

-
- **Time:**
Make sure you have sufficient time to supervise your employees.
 - **Expertise:**
Make sure you have the skills to act as an owner builder, to coordinate the work of rough-in and finish trades, and to notify building officials at the appropriate times so they perform the required inspections.

For more information:

Contact the Construction Contractors Board:

- For free consumer brochures.
- To check the license and claims history of a contractor.
- For information and forms to file a claim against a licensed contractor.
- For more information about being your own general contractor.

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Acting as Your Own General Contractor?



Information Notice to
Property Owners About
Construction Responsibilities

from the Oregon
Construction Contractors Board

If you are acting as an owner builder to construct a new home or make a substantial improvement to an existing structure, you can prevent many problems by being aware of the following responsibilities and areas of concern.

EMPLOYER RESPONSIBILITIES:

You will, in most instances, be ruled as an “employer” and the contractors you contract with will be “employees” if you use contractors not licensed with the Construction Contractors Board (CCB) to do labor in constructing or to assist in the construction or improvement of a residential structure.

As the employer, you must comply with the following:

- **Oregon’s Withholding Tax Law:**

As an employer, you must withhold income taxes from employee wages at the time employees are paid. You will be liable for the tax payments even if you don’t actually withhold the tax from your employees. For more information, call the Dept. of Revenue at 503-378-4988.

- **Unemployment Insurance Tax:**

As an employer, you are required to pay a tax for unemployment insurance

purposes on the wages of all employees. For more information, call the Oregon Employment Division at 503-947-1488.

The Oregon Business Identification Number (BIN) is a combined number for both Oregon Withholding and Unemployment Insurance Tax. To file for a BIN, call 503-945-8091 or www.dor.state.or.us/formspay.html1 for the appropriate forms.

- **Workers’ Compensation Insurance:**

As an employer, you are subject to the Oregon Workers’ Compensation Law, and must obtain workers’ compensation insurance for your employees. If you fail to obtain workers’ compensation insurance, you could be subject to penalties and be liable for all claim costs if one of your employees is injured on the job. For more information, call the Workers’ Compensation Division at 503-947-7815.

- **US Internal Revenue Service:**

As an employer, you must withhold federal income tax from employees’

wages. You will be liable for the tax payment even if you didn’t actually withhold the tax. For a federal EIN number, call the IRS at 800-829-4933 or visit www.irs.gov.

OTHER RESPONSIBILITIES AND AREAS OF CONCERN:

- **Code Compliance:**

As the permit holder for this project, you are responsible for resolving any failure to meet code requirements that may be brought to your attention through inspections.

- **Liability and Property Damage Insurance:**

Contact your insurance agent to see if you have adequate insurance coverage for accidents and omissions such as falling tools, paint overspray, water damage from pipe punctures, fire or work that must be redone.

