



# Tools and Tips

## Homeowner Newsletter

June 2023



Oregon Construction  
Contractors Board

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### **An Interview with CCB's Enforcement Manager: Advice for Your Next Home Improvement Project**

For this issue of the Tools and Tips newsletter, we interviewed Vena Swanson, the CCB's Enforcement Manager. In addition to her experience at the CCB, she has 10 years of experience working in the construction industry most recently as Chief Operations Officer of a Commercial/Residential contractor. During our conversation, we discussed home improvement projects, home improvement scams, disputes with contractors and more.

Want practical advice from an industry expert on how to conduct a successful home improvement project? Read on.



### **What's the first thing you always do when you're planning a big home improvement project?**

Like anyone else, the first thing I do is figure out my project scope and budget. It's important to know what you want to do and stick to it. I hear a lot about consumers who had an idea of what they wanted from their remodeling project, but it quickly got out of hand. First it was only new countertops, then it was cabinets too, then it's the new sink, etc. It's kind of a gotcha – things have a way of spiraling. Know your budget and your project scope then stick with those two things."

### **What advice would you give to a homeowner checking a contractor's license?**

First and foremost, make sure your potential contractor is licensed, NEVER hire an unlicensed contractor. When you check the contractor's license on our website, you'll see the history on the license, if their license is active, if they have any complaints or disciplinary history – maybe even suspensions. Just because a contractor has a disciplinary action or complaint on the license, that doesn't mean they're a bad actor. If you see a disciplinary action indicated in the license search feature, you can click the link under the header to see what happened. Call us if you have questions. If someone has been in business for 15 years, and they have 1 complaint – we can help you put that into perspective. No one can work at 100% satisfaction all the time. We have such a great professional community of contractors; you will have no trouble finding an experienced licensed contractor.

The most important question is, did they work with the consumer to fix it? Under the search feature, you can also see if they're close to having their insurance expire – if that would happen during the project, for example - then you can bring it up with the contractor.

## In parts of Oregon where contractors are scarce or hard to find, how do you recommend homeowners find contractors for their projects?

The HBA (Home Builder's Association) is a good place to start. The Home Builders Association keeps a list of licensed contractors by geographic area. Also, you may know someone in a trade or who is a contractor – or you have a friend who knows a contractor. Start phoning people. Word of mouth is a great place to start. I wouldn't do things like hire handymen off Craigslist, because it's easy to represent yourself as a licensed contractor with a lot of experience on these platforms. You won't know the good from the bad unless you hear from someone who has had direct experience with them.

## Is it important to check the contractor's license, even if you get a referral from a source you can trust?

Yes, because the license status does change. Licenses can expire or be suspended for any number of reasons, and the person or organization that gives you the referral may not be aware of their license status at that moment.

## If a contractor shows you their CCB license, is it enough?

No, a lot of the time contractors don't know the status of their license. They may be in their busy season and have a lot of work, and in that time, something could have happened with their license. Always write down the number and look it up on CCB. Do your homework to keep yourself protected.

## When is it important to check references? Do you have any advice for checking references?

I'm super passionate about this. When we had the ice storms I did a lot of checking into references. Everyone at the time needed a tree trimmer and small companies were popping up everywhere. It became very important to me to check references. It becomes vital when you place it in the context of inviting someone to do work in your home. You are essentially inviting strangers into your safe space. By checking references, you come to know other people's firsthand experience. Ask lots of questions. Did you feel comfortable around the contractor? Employees? Did they respect your space, your neighbors' space? How was their communication? Was there one person to communicate with the entire time? Were you able to get along?

If you don't have a comfortable relationship with the contractor that you've chosen, it's going to be a high stress project. Interview a contractor with good references and choose one that makes you feel comfortable.

## When is it important to get a contract?

I advise that any time you hire someone for construction, get a contract! It is Oregon law that you should have a contract if the job is over \$2,000; if you're doing a smaller job that's inconsequential – maybe it's \$800, get the essentials in writing. The scope, price, contact information, payment terms, and how change orders are handled, then, get signatures.

One of the most common problems we encounter in the Enforcement section: it started as a really small job, they thought it didn't need a contract, the contractor said they would work for time and materials, and nothing was put in writing. That's the monster in the closet. If you don't have the level of communication that comes from getting a contract, it can degrade trust.

Also, people hear "time and materials" and think they're getting a deal. Many times it can be more expensive because there are no limitations.

