

Beware of Fraudulent Contractors

FEMA and the Oregon Office of Emergency Management caution wildfire disaster survivors to beware of post-disaster fraud and scams. Attempts to scam residents can be made over the phone, by mail or email, through the internet or in person. It is important to remain alert. Contractors are creative and resourceful. If an offer sounds too good to be true, it should be questioned.

Here are some tips to protect yourself:

- Do your research. Make sure that the contractor is registered with the Oregon Construction Contractors Board. To conduct a contractor's license search visit <http://search.ccb.state.or.us/search/> or call **503-378-4621**. FEMA does not certify contractors.
- Don't wire money or pay with reloadable debit cards or gift cards. There is no legitimate reason to request those forms of payment.
- Don't offer personal financial information over the phone. Know who you are dealing with and always ask for identification.
- Get any agreement in writing. Read the contract carefully, and if you don't understand every word, take it to an expert. Never sign a contract with blank spaces to be filled in.
- Make sure the contract details all work to be performed, the costs, a projected completion date and how to negotiate changes and settle disputes.
- Get estimates from multiple contractors and your insurance company.
- Ask for references from past customers.
- Use the Better Business Bureau, www.bbb.org, and internet search engines. Fraudulent firms change names frequently, so search the web for their address and phone number, and include terms like "review," "scam" and "complaint."
- Verify insurance. Legitimate contractors will show proof of insurance, licensing and bonding. If they don't, you could be liable for accidents on your property.
- Make sure contractors have the proper licensing, are bonded and that they obtain the necessary permits to do the job correctly. Most jurisdictions require permits to be posted in plain view at a job site.
- Don't sign papers stating the work has been completed or make final payment ***until the work is done correctly***. Do not accept a contractor's promise to "come back" to correct a problem or finish work.
- Take a picture of your contractor, their business card, vehicle and license plate.

If you are a victim of disaster related fraud or suspect disaster related fraud, call the FEMA Disaster Fraud Hotline at **866-223-0814**, or call the Oregon Attorney General's Consumer Hotline at **877-877-9392**, operators are available
8:30 a.m. – 4:30 p.m., Monday through Friday



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