

## Licensing FAQs

### **Can you fax me a license application?**

The CCB does not fax the application. It has many pages, and the instruction pages are colored and do not fax well. However, you can download the application and instructions by [clicking here](#).

### **Does Oregon have reciprocal agreements with other states?**

No, not at the present time.

### **How old does someone have to be to get licensed?**

At least 18 years old, or have the legal capacity to enter into contracts.

### **What's the difference between the CCB's license and the required electrician's and plumber's license?**

Anyone who does *any type* of construction-related work must get the CCB license. Electrical and plumbing licenses are *in addition* to the CCB license. Contact Building Codes Division for clarification regarding electrical and plumbing licenses at 503-373-1268.

### **Can someone become a contractor if they have a prison record?**

A prison record does not necessarily mean you cannot get a license. However, there are certain felony convictions that *may* prevent you from getting a license. Each case is reviewed on an individual basis.

### **What's the difference between a bond and insurance? Aren't they the same thing?**

No. They are not the same thing. The CCB bond is exclusively for claims/complaints filed with the CCB for dispute resolution purposes. The bond covers negligent or improper work or breach of contract. No one can collect on your bond by going to the bonding company directly. They must file with the CCB. Filing a complaint with the CCB does not necessarily mean that the complaining customer will be awarded money from the bond. Unlike the bond, an insurance claim can be filed directly with the insurance company. The insurance covers property damage and personal injury (other than injuries to your own employees).

### **How big of a bond and insurance policy do I need to get?**

You must look over the licensing endorsements explained in the application packet and determine the endorsement that best suits what you will be doing. Once you have determined the endorsement, you will know the amount of bond and insurance that you will need to get.

### **Where can I get a bond and insurance company? How much do they cost?**

You can call your insurance agent for help or check the phone directory yellow pages. The cost of a bond and insurance varies. Just as you can shop around for car insurance, you can shop around for competitive prices on the bond and insurance.

**No one I have contacted wants to give me a bond because I don't have good credit and/or I don't own property. Can you recommend someone who can issue me a bond?**

CCB staff cannot recommend bond companies. Keep shopping around. There are bond companies that will sell you a high-risk bond.

**Do I have to have my bond and insurance before I get licensed or before I send in my application and money to the CCB?**

Yes.

**I have gotten the bond and insurance, have completed the application and am ready to send everything to the CCB. Can I fax these items to the CCB?**

No. You should mail or bring in your application because most of the items that we need must be the original items.

**I sent in my money and application to get licensed. I changed my mind. Can I get a refund of my fees?**

Normally, application fees are non-refundable. However, if you withdraw your application prior to the license being issued, then you can request a refund. A portion of the fee will not be refunded to cover the cost of processing your paperwork.

**Can family members work with me or for me?**

Only if they are employees and if you have workers' compensation coverage on them. There are some special exemptions for partnerships, for corporations and for LLC's that are formed with immediate family members only.

**Do I need workers' compensation if I don't have employees?**

Generally no. However, partnerships, corporations and LLC's do need workers' compensation if there are more than two partners, corporate officers, or members who are not all immediate family members. Beginning July 1, 2010 all commercial contractors are required to carry workers' compensation.

**I need Social Security numbers for my subcontractors so that I can prepare the 1099's at tax time. Can I get a contractor's Social Security number from the CCB?**

No. By Federal Law, the agency cannot give out Social Security numbers to anyone. There are very few sources that you can get Social Security numbers from, other than the individual themselves. Instead of trying to get Social Security numbers at tax time, get them from the contractor up front and keep it on file. This will alleviate problems when tax time rolls around.

**How can a contractor be added to the list of bidders for the State of Oregon? What forms are needed to contract to do projects with the State of Oregon?**

All state contracting information, RFPs and ITBs for the State of Oregon are listed on the Oregon Procurement and Information (ORPIN) system through the Department of Administrative Services. For information regarding the ORPIN system call (503) 373-3977 or (503) 373-4642 or visit their website at <http://www.oregon.gov/DAS/SSD/SPO/eprocurement.shtml>