## What should homeowners look for in the contract?

For a job over \$2,000, we always say the contract should include: who, what, where, when, how much, and by the way, what are my rights? Those are all the pieces of a contract, including the notices that have your rights on it. On our website, we have a contractor checklist of what your contract has to say. Take a look at the contract checklist on our website [www.oregon.gov/ccb](http://www.oregon.gov/ccb).



## What are the warning signs of a home improvement scam?

There are a few. I can tell you what's trending at the moment. First and foremost, door to door solicitation is always at the top of the list. If someone is knocking on the door and asking for access to your house, maybe they want to go look at your roof, or they say they have leftover materials from a job and want to re-do your driveway, those are all things that should be a red flag.

Sometimes the biggest thing to look for is the company that calls into the "decision maker". They say "Really, honestly, I just need a few minutes of your time—" So you say "ok ok," and then 5 minutes into it, they're calling someone else, and that someone else comes. Then those senior account managers come in and try to get you motivated to do a project you haven't planned for. These door-to-door sales tactics often have in-house financing – another red flag. Avoid those scenarios at all costs. Also, watch out for the door-to-door folks who put a timer on the deal. "This is the last day of our sale. Usually this is \$90,000 but..."

If they don't give you enough time to do your homework, it's not worth doing.

Home improvement scams are most prevalent in summertime, with contractors who are in and out through seasonal work. They pave in a short amount of time, and then get out of Dodge. They ask you to write a check, so you do, and then you're left with a very subpar driveway that sinks or cracks. The same seasonal tactic can happen for roofing and siding. The biggest scams are "hey, I want to go down into your crawl space." Or, "If you let me into your attic – it's free of charge today only –" Then they might show you pictures that aren't even of YOUR attic, it's someone else's, and boy does it look bad.

Want to know more about paving scams? Read about them in the April 2021 issue of the Tools and Tips newsletter.

## How can homeowners protect themselves from scams?

I would say, don't let door-to-door solicitors into your house. Don't let people you don't trust take pictures of your house. Most important, if you didn't take the time to plan a project properly, don't do it. No matter how convincing, no matter what kind of emergency they say it is, if you don't have the money set aside and the planning complete, don't do it. It's the biggest investment of your life. Don't hesitate to protect it. Check their license on the CCB website, there are thousands of good contractors out there, it is very easy to find a good one!

## What's the most common cause of disputes between homeowners and contractors?

The most common cause of disputes between homeowners and contractors is a discrepancy in quality of the work. The homeowner was expecting one thing, the contractor was expecting another. Also, it's very common for disputes to arise when the contractor doesn't show up to do the work in the timeframe expected.

## Is there anything that homeowners can do to avoid or prevent disputes with their contractors?

It helps if the consumer is proactive in their project. A couple of things I tell people is, when you hire a contractor, the process isn't hands-off. You have a role in the project. Talk to your designated contact. You should know each other pretty well once work actually begins. Stay in contact, either with the project manager or head honcho in charge, whoever it is.

Walk the job, and when you see something you're not in agreement about, say it out loud while the work is happening. The common practice is the consumer will wait till the end, then withhold payment because



they feel like the work isn't performed to their satisfaction. The contractor feels like they've put in the time and effort, and the consumer doesn't want to pay. This causes disputes. Projects are much easier when you're in lock step the entire time. It's our responsibility as consumers to put in the effort to help make our projects successful.

**What's the first thing a homeowner should do if they're having a dispute with their contractor? And what comes next?**

Try to have a sit down with your contractor. Have that initial meeting where you both talk through the problem. Give it your best. If you can't or can't get through to the contractor, you can serve a 30-day pre-complaint notice. Serving this notice lets your contractor know that you're unhappy enough to seek outside mediation, potentially go to small claims court and access the bond. The 30-day pre-complaint notice serves as extra motivation to the contractor to get the work done. It's not just a waiting period, it's a window of opportunity to get the problem resolved.

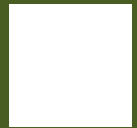
Want to know more about 30-day pre-complaint notices? See the CCB's website.

**Do you have any final advice for homeowners?**

Home remodels take a lot of time and effort if they're done right. Don't always choose the cheapest contractor you find. That's not always the best or most tenured contractor. Make sure you get 2-3 quotes for the job and while you're trying to interview those contractors, check in on their license. Also, listen to your gut. If you're incompatible with a contractor when you first meet them, you likely won't be comfortable while the project is taking place. Choose someone who makes you feel comfortable to ask questions, so information can flow freely.

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