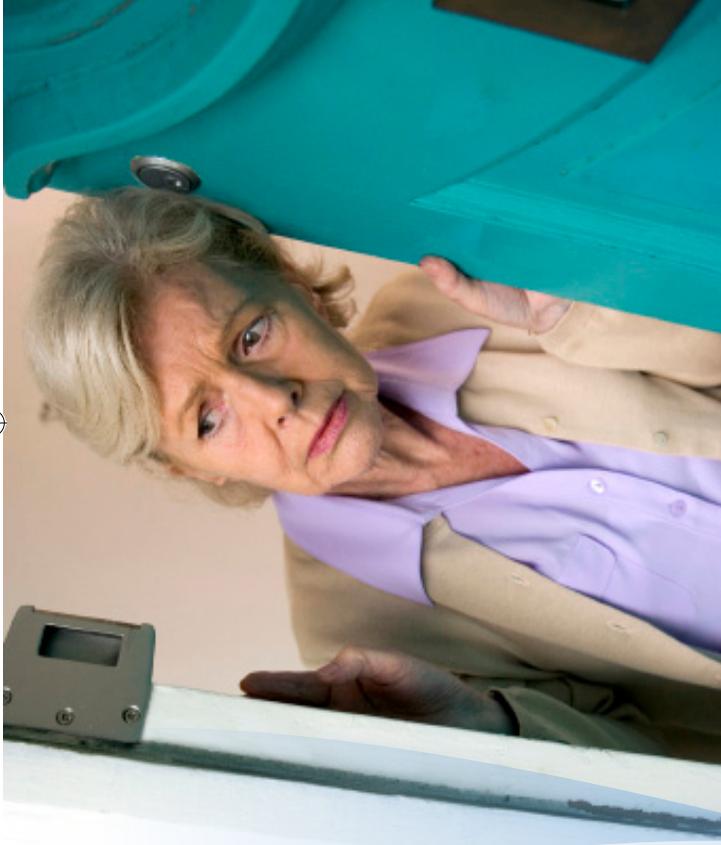


Avoid Scams

- Live in Oregon? Use only Oregon-licensed contractors. Nearly all contractors working on home improvement projects need to be licensed, even after a disaster.
- Contact the CCB to verify licenses and names. 503-378-4621 or www.oregon.gov/ccb.
- Faced with a door-to-door solicitor or telemarketing call, decide for yourself if your home needs repairs. Get help from a relative or trusted neighbor.
- If your project is covered by insurance, contact your insurance company before making arrangements for work to find out what's covered and how to proceed. Never sign over insurance checks directly to the contractor. It may seem easy, but it can bring heartache and loss.
- Ask for three local references and check them.
- Get bids from three contractors. Specify materials and construction expectations.
- Require a written contract with a detailed description of the work to be done, materials to be used and equipment to be installed. Include a schedule for payments and a timeline for when the work will be done. Put any changes in writing.
- Avoid verbal promises and contracts. Never pay the full amount up front. Never pay in cash. Write your check to the business name you contracted with or use a credit card.
- Have a witness when signing contracts. It could be a family member or trusted friend or neighbor.



Report Scams

Seniors are often the targets of scams because:

- They're more likely to be home to answer doorbells and phone calls.
- They may live alone or have physical limits that make them vulnerable to intimidation or unable to tell if they need home repairs.
- They may be on fixed incomes and vulnerable to scams that appear to save money.

