping.

Inspect and touch up peeling exterior paint and caulk. Paint protects wooden siding while caulking prevents water leakage in the home. Inspect your exterior paint and caulk every summer and touch up as needed. Know when it's time to repaint – leaving old, peeling paint on your home's wooden siding could lead to premature deterioration. The south and west sides of your home may require more paint care than the other sides, so pay close attention when inspecting these areas.

Remove moss. Moss can be a problem on siding and rooftops in wet areas, particularly in communities and rural areas that are often wet and shady. Keep moss off your house, as it can lock in moisture, causing rot.

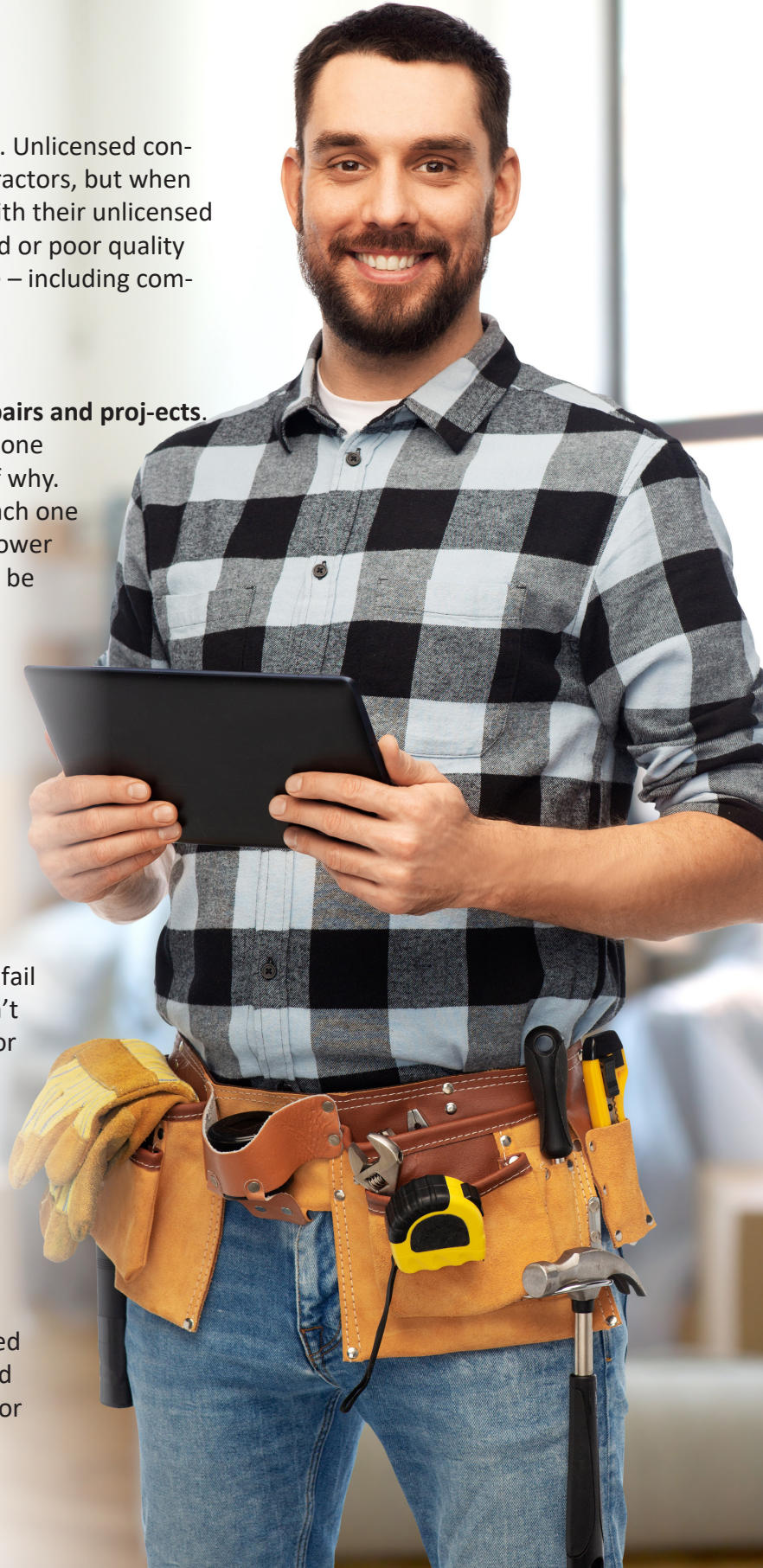


Shop Wisely for Contractor Services

Finding the right contractor is important for any home improvement project, but when you're on a budget, it becomes even more important. Be wary of contractors that dramatically underbid their competition, as they may be cutting corners in ways that could lead to poor quality work and, ultimately, repairs. This costs money down the road.

