



## Rebuilding the North Bay

We're so glad and grateful that the North Bay Fires are now (mostly) contained. Sadly, the damage won't be easily undone. As evacuees begin returning north, they (and all of us) face a sobering new reality. The fires that consumed our beloved Wine Country have stolen homes, livelihoods and lives. Many families have lost everything but the pajamas in which they fled. Houses are gone that, just 10 days ago, stood dressed for Halloween, unaware of the actual horror to come. The landscape has changed, both figuratively and literally, and returning feels impossible—literally for some and figuratively for all.

Still, as we've been reminded every day, there is cause for hope. Over the last 10 days, stories of light have peppered otherwise dire newscasts. A police officer carried a goat to safety in the back of a squad car. The list of missing people shrank from over 1,000 to 65. Evacuation centers had to turn away a flood of donations and volunteers. Homes were saved. First Responders were thanked. Countless pets survived and have been reunited with their families. The North Bay may never be the same, but it will be beautiful again. It's just going to take work and time.

We want to help. Last week we published a PDF for people affected by the North Bay Fires. This week we've expanded it by 50 percent with more articles and resources. Most of these articles focus on the rebuilding process, but there's also a general North Bay Fires resources list and a "How to Help" guide.

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We plan on updating this resource weekly for the time being. If you have anything specific you would like us to cover or add, please email us at [northbayfires@diamondcertified.org](mailto:northbayfires@diamondcertified.org).



## North Bay Wildfires: Resources and Information

### Consumer Resources for Victims of the North Bay Wildfires

#### Immediate Needs

[Start your FEMA claim here](#)

Homes and businesses hurt by the fire can apply for Federal Disaster Aid.

[U.S. Small Business Administration \(SBA\): Disaster Loan Assistance](#)

Federal disaster loans for businesses, private nonprofits, homeowners and renters

[EDD: Unemployment Insurance Application](#)

Apply for unemployment if the fires have put you out of work.

[Sign up for live Nixle alerts:](#)

[Text your ZIP code to](#)

[888-777](#)

#### [The City of Santa Rosa Local Assistance Center \(LAC\)](#)

For Sonoma County residents

9am – 7pm daily, last entry by 6pm

Please note: Hours and days of operation may change based upon need for services

Press Democrat, Downtown Santa Rosa

427 Mendocino Avenue, between Ross and 5th Streets

#### [Napa Local Assistance Center \(NapaLAC\