

about the CCB

The Construction Contractors Board (CCB) protects the public's interest by helping to prevent and resolve construction contracting disputes, and by regulating contractors to ensure that they comply with the law. The CCB investigates allegations of unlicensed and illegal construction activity and fraud.

Oregon law requires anyone who works for compensation in any construction activity involving improvements to real property, to be licensed with the CCB. This includes roofing, siding, painting, carpentry, concrete, on-site appliance repair, heating and air conditioning, home inspections, tree service, plumbing, electrical, floor covering, manufactured dwelling installation, land development, and most other construction and repair services. There are exceptions, including employees of an owner or contractor.

The CCB also provides helpful consumer education information on how to successfully navigate home construction and repair projects.

To avoid being a victim of construction fraud, the CCB recommends that consumers become knowledgeable about how to hire a contractor. Consumers who are planning construction or repairs on their homes can find useful information on the CCB website at www.oregon.gov/ccb, or may request publications by calling our offices at 503-378-4621.



when something doesn't seem quite right...



CONSTRUCTION FRAUD & SCAMS

and how to see one coming



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door-to-door solicitors



UNSOLICITED DOOR-TO-DOOR OFFERS

Be cautious if you get an unsolicited door-to-door offer. Many states report seeing organized groups often called “Travelers,” who travel from state to state posing as contractors. They often distribute flyers and solicit door-to-door. If a homeowner hires them, they may demand cash up front or may take a check and cash it right away, never returning to do the work. If they do perform any work, it is usually substandard. Their scams include:

Roof Repair scams - They may slide a few new shingles under old ones, then spray the roof with a useless oil

Sealant scams - They use a watery liquid or oil as a fake sealant on driveways, fencing, or roofing

Paving scams - Their workmanship is substandard, usually only laying down a thin layer of paving that soon breaks apart

“Leftover Materials” scams - They say they will save you money by using leftover materials from another job

Diversion scams - One solicitor distracts the victim by taking them away from the door, while the other slips into the house to steal valuables

to see a door-to-door scam coming,
watch for these **red flags:**

- ❏ Solicitors who drive unmarked vehicles with out of state plates.
- ❏ Their business card doesn't list a CCB license number (or lists a fake one) It may also give an “800 phone number” and a PO box as an address.
- ❏ They seem friendly, but talk fast (to confuse you) and try to pressure you using scare tactics, saying the repair needs

to be made immediately or your home will be unsafe.

- ❏ A common scam is to offer a “deal” using left-over materials from “working on another house in the area.”
- ❏ They offer to use your home as a “display home” for a discount price.
- ❏ They offer a discount for finding them more customers in the area.

- ❏ They don't want to provide a written estimate and contract, or they may say you only need a verbal agreement (always get a written contract, even for small repairs).

- ❏ Be cautious of a very low estimate. A price that is too good to be true could be tempting, but often turns into a construction nightmare with shoddy work and poor materials.

- ❏ If there are two solicitors, one may try to lead you away from the door by “showing you” some damage on your house (giving the other solicitor a chance to slip into your house to steal valuables).

If you suspect that a door-to-door solicitor is trying to scam you, get as much information as you can including: name, phone, and a license plate number from the vehicle they are driving, and call your local law enforcement agency before they leave the area.

Also call:

Oregon Construction
Contractors Board (CCB):
503-378-4621

Oregon Dept of Justice (DOJ),
Attorney General's Consumer
Hotline - In Oregon (toll free):
1-877-877-9392

scams that target seniors



SCAMMERS MAY PRETEND TO “HELP” SENIORS

Construction scam artists target seniors because:

Seniors are more likely to be home to answer door-to-door and telephone solicitors

Seniors are from an era when people trusted their neighbors and local businesses, making them more vulnerable to modern-day scams

Seniors may unwittingly agree to a scam because it appears to save them money

Seniors may have physical limitations, which makes it difficult to check the roof or chimney for damage

Seniors may live alone, making them vulnerable to intimidation, bullying, or even home invasion and assault

Scammers knock on your door and play the “good samaritan” saying they “just happened to be passing by” and noticed some problem with your house (roofing, siding, electrical, driveway, fencing), and then offer to fix it at a reduced price. They may use “scare tactics” such as saying the damage poses a danger, to pressure you into getting a repair right away, when it really doesn't need repair.

to see a scam targeting seniors coming,
watch for these **red flags**:

❏ A roof repair scammer comes to your home unsolicited and says they see loose shingles or other damage on your roof. (The scammer does some minor hammering on the roof, applies a liquid to make the area appear new, and charges you several thousand dollars.)