Some tips:

- **Check the license.** Hire licensed contractors. Unlicensed contractors may charge less than licensed contractors, but when projects go awry, homeowners in dispute with their unlicensed contractor have little recourse for unfinished or poor quality work. You can check the contractor's license – including complaint history – on the CCB's website at <http://search.ccb.state.or.us/search/>
- **Vet at least three contractors for major repairs and projects.** Meet with contractors on site to get bids. If one bid is far lower than the others, ask yourself why. Compare contracts or bids to ensure that each one provides an apples-to-apples comparison. Lower quality materials may cost less, but may not be worth the money.
- **Get references.** Do you know anyone who has paid for a similar improvement project on their home? Find out which contractor they hired and whether they were happy with the work.
- **Trust your gut.** If you have a bad feeling about a contractor, walk away. Little things can be meaningful. Someone who fails to show up for an initial consultation may also fail to show up on the job. Someone who doesn't listen may not fully understand your vision or project. It's not worth it to hire a business that won't follow your vision or provide reliable service.
- **Don't make the down payment until you've done all your homework.** Meet with the contractor in person. Check all references. Check the license. Read the contract from front to back and have a signed copy on hand for your files. Only then should you pay the contractor the down payment for materials.



Take Advantage of Government Programs

There are a variety of government programs that subsidize certain types of home improvements, helping homeowners save thousands. Some examples:

Weatherization Assistance Program - The Weatherization Assistance Program is a federally funded program that provides low-income households with home weatherization services to increase energy savings and make homes more comfortable. Learn [more here](#).

Oregon Solar and Storage Rebate Program - Oregon homeowners can receive a rebate of up to \$5,000 for a solar electric system and up to \$2,500 for an energy storage system. See more information about the [Oregon Department of Energy](#).

Incentives for Air Conditioner Installation – This program through [Energy Trust of Oregon](#) provides incentives for adding or replacing a qualifying a/c system.



Avoid Scams

Scams can be devastating and costly. Consumers that fall victim to scams may spend thousands of dollars on projects that are never completed, or ultimately require repair. Avoid unlicensed contractor scams.

- **Don't be pressured by contractors that solicit door-to-door.** Although legitimate contractors advertise through door-to-door sales, some unscrupulous unlicensed contractors also do the same thing. Avoid pressure tactics featuring a "limited time offer." Never jump into an agreement with someone you just met, even for a small repair or remodel project.
- **Be careful when making down payments.** It's reasonable to expect that contractors need a down payment to cover the cost for permits and materials. However, it could be a sign of trouble if a contractor wants an unusually large down payment.
- **Be careful when using Craigslist and other online sources.** Some legitimate contractors advertise using these sources, but a lot of scam artists also turn up in these online venues. Dig deeper before using these platforms to make a hire.

- **Talk it over with a family member.** Sometimes family members can help each other make wise buy decisions before hiring a business to perform work. Loop in someone you trust to get a good perspective on whether you should move forward with a project.
- **Know the tactics that scammers use.**
 - **Free inspection** – scammers sometimes offer a “free inspection” because they happen to be in the area. Once they get the foot in the door, they find urgent work needing to be done.
 - **Disasters** – Natural disasters bring scammers from far and wide to take advantage of homeowners in trouble. Never agree to start work “on the spot.” Beware of people who encourage you to spend large amounts on “temporary repairs.” For more information about avoiding disaster scams, see our [online brochure](#).
- **Paving** – Paving scammers often demand a big payment up front and lay down a small amount of material before leaving with the money. Paving scams happen all over the country. Often, scam artists quote a low price because they have “leftover materials” from work they’ve done in the area. When they leave, the thin pavement cracks and crumbles away. Avoid any paving contractor that comes to your doorstep offering you a low, low price on a new or repaired driveway.

Take Care With DIY Projects

DIY work can save thousands if done properly, but DIYers who take on more than they can handle sometimes pay extra just to repair their own handiwork. Some tips:

- Make a plan before beginning your project. Watch online tutorials from material suppliers or other reputable sources. Know what is expected of you from the beginning.
- If DIYing just to save money, take into account any power tools and other materials you’ll need to buy. Sometimes hiring a professional is more cost efficient.
- If instructions are available, read them carefully beforehand. If you’re struggling to understand your role, this may not be the right project for you.
- Get help from someone who has first-hand knowledge of this project.
- Safety first! Don’t skimp on safety equipment just to save money. Injuries lead to medical bills and potentially much worse.

Want more advice on selecting a contractor or performing home improvement projects? See our brochures online:

- [Selecting and Working With a Contractor](#) – also [available in Spanish](#)
- [Building and Remodeling checklist](#)

Want a paper version of our guide to Selecting and Working With a Contractor? We’ll send you one for free – [order it online!](#)

