OREGON HOMEOWNER WHITE PAPER

Hire the floor.
Not the risk.

A practical guide to verifying the license, bond, insurance, and technical readiness of an Oregon epoxy floor contractor.

THE CORE STANDARD

Before work begins, the contractor's legal name, active Construction Contractors Board license, proper endorsement, bond, and insurance must all align.

BUILT FOR

Garages, basements, workshops, retail, service areas, and other coated concrete floors.

VERIFICATION RHYTHM

2 checks

Once before selection. Again immediately before mobilization.

PUBLISHED

September 2026
Epoxy Outpost

Verification is a sequence, not a badge

Oregon generally requires anyone paid for construction activity that improves real property - including floor covering, concrete, and painting work - to hold a Construction Contractors Board (CCB) license. A license number alone is not enough. The record must be active, tied to the business you are hiring, and endorsed for the structure involved.

> **Bottom line:** Check the CCB record when comparing finalists and check it again before the crew arrives. The Oregon CCB itself recommends verifying at hiring and again before work starts.

The homeowner decision rule

IDENTITY

Match the entity

The name on the bid, contract, invoice, and payment request should match the CCB license record.

AUTHORITY

Match the work

Confirm the license is active and carries the residential, commercial, or dual endorsement the project requires.

PROTECTION

Verify coverage

Review bond, liability insurance, workers' compensation status, and any expiration dates that cross the job window.

What this guide does - and does not do

This guide helps a homeowner screen legal eligibility and project readiness. It does not certify workmanship, interpret a specific insurance policy, guarantee payment of a claim, or replace advice from the CCB, an insurer, or an Oregon attorney.

Inside

Run the five-step CCB verification

Start with the license number. The Oregon CCB says it is the most accurate search key, and contractors must place it on advertising such as websites, brochures, and business cards.

1. **Search the official record**

   Use the **Oregon CCB Contractor License Search**. Search by CCB number when possible. The search page notes that records are updated every six hours daily.

2. **Confirm active status and dates**

   The status must read active for the bidding and work period. Note the license expiration and any bond or insurance expiration that could occur before final completion.

3. **Match the exact business**

   Compare legal name, assumed business name, address, phone, and responsible managing individual to the bid, contract, invoice, and payment instructions. A license belonging to a related or similarly named company is not a match.

4. **Confirm the right endorsement**

   A residential garage requires residential authority; a large commercial facility requires commercial authority. A contractor working in both areas may need dual endorsements and both bonds. If the scope is unclear, call the CCB before signing.

5. **Read the history, not just the headline**

   Review complaints, disciplinary history, suspensions, and unpaid debts. One older resolved matter is different from a recent pattern. Ask the contractor to explain, document the answer, and contact the CCB when a record is hard to interpret.

PASS

Active record, exact entity match, proper endorsement, current bond and insurance, explainable history, and no expiration inside the job window.

PAUSE

Any mismatch, inactive or suspended status, missing coverage, unclear endorsement, unresolved discipline, or refusal to provide the CCB number.

Do not accept a screenshot as final proof. Open the live CCB record yourself, save a dated PDF or screenshot for your file, and repeat the check shortly before work begins.

Know what the bond and insurance actually do

Oregon requires contractors to carry a CCB surety bond and liability insurance at levels set by their endorsement. Those minimums establish eligibility; they do not guarantee quality, completion, or full recovery of every loss.

Common endorsement	CCB bond	Liability minimum
Residential general	$25,000	$500,000 / occurrence
Residential specialty	$20,000	$300,000 / occurrence
Residential limited	$15,000	$100,000 / occurrence
Commercial specialty L1	$55,000	$1,000,000 aggregate
Commercial specialty L2	$25,000	$500,000 / occurrence

State minimums shown as published by the Oregon CCB and accessed September 9, 2026. Verify current requirements and the contractor's live record before relying on them.

Surety bond

A CCB bond can respond to a final CCB order when the contractor fails to pay it, up to the bond amount. The amount is shared across claims and is not a dedicated project fund.

