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.
  - Call 888-877-4894 (toll-free).
  - 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.