

# CONSTRUCTION CONTRACTORS BOARD OREGON WILDFIRE REBUILD



## 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](http://dfr.oregon.gov) and press the red Wildfire insurance resources button.



## PROTECT YOUR INVESTMENT. Only hire licensed contractors.

- Verify contractors have active license and check the complaint history at [CCB.oregon.gov](http://CCB.oregon.gov)
- 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.



## Don't Be Scammed! Know common signs of a scam:

- Demand for large up-front payments.
- Contractor uses pressure tactics to solicit door-to-door or over the phone.
- Contractor makes "limited time offer."
- Contractor offers to complete work using leftover material from another job.

Find more information about scams and fraud by visiting Department of Justice's website: [www.oregonconsumer.gov](http://www.oregonconsumer.gov) or call the consumer hotline for questions at 1-877-877-9392.



**FEMA Federal Disaster Assistance**- Find out if you qualify for Federal disaster assistance.

- Visit [DisasterAssistance.gov](http://DisasterAssistance.gov) or call 1-800-621-3362.

**Oregon Building Codes Division**- Locate your local building permit office and more.

- Visit [BCD.Oregon.Gov](http://BCD.Oregon.Gov) or call 503-378-4133.

**Business Oregon**- Check the Small Business Navigator to help rebuild your small business.

- Visit [Oregon4biz.com](http://Oregon4biz.com) or call the Small Business Hotline 888-604-0880.

Questions? Call the Construction Contractors Board at 503-378-4621 or visit [www.oregon.gov/ccb](http://www.oregon.gov/ccb)