



TOOLS & TIPS

CCB'S HOMEOWNER NEWSLETTER

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Oregon Construction
Contractors Board

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Construction Scams: What to Know

Spring brings home improvement to front of mind for many homeowners. Unfortunately, this time of year also brings out scam artists offering too-good-to-be-true services. Knowing how to identify the warning signs of a scam can help you protect yourself from becoming a victim.

Red Flags It's a Scam

Scam artists use many of the same tricks to convince homeowners to give them money. These patterns emerge again and again in scams ranging from pavement scams to disaster scams. Below are some of the red flags to watch for.

- You feel pressured to act now. A good contractor will always give you space and time to make the right decision for your project. Scam artists might make a "limited time only" offer, forcing you to rush the decision without considering your options or vetting other contractors.
- The offer is too good to be true. Be wary of anyone who promises what other contractors say is impossible. If the offer sounds too good to be true, it probably is.
- The price is dramatically lower than other prices you've been quoted. If a contractor is offering to do a job for a fraction of the cost that other contractors say they must charge, ask yourself: Why? How?
- Out-of-state plates on the contractor's vehicle. Traveling scam artists evade law enforcement by going from place to place, finding

victims, and leaving before they can get caught. Remember, out-of-state contractors can come to Oregon to do work, but they must have an Oregon contractor's license.

- No CCB number or reluctant to give you the CCB number. Don't hire anyone who doesn't have an active license. If the contractor says they have a CCB number but don't want to give it to you, this is a red flag. A CCB contractor should be willing and able to give you their number so you can check it on the CCB's website.
- Workers demand all or most of the money up front. It's normal for contractors to charge some money up front. The downpayment is used to buy materials and get the job started. However, if the contractor wants to charge all of the money up front, this could be a sign of a scam.
- Scammer comes to you and offers a free inspection. Scam artists often go door to door and offer "free inspections." Once they gain access to your house, they find damage you didn't know you had and tell you that it's urgent.

Who's At Risk?

Anyone can be the victim of a scam, but the most vulnerable people in our communities tend to be the elderly, new homeowners, and recent disaster victims. Stay educated and informed. Watch for the warning signs of a scam any time you're considering taking on a home improvement.



How to Protect Yourself and Your Community

Check the CCB license: Use the CCB's online search feature to look up your contractor's CCB license before hiring them to do the work. Use the search feature to ensure that the contractor has an active license, and look up to 10 years of history on the contractor's license.

Follow best practices when hiring contractors: Vet at least three contractors before hiring one for a major home improvement. Ask many questions during your meetings with contractors. Check references.

Report unlicensed contractors to the CCB: Unlicensed contractors undercut legitimate licensed contractors, making it harder for licensed contractors to operate within the law. Unlicensed contractors also put consumers at risk because they're operating outside the boundaries of the law. People who hire unlicensed contractors don't have access to the same consumer protections as people who hire licensed contractors. By reporting unlicensed contractor activity, you can help protect neighbors and people in your community who might become victims of unlicensed contractor scams. You can report unlicensed contractor activity – anonymously or not - through the CCB's website: https://search.ccb.state.or.us/online_complaint_enf/

Get a contract: A contract is required for jobs over \$2,000, but we recommend getting a contract even when the job will cost less than \$2,000. Getting a contract helps keep you and the contractor on the same page.



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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Talk to friends, neighbors, and family members about scam awareness: Scams affect everyone. Talking to people you know about scams can help increase scam awareness. It's especially important to talk to people who live alone and the elderly, because they are at higher risk of becoming victims. If someone you know is thinking about taking on a home improvement project, offer to be a sounding board. Often, people can make better home improvement decisions when they're able to talk through their concerns and questions with someone else.

Common Scams

Many scams follow patterns, which can make them easier to identify. Below are some common scenarios that homeowners experience when they're experiencing these scams.

Paving scams. The unlicensed contractor comes to your door and offers to repave your driveway for an unusually low price. They may explain they just finished a job down the street and have leftover material. They'd like to offload the material before they move on. They may be driving nice trucks and have out-of-state license plates. You agree on a price, and they get started right away. Soon, they try to raise their price - maybe dramatically more than the original amount. They're intimidating. They cash the checks as soon as they leave your property. The work they did, if they finished at all, washes away with the next rain.

Disaster scams. Following a disaster, unlicensed contractors start leaving flyers and business cards on doors of disaster victims. They're available starting right away. They have no contractor's license. They charge a high up-front amount, or maybe the whole cost of the job. They're offering to do what other contractors have said can't be done, or what other contractors can't get to for months.

Roofing scams. The scam artist comes to your door and tells you that something looks wrong with your roof. They may tell you that they installed your roof years ago and they'd like to check on the work. Either way, they offer you a free inspection. The free inspection reveals "problems" that are hard for you to spot. The scam artist offers to repair your roof for a high price. They say the problem is urgent and make you feel afraid to say no.

Know Your Resources

Knowing your resources can help you through your home improvement process.

CCB License Lookup Feature

CCB Publications

- [Fight Construction Fraud & Scams](#)
- [Disaster Scams Prevention Booklet](#) – [English](#) | [Spanish](#)
- [Building and Remodeling Checklist](#)

Report scams and fraud to the [Oregon DOJ Consumer Hotline](#)