

the

TOOLBOX

April 2018

Checking your license information: You can even do this at midnight

Did you know that most of the information related to your license is available to you 24 hours a day, 7 days a week?

For example, let's say that you want to confirm that CCB has received a copy of your new insurance certificate from your agent so that your license doesn't get suspended but it's 6 p.m. on Friday. Just put your license number into the search feature on the CCB website, choose your license, then go to the business information page.

This page shows details about your business, such as your address, license status, endorsement type, and workers' compensation status. It also shows:

- Additional licenses or certifications, such as lead paint renovation
- Current insurance and bond information, including the expiration date
- Names of individuals associated with the license

As always, customer service representatives are happy to help during regular business hours.



Construction
Contractors Board

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www.oregon.gov/ccb

2018 Legislature

The Oregon Legislature passed two bills that touch the contracting industry:

HB4144: The Governor's Office requested this bill to help turn wage earners into job creators/employers. According to Governor Brown, many individuals in the construction industry are eager to start their own businesses. At the same time, jobs are needed in rural Oregon, where demand for affordable housing is high. This bill makes it easier to obtain licenses for construction activities. Key features:

- Someone with at least eight years work experience in the construction industry may apply for a new residential contractor's license without having to complete the pre-requisite training. (The individual must still pass the test for a CCB license and must form a business as a sole proprietor.)
- The fee for the initial license, now \$250, is also waived. (The fee must be paid for renewing the license in two years.)
- Opens up an existing fund at Business Oregon to help with up-front costs like insurance, bonding, and equipment; these funds are only available for businesses in rural Oregon who work on affordable, low-, and moderate-income housing.

The law takes effect Jan. 1, 2019, and remains in effect until Jan. 2, 2022.

HB4139: Under current law, heavy equipment that is rented is subject to a personal property tax based on where the equipment is located at a certain point in time. Since the equipment is moveable and often on trucks en route, owners may not know the specific location. The new law replaces that tax with a 2 percent point-of-sale tax. The bill is designed to be revenue neutral. The tax is passed directly to the renter of the equipment.





Tap into billions of dollars of public contracts

State hits the road to explain how

There are billions of dollars of public contracting opportunities in Oregon, each of which offers opportunities for local small businesses in communities throughout the state.

The Governor's Marketplace Statewide Editions break down barriers to public contracting and help connect small businesses to an array of resources, tools, and networking opportunities to make public contracting more accessible.

These events are free to all attendees. Also, contractors licensed with the CCB can receive up to four hours of continuing education credit for learning about public contracting.

Find all Governor's Marketplace events here. Check back as the list of events grows. Questions?

Contact Eloisa Miller, Governor's Office, at eloisa.miller@oregon.gov

CCB education classes: BuildRight coming up

The annual conference of the Home Builders Association (HBA) of Metro Portland will be held April 25-26 this year. The first day of classes is held at the McMenemy's Kennedy School in Portland. The second day is at HBA offices in Lake Oswego. The CCB offers its three hours of laws, regulations and business practices courses on the second day. All registration and information is through the HBA at this website: <http://www.buildrightpdx.com/>.

Other CCB "live" courses

Additionally, check here for other locations around Oregon where the CCB will offer its free laws, regulations and business practices courses.



You're not alone if you're struggling as a business owner

Upcoming CCB class explains where to get help

If you are struggling to start or grow your business, check out the new CCB online class that talks about free or low-cost services provided by the Small Business Development Centers (SBDCs) in Oregon. These centers generally are connected with your local community colleges. Contractors who use their programs give rave reviews. Our class explaining what kind of help you can get at SBDCs should be available for viewing by mid-April.

This course counts for one of the three CCB laws, regulations and business practices hours that residential contractors need every license cycle.

See who was fined

Find the latest enforcement actions against contractors on our website. The report is updated the first of every month.



How am I supposed to keep up?

Contractors, especially those who may run afoul of a regulation, ask how they are supposed to know the laws and rules that affect them. Here are key ways you can keep abreast of change:

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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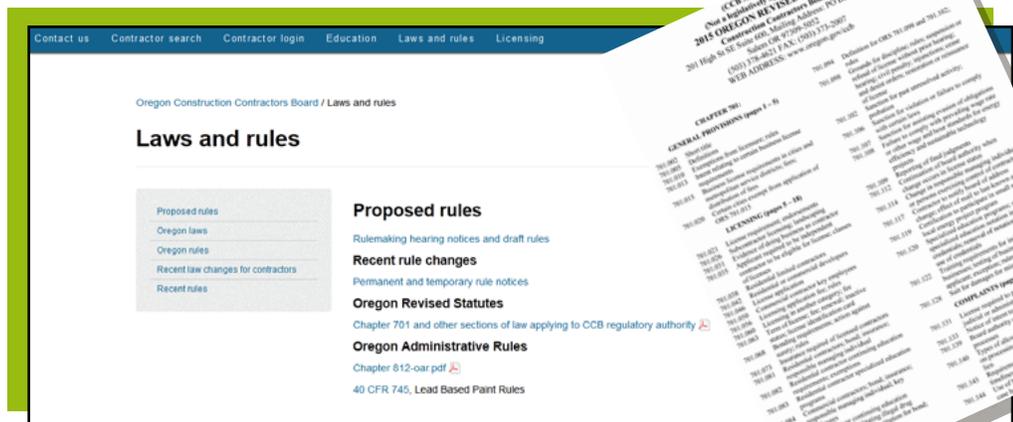
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- Open every piece of mail or email from us, the Construction Contractors Board (CCB). We don't send junk mail. We only send updates on regulatory issues, continuing education opportunities, or license notices/issues.
- Open and at least skim this- the quarterly Toolbox newsletter. This is where the CCB explains any changes to construction contracting laws and rules.
- Your Responsible Managing Individual (RMI) took the prelicense training and test to understand the regulatory world related to construction. If it has been years since you became an RMI, you can buy the manual online to refresh your memory. Look for the NASCLA Contractors Guide to Business, Law and Project Management, Oregon Construction Contractors, 1st edition. (The 2nd edition will be out in about five months.)



- The CCB posts laws and rules on its website, in a format that's easy to use.
- Set at least a couple dates a year to visit www.oregon.gov/ccb. You can find the newsletter online if you missed it by email. Our contact information is on the website, and this is where residential contractors log in to take required CCB classes.
- Take continuing education classes that help. For example: The Course Catalog on the CCB website includes courses on 2017 residential and energy code updates as well as the City of Portland's home energy performance score system.
- Join a trade association. Industry associations generally stay abreast of key changes, bring in key speakers on hot topics and provide opportunities to network with contractors in your line of work.

Work Hard. Save Easy.

OregonSaves gives Oregonians an easier way to save for retirement.

We need an easier way to save for retirement



OregonSaves is now open for all employers

If you're ready to offer your employees an opportunity to save for the future, we want to help you reach that goal. OregonSaves is a simple and convenient way for workers to save in their own retirement accounts. Registration is easy! You only need two things to get started.

- Your company's Federal Employer Identification (EIN) or Tax Identification Number (TIN)
- Your OregonSaves access code, which can be retrieved by calling our Client Service team at (844) 661-1256

The result is simple: more Oregonians will save. That's good for all of us.

[I want to enroll my business](#)

OregonSaves: Open to employers of any size

The Oregon State Treasury has opened the OregonSaves retirement program to any employer of any size that doesn't offer a retirement plan of its own. Back in July, the program began with a pilot. Now more than 480 businesses across Oregon facilitate the program for their employees. These employers range in size from a few employees to hundreds and come from a wide range of industries, such as agriculture, construction, healthcare, hospitality, foodservice, manufacturing, non-profit, and retail.

Workers at these companies now have an easy, automatic way to save for retirement with every paycheck, helping them take control of their own financial futures. And the savings are starting to add up. Employees in the program have already saved more than \$1.8 million combined for retirement in just a few months.

As Josh Allison, the owner of Reach Break Brewing in Astoria, puts it, "OregonSaves allows me to offer a retirement plan to my employees, which I would have a difficult time providing on my own. As a small family-owned business, it gives me the tools to recruit and retain good employees. It also gives my employees the ability to work for our company as a career. It's a win-win for all parties involved."

Employers interested in joining OregonSaves right away can call (844) 661-1256 or email clientservices@oregonsaves.com to get signed up. For more information, please visit www.oregonsaves.com.

OregonSaves is overseen by the Oregon Retirement Savings Board. Ascensus College Savings Recordkeeping Services, LLC ("ACRS") is the program administrator. ACRS and its affiliates are responsible for day-to-day program operations. Participants saving through OregonSaves beneficially own and have control over their Roth IRAs, as provided in the program offering set out at saver.oregonsaves.com.

OregonSaves' Portfolios offer investment options selected by the Oregon Retirement Savings Board. For more information on OregonSaves' Portfolios go to saver.oregonsaves.com. Account balances in OregonSaves vary with market conditions and are not guaranteed or insured by the Oregon Retirement Savings Board, the State of Oregon, the Federal Deposit Insurance Corporation (FDIC) or any other organization.

OregonSaves is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Consult your tax or financial advisor if you have questions related to taxes or investments.