- Confirm surety name and current effective status.
- Check that the bonded entity matches your contract.
- Remember: bonded does not mean the job is guaranteed.

General liability

Liability coverage may respond to covered injury or property damage, subject to the policy's terms, exclusions, limits, and claim process.

- Ask for a current certificate from the insurance agent.
- Verify dates cover the entire project.
- Ask whether products/completed operations are included.

Workers' compensation: Oregon requires it when the business has employees; commercial contractors must have it. Some owner-only or qualifying family businesses may be exempt. Confirm the status shown in the record and ask who will actually work on site.

Coverage questions worth asking

- ☐ Will employees, labor-only crews, or subcontractors perform the work?
- ☐ Does every subcontractor hold an appropriate active CCB license and coverage?
- ☐ Will coverage remain active through cure, final inspection, and punch-list work?
- ☐ Can the agent verify the certificate directly if the project risk or value warrants it?

License the business. Qualify the floor system.

A clean CCB record answers whether a contractor may legally take the work. The questions below test whether the bidder has a durable plan for your actual slab, use, and climate.

Surface preparation

What mechanical profile will be created - grinding or shot blasting - and how will edges, cracks, spalls, oil, sealers, and weak concrete be handled?

Moisture

What test will be performed, what result is acceptable for the proposed system, and what happens if the slab exceeds that limit?

Complete system

Identify manufacturer, primer, base coat, broadcast media, topcoat, number of coats, coverage rates, and total installed thickness.

Use conditions

Will the floor face hot tires, welding, chemicals, UV at an open door, food or dye spills, forklift loads, or wet-foot traffic?

Slip and cleanup

What traction additive and finish are proposed? How will dust, masking, ventilation, odor, debris, and adjacent surfaces be managed?

Cure and return to service

When may people walk, replace equipment, drive, wash, or expose the coating to chemicals? Get each milestone in writing.

Make every bid comparable

Ask at least three qualified contractors to price the same written scope. A lower price may reflect less preparation, fewer coats, thinner coverage, a different chemistry, or excluded repairs - not greater efficiency.

Bid line	What must be stated	Reason
Measured area	Square feet + exclusions	Prevents quantity drift
Preparation	Method + repair allowance	Durability starts here
Materials	Brand + exact system	Avoids substitutions
Performance	Use limits + traction	Fits the environment
Schedule	Prep, coats, cure, access	Controls downtime
Warranty	Coverage + exclusions	Clarifies recourse

Epoxy is not one product. Epoxy, polyurea, polyaspartic, urethane, and hybrid systems behave differently. Make the contract name the installed chemistry rather than using “epoxy” as a catch-all.

Put the project in writing before money moves

Oregon requires a written contract for construction jobs over $2,000, and the CCB recommends one even below that amount. The contract should turn the sales promise into measurable scope, responsibility, and acceptance terms.

Contract essentials

- ☐ Exact licensed legal entity and CCB number
- ☐ Owner name and project address
- ☐ Start window and substantial-completion target
- ☐ Measured area and excluded surfaces
- ☐ Preparation, repairs, and moisture testing
- ☐ Named coating system and coat sequence
- ☐ Color, flake blend, sheen, and traction
- ☐ Protection, cleanup, and disposal
- ☐ Access, ventilation, and cure restrictions
- ☐ Warranty, exclusions, and claim process

Money controls

- ☐ Total price and tax treatment
- ☐ Deposit tied to defined mobilization needs
- ☐ Progress payments tied to visible milestones
- ☐ Final payment after inspection and punch list
- ☐ Written change-order approval before extra work
- ☐ Receipts and proof of payment retained
- ☐ Payment made to the licensed entity
- ☐ Lien and notice requirements reviewed

Never improvise a change

A text-message idea is not a complete change order. Record the added or deleted scope, price, schedule effect, material change, and both parties' approval.

Three documents to keep together

1 Pre-hire file

CCB record, bids, references, insurance certificate, product data, and written answers.