❏ A scammer knocks on the door and tells you that he installed the roof on the house many years ago and is returning on schedule to

do necessary upkeep or repairs. (He may convince you to give him a check, then never returns to do the work.)

❏ Some scam artists will quote a low price at first, and when you agree, they raise the price after starting the work (and intimidate victims into paying).

❏ Scammers often convince senior homeowners to pay in cash. They offer to drive the senior to the bank to withdraw funds, and then take the money and run, without ever doing the repairs.

❏ Paving scams are a specialty of the “Travelers,” a group that travels around the country. They usually demand full payment up front and appear to start the work, but will often lay down only a small amount of pavement before leaving with the money. The thin pavement soon cracks, leaving the victim with a crumbled driveway and an expensive mess to have repaired by a legitimate paving company.

Door-to-door solicitors and telemarketing calls offering home repair services should be viewed as highly suspect.

Consumers should decide for themselves if their home needs repairs. Enlist the help of a relative, trusted neighbor, or friend to take a look at your house for any needed repairs.

See page 9 on ways to protect yourself from home repair or construction scams.

disaster victim scams



OFFERS TO START REPAIRS “ON THE SPOT”

Natural disasters causing property damage attract construction scam artists who prey upon victims of storms, floods, wildfires, and other catastrophies. Construction scammers converge upon damaged neighborhoods to profit from insurance and government funds coming into the area.

Where there is widespread damage, local contractors may be overwhelmed with calls from customers, and are forced to put them on waiting lists. Distraught disaster victims may be tempted to hire anyone to make immediate repairs rather than wait.

It’s understandable that homeowners would want to start repairs right away to get their lives back on track, to secure their property, or because more storms or floods are on the way. But to avoid costly mistakes, homeowners should take time to contact their insurance agent to find out what will be covered by their home insurance policy BEFORE hiring a contractor. Then, the contractor’s license and complaint history should be checked by contacting the CCB before signing any contract.

to see a disaster victim scam coming,
watch for these **red flags:**

- ❏ Be wary of flyers and business cards placed on doorsteps offering repairs (legitimate contractors will wait for clients to contact them).
- ❏ Anyone who appears in an area offering repairs immediately following a disaster, may be a scam artist. Some scammers pose as government officials and claim that a “processing fee” must be paid to secure disaster relief payments or loans. Others have pretended to be safety inspectors who will tell you that expensive or unnecessary repairs must be done immediately.
- ❏ The scammer offers to start work on the spot and says you will only be charged the amount of your insurance company settlement – even before your insurance company has begun to discuss a settlement offer. (Never agree to start work “on the spot” – take time to determine what needs to be repaired.)
- ❏ The scammer may ask for full payment or a large deposit up front. Often, the job is started and never completed when the scammer disappears.
- ❏ The scammer may want cash “to buy materials” (legitimate contractors have accounts with suppliers and don’t operate on a cash only basis).
- ❏ The scammer may encourage spending large amounts of money on temporary repairs. (If you pay someone a large sum for temporary repairs, you may not have enough money from your insurance settlement for permanent repairs later. In most cases, temporary repairs can be made by the homeowner).

Before hiring any contractor,
DO YOUR HOMEWORK!
Go to the CCB website at:
www.oregon.gov/ccb
to check a contractor’s license
and to read helpful information
on our Consumer Help page
about how to have a successful
construction project.

