CONSTRUCTION CONTRACTORS BOARD
OREGON WILDFIRE REBUILD

www.oregon.gov/ccb | 503-378-4621

Contact your insurer as early as possible to file a claim:

- Find out if temporary housing and other immediate costs are covered by your plan.
- Still have insurance questions? The Division of Financial Regulation's **consumer advocates** can help.
  - o Call **888-877-4894** (toll-free).
  - o Visit **dfr.oregon.gov** and press the red wildfire insurance resources button.

Get informed about hazardous waste, ash and debris removal.

- Burned materials may be hazardous and require more than gloves and a mask to protect your health. Doing your own cleanup without proper protection puts your health at risk.
- Resources have been made available to qualifying homeowners that may alleviate financial burdens of clean-up.
- Sign up for updates and find out if you qualify at **https://wildfire.oregon.gov/cleanup**

PROTECT YOUR INVESTMENT. Only hire licensed contractors.

- Verify contractors have active license and check the complaint history at **www.oregon.gov/ccb**
- Check the contractor's references.
- Licensed contractors are bonded, insured and are obligated to protect your rights as a consumer.
- You will also have access to assistance from the CCB if issues arise.
- Whenever possible, meet with multiple contractors. Don't assume the lowest bid is best.

Get a detailed written contract. A good contract includes:

- Detailed description of the work to be completed.
- List of materials including quality, quantity etc.
- Budgeted amount, payment schedule AND language about process for change orders.
- List of required permits and who will get them.
- Workmanship warranties.
- CCB required residential construction notices.

Protect yourself from scams.

Don't make cash payments for repairs on your home. Never sign over your insurance check in one lump sum. Know common signs of a scam:

- Demand for large up-front payments or payments to an individual directly rather than the company you hired.
- Contractor uses pressure tactics to soliciting by phone or door-to-door.
- Contractor makes "limited time offer".

Visit Department of Justice website for more information about scams and fraud: **www.oregonconsumer.gov** or call the consumer hotline for questions at **1-877-877-9392.**

FEMA Federal Disaster Assistance- **DisasterAssistance.gov | 1-800-621-3362.**
Oregon Building Codes Division- **oregon.gov/bcd | 503-378-4133.**