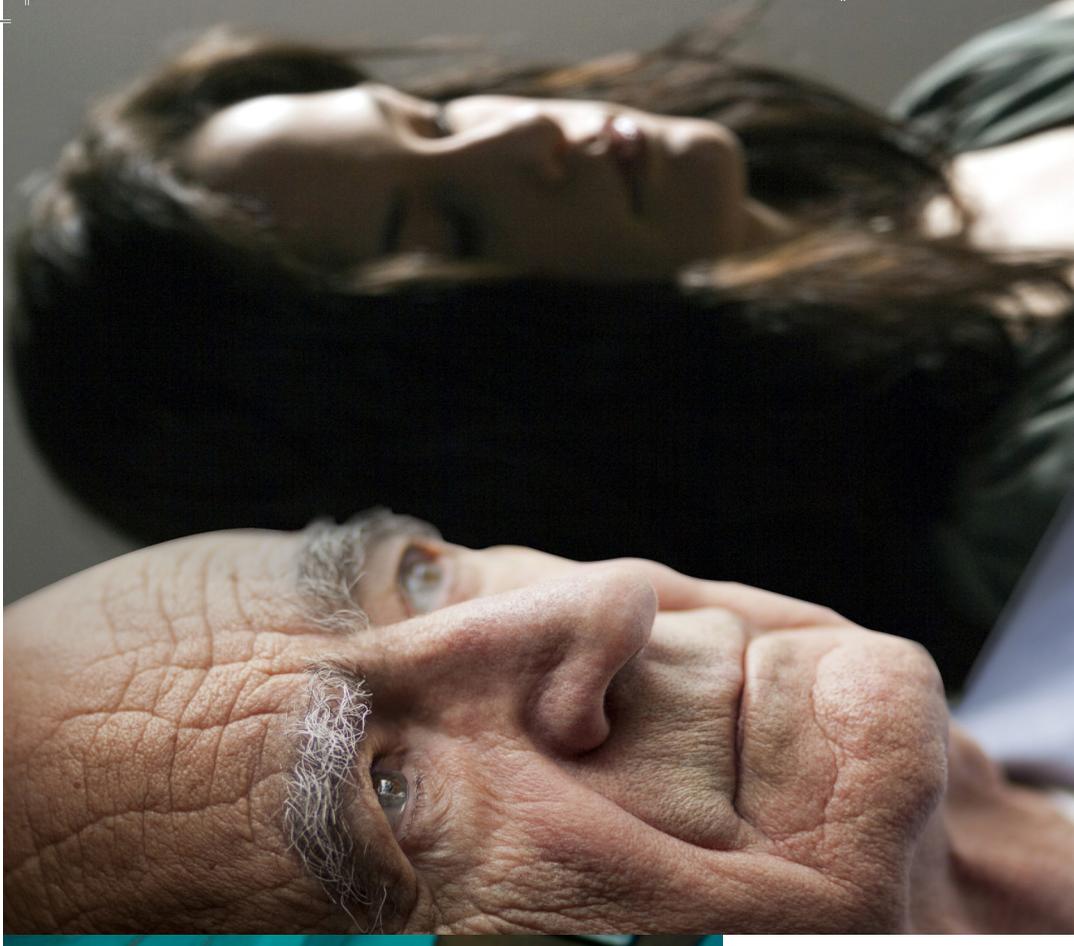
What to do if you suspect a scam

Get the person's:

- Name and business address
- Phone number
- License plate

**Call police before they leave. Also, report to:
Construction Contractors Board: 503-378-4621
Oregon Attorney General: 1-877-877-9392**

*Stop telemarketing calls by registering your home or mobile number on the national DO NOT CALL registry.
1-888-382-1222*



Fight Construction

FRAUD & SCAMS



Construction Contractors Board
503-378-4621
www.oregon.gov/ccb



Red flags

- Someone randomly shows up at your door or calls you with an offer. While some legitimate contractors make “cold calls,” this is standard for groups of scammers known as “travelers.” They make an offer that is too good to be true, take money up front and perform shoddy or no work.
- No CCB license number (or fake one) on business card or address is a PO box.
- You feel pressured. The worker talks fast to confuse you or says repairs are needed to make your home safe.
- Worker avoids giving you a written estimate and contract.
- The price seems too good to be true.
- Workers demand a lot of money up front.
- Contractor vehicles have out-of-state plates.

Disasters:

Natural disasters (storms, floods, wildfires, etc.) attract construction scam artists. They often urge you to start repairs immediately. Never agree to start work “on the spot.” Contact your insurance agent BEFORE hiring a contractor and beware of people who encourage you to spend large amounts of money on “temporary repairs.” Before hiring any contractor, check the contractor’s license and complaint history with the CCB (503-378-4621). Be alert for scammers who pose as government officials and say you must pay a “processing fee” to get disaster relief. They might also pose as safety inspectors and tell you to make expensive or unneeded repairs immediately.

Roof repair:

Scammer comes to the door, says you have loose shingles, does some minor hammering, applies a liquid to make the area appear new, and charges several thousand dollars. Or, scammer says he installed your roof many years ago and is returning on schedule for upkeep. Or, scammers offer to clean your gutters, then “find” problems needing immediate attention. Typically, these are “problems” that are hard for you to spot.

Free inspection:

Scammers might offer a “free inspection” because they happen to be in your area. Once they get their foot in the door, they find urgent work to be done.

Paving/sealant:

Scammers often demand a big payment up front and lay down a small amount of material before leaving with the money. The thin pavement soon cracks, leaving you with a crumbled driveway. Often, they quote a low price because they have “leftover materials” or they are working in your area.

Diversions:

One person tries to lead you away from the home to show you damage on your house while the other slips into the home to steal valuables. Or, someone might ask to use your bathroom, then sneak into other rooms or steal medications or valuables.