If you suspect a scam artist is
canvassing the area, contact the
Construction Contractors
Board at 503-378-4621.

telemarketing solicitors



UNSOLICITED "FREE INSPECTION" OFFERS

Some legitimate businesses and well-known organizations may use telemarketing to contact new clients, but if a telephone solicitor offers you a "free inspection," be wary. Legitimate businesses don't survive by giving away their services for free. Typical "free inspection" scams include:

Testing - Furnace, electrical, water-lead or paint-lead, pest damage, heat loss, or radon testing

"We'll Be In Your Area..." - They may say they are also inspecting other homes in your neighborhood

Estimate for Repairs - After the inspection, they may present you with a bill charging you for an estimate, or they may say you need repairs when you really don't

Casing Your Home - The "inspector" may even be a professional burglar, casing your home for a future burglary

If you get a "free inspection" call, never make an appointment without taking a few days to find out if the business is legitimate (see page 9 for ways to checkout a business).

to see a telemarketing scam coming,
watch for these **red flags:**

- They won't give you a CCB license number, a local address, or telephone number (or you find out later, the info they do give is fake).
- The caller is uncooperative in answering any of your questions about their company, or won't send you written materials about their business.
- You have caller ID, but no phone number shows up on the display (by law, telemarketers must allow display of their phone number).
- They may try to pressure you into making an immediate decision, to "act now" or the offer will expire (legitimate companies understand that consumers may need time to compare pricing of the same service offered by other companies).
- They may ask for a credit card or checking account number, or even a social security number "to verify your identity," or for payment (never give personal information to unknown persons or businesses).
- They may tell you "we'll be in your neighborhood" (a classic scam line).
- They state that they are offering you a "free" service, and if you accept the offer, it is followed by a requirement that you pay for something else in order to get the "free" service.
- Telemarketing home repair scams often demand payment in advance.
- They make offers that sound "too good to be true."
- They won't take "No" for an answer.

Oregon consumers can stop most telemarketing calls by registering their landline and cell phone numbers on the National "Do Not Call" registry:

Call toll-free:
1-888-382-1222
or, go online at:
www.donotcall.gov

protecting yourself

- 1. A consumer's first line of defense to avoid being victimized, is to be aware of typical scams and how they work.** Most contractors are honest people with legitimate businesses, but professional scam artists know that many consumers may not know the difference. Keep your eyes open for scams and the red flags that will help you notice when "something isn't quite right."
- 2. Always check with the Construction Contractors Board (CCB) to see if the construction, repair, or installation business that you are considering is properly licensed BEFORE you hire them:**
 - Get the contractor's full name, physical business address, phone number, and **CCB License Number**.
 - Go to the CCB website at www.oregon.gov/ccb or call customer service at 503-378-4621 to **verify the contractor's license number, address, and phone number**. Also check the contractor's complaint history.
 - Call the business's phone number listed with the CCB, and verify the contractor's identity at the place of business.

Unlicensed contractors are working illegally and are not insured and bonded. If you hire an unlicensed contractor, and something goes wrong with your project or repair, you will lose access to the CCB's complaint process and any awarded payment from the contractor's bond for poor work or breach of contract.
- 3. Never agree to buy services on the spot - always get a few more bids from other contractors before making a decision.** Legitimate businesses will wait for a customer to compare pricing before choosing a contractor.

protecting yourself

- 4. Always get a written contract** that includes a detailed description of the work, materials, costs, start and end dates. Go to the CCB website at www.oregon.gov/ccb for full details of what should be included in a written contract.
- 5. Never pay the full amount up front and don't pay in cash.** Make sure to write your check out to the business name that you have contracted with to do your repair, installation, or construction project.
- 6. Laws are designed to protect consumers, but agencies also need the help of those consumers.** If you suspect a construction or repair scam, it is important to report it immediately to the local police and the CCB. It is with the assistance of the public that our agencies can prosecute more of these scam artists to stop them from victimizing others.

Agencies to Contact for Consumer Protection Information

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| • Construction Contractors Board | 503-378-4621
www.oregon.gov/ccb |
| • Department of Justice Consumer Hotline | 1-877-877-9392
www.doj.state.or.us |
| • Better Business Bureau | 503-226-3981
www.bbb.org |
| • AARP | www.aarp.org/money/wise_consumer/fixinghome/ |