2 Job file

Signed contract, notices, change orders, photos, daily issues, payments, and communications.

3 Closeout file

Final invoice, warranty, care instructions, product colors or batch details, and punch-list signoff.

Before the start date: Reopen the CCB record, confirm active status and coverage through the expected completion date, and save a dated copy. If anything changed, pause mobilization until it is resolved.

Oregon consumer-notice, lien, cancellation, and dispute requirements can vary with the work and contract. Read every notice the contractor provides. For a high-value or unusual project, ask an Oregon attorney to review the agreement before signing.

Pause when the facts stop matching

The safest time to resolve a mismatch is before the floor is ground and the deposit is spent. A professional contractor should welcome reasonable verification.

Walk-away signals

- No CCB number, or a number that belongs to another entity
- Inactive, suspended, or wrong endorsement for the structure
- Coverage expires before likely completion
- Pressure to sign immediately or accept a “today only” price
- Large unexplained upfront demand or insistence on cash
- Vague preparation: “acid wash is always enough” or no slab assessment
- Product substitutions permitted without written approval
- No written warranty or warranty tied only to verbal promises
- Unlicensed or undisclosed subcontractors
- Refusal to provide recent, comparable references

Questions that expose risk

- ☐ Who holds the contract and receives payment?
- ☐ Who supervises the crew on site?
- ☐ What similar Oregon jobs can I inspect or call?
- ☐ What failures are excluded from the warranty?
- ☐ Who pays if moisture mitigation or repairs are added?
- ☐ How are overspray, dust, and adjacent damage handled?
- ☐ What happens if cure conditions delay access?
- ☐ How is a complaint escalated inside your company?

Complaint history needs context

A record entry is not automatically disqualifying. Look at recency, frequency, similarity, outcome, and whether the contractor corrected the issue.

If trouble develops

1. **Stop undocumented changes.** Keep communications factual and in writing; photograph conditions and preserve product labels, contracts, invoices, and payment records.
2. **Use the contract's notice path.** Describe the issue, requested cure, and reasonable response date. Do not conceal or alter the disputed work before it can be inspected unless urgent safety or property protection requires it.
3. **Check Oregon procedure before filing.** The CCB's dispute-resolution rules can require advance written notice and deadlines. Review the **CCB Contractor Compliance** guidance or call 503-378-4621.

Do not assume the bond pays automatically. The CCB explains that a bonding company may pay up to the bond amount when a contractor fails to satisfy a final CCB order. Claims depend on law, procedure, evidence, available bond funds, and timing.

Use this before you approve the start

License and identity

- ☐ CCB number obtained from contractor
- ☐ Official live record opened
- ☐ Status active
- ☐ Legal entity matches contract
- ☐ Address and phone reasonably match
- ☐ Correct project endorsement confirmed
- ☐ History reviewed and explained

Coverage and labor

- ☐ Current surety bond shown
- ☐ Current liability coverage shown
- ☐ Policy dates span the project
- ☐ Certificate verified when warranted
- ☐ Workers' compensation status checked
- ☐ Every subcontractor disclosed
- ☐ Subcontractor licensing verified

Technical scope

- ☐ Slab condition assessed
- ☐ Mechanical preparation specified
- ☐ Moisture test and response defined
- ☐ Crack and spall repairs defined
- ☐ Exact coating system named
- ☐ Traction and UV exposure addressed
- ☐ Cure milestones written

Contract and money

- ☐ Written contract signed
- ☐ Required notices received
- ☐ Milestone payments defined
- ☐ Change-order process defined
- ☐ Warranty and exclusions written
- ☐ Final inspection and punch list set
- ☐ Dated re-check saved before start

Official sources

1. **CCB License** - endorsements, bonds, insurance, and worker-status guidance. Accessed September 9, 2026.
2. **Contractor License Search** - live status, entity, coverage, and history. Accessed September 9, 2026.
3. **Protect Your Investment** - Oregon homeowner licensing guide.
4. **Contractor Compliance** - dispute and complaint guidance. Accessed September 9, 2026.