



# TOOLS & TIPS

CCB'S HOMEOWNER NEWSLETTER

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**Oregon Construction  
Contractors Board**

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Dear Homeowners,

Wildfires have ravaged Oregon, and untold numbers of home and business owners are right now, or will soon be, faced with the task of rebuilding. To those affected by the tragic events of the last several weeks, our deepest sympathies go out to you and yours.

Rebuilding is no small feat, requiring personal strength and help from communities, agencies, insurance companies and skilled construction professionals. Moving forward, it is vitally important to be aware of the protections and resources available to you.

**Contact your insurance company as soon as possible.**

According to a spokesperson from the Department of Consumer and Business Services Division of Financial Regulation, wildfire damage in Oregon is covered just like a kitchen or electrical fire would be covered under your insurance policy. If your home is damaged, contact your insurance company as soon as possible to file a claim. Most policies will help cover extra expenses such as lodging, food, even pet boarding while you are unable to live in your home.

- Take photos of damaged property. Do not make any repairs until your insurance company has seen the photographs.
- If you are feeling pressure from your insurance company to settle, or if you feel like you are not making progress with your claim, call the Oregon Division of Financial Regulation's Advocacy Team at 888-877-4894 (toll-free).
- Visit <https://dfr.oregon.gov/> and press the RED wildfire resources button for more information.

Recovery takes time. Be patient, the settlement process could take months as estimates are gathered and repairs are scheduled.

### **Protect yourself from disaster fraud.**

Tragically, scam artists often take advantage of property owners during the rebuilding phase following a natural disaster. Unscrupulous individuals make promises they can't keep and often leave with money they did not earn, never to be heard from again.

*Never sign over your insurance check in one lump sum.* Never pay in cash. Many reputable contractors charge a portion of the payment up front and the rest upon completion.

Know the warning signs of a scam. A scam artist may:

- Require you to make large up-front payments or ask you to sign over payment to an individual rather than the company you hired.
- Use pressure tactics, either soliciting door-to-door or over the phone.
- Make "limited time offers".

Scam artists often show up with "extra materials" used to make repairs they claim is leftover from a job they just completed nearby. They may promise to do the work quickly and at a steep discount so they can use the rest of their leftover materials. Often, homeowners feel like they have to act now or miss out on an opportunity. Work with contractors who give you a chance to do your homework and make an informed decision.

The State of Oregon Department of Justice Consumer Protection website has [information about the latest scams](#) in the state of Oregon. You can report scams and fraud [through their website](#) or by calling the Consumer Hotline at 1-877-877-9392.



### **Manage debris safely.**

The State of Oregon Wildfire information website states: "Doing your own cleanup without proper protection puts your health at risk. Burned materials are hazardous and require more than gloves and a mask to protect your health. Buildings constructed before 2004 are likely to contain asbestos, which is carcinogenic."

Stay informed to remove debris safely. Debris removal information and resources are available online through county websites and through the State of Oregon Wildfire information website: <https://wildfire.oregon.gov/cleanup>

### **Always hire licensed contractors.**

Homeowners who hire licensed contractors have access to consumer protections that are invaluable during a rebuilding process. **If you hire an unlicensed contractor, you may have limited or no recourse if your project goes badly.**

- Verify on our website that the contractor has an active license: <https://www.ccb.state.or.us/search/>
- Check their complaint history in the license search feature.
- Check references, especially if you're hiring a contractor for a large rebuilding project.
- Carefully review written notices and contracts from your contractor.

Having a hard time using the license search tool? Have questions about who needs a license? Call our office; we can help. 503-378-4621.

Nearly all home improvements require a contractor's license. Even tree removal of trees damaged during the fire require a license with the CCB or Landscape Contractors Board (LCB).

For updates in the future during the rebuilding process, visit the CCB's Wildfire recovery website at <https://www.oregon.gov/ccb/Pages/Oregon-Wildfire-Resources-for-Home-and-Business-Owners.aspx>.

### **Get a contract, even for small jobs. Know what the contract should include.**

- List of materials including quality, quantity, weight, color, size, etc.
- List of allowance items and the budgeted amount.
- List of permits and who will get them.
- Payment schedule.
- Agree that change orders will be signed by you and your contractor.
- Workmanship warranties.
- Copies of the CCB required residential construction notices.

### **Find out if you qualify for federal disaster assistance.**

- Visit <https://DisasterAssistance.gov>
- Download the FEMA app
- Call 1-800-621-3362, TTY 1-800-462-7585, or if you use 711-relay or video relay services, call 1-800-621-3362. The toll-free telephone lines are operated from 7:00 a.m. until 10:00 p.m. PDT seven days a week

