



Consumer Protection Notice

Consumer notification form as required by ORS 701.055 (13)

Your home may be your largest investment. The Construction Contractors Board (CCB) wants to provide you with the information that can help protect you and your family. Oregon law requires contractors to provide consumers this notice each time they offer a bid to perform work on a residential structure.

The CCB is the state agency that helps protect consumers by licensing and regulating construction contractors working in Oregon, enforcing of construction laws and helping to resolve contract-related construction disputes.

IMPORTANT FIRST STEPS:

- 1. **Check that your contractor is properly licensed.** Visit the CCB website at www.oregon.gov/CCB or call the CCB at 503-378-4621.
- 2. **Written bids, contracts and change orders.** Always get legible written bids, contracts and change orders that include the contractor's contact information and CCB license number. Check the CCB license number to be sure the contractor is actively licensed before you sign a contract for work.
- 3. **Don't automatically accept the lowest bid.** Consider quality of materials and workmanship.
- 4. **Read and understand your contract.** Contracts exceeding \$2,000 must be committed to a written document. CCB recommends all contracts and changes be in writing.
 - Read and understand your contract **BEFORE** you sign it.
 - Read and understand any arbitration clauses.
 - Never pay your contract price in full before all the work is completed.
 - Understand and adhere to any payment schedule contained in the contract.
- 5. **Ask for references. Check them out.**
- 6. **Visit the CCB Website for more information.** This notice offers just some of the information available to help homeowners prevent problems and protect themselves before hiring a contractor. Visit the CCB Consumer Help page at www.oregon.gov/CCB for more information on contracts, understanding lien laws and other topics that may help your construction project run smoothly.

WHAT IS LICENSURE?

To be licensed in Oregon a contracting business must designate a Responsible Managing Individual (RMI) to take the required training and pass a test on business practices and law. A license ensures the contractor has a surety bond and liability insurance. Licensing is not a guarantee of the contractor's

WHAT ARE BOND AND INSURANCE?

- The CCB surety bond provides a limited amount of financial security in the event that a contractor is ordered to pay damages relating to poor workmanship and other contract disputes. Bonds range from \$5,000 to \$15,000.
- General liability insurance covers property damage and bodily injury caused by the contractor as a result of the contractor's work. It does not normally pay for removing, repairing or replacing bad work by the contractor.
- CCB bond and insurance benefits are not available to consumers who use unlicensed contractors. CCB has no authority to process breach of contract complaints if your contractor is not properly licensed.

IF YOU HAVE A PROBLEM WITH THE WORK:

You may file a complaint with the CCB against a licensed contractor normally within one year of the work being substantially completed. Contact the CCB for help.

This notice was provided by: _____ CCB# _____

Proof of Delivery: Consumer Protection Notice

I have received a copy of the Consumer Protection Notice. My signature does not indicate acceptance of the bid.

Signature of property owner

Date

Construction Contractors Board
PO Box 14140, 700 Summer St NE Suite 300, Salem OR 97309-5052
Phone: 503-378-4621 www.oregon.gov/ccb Fax: 503-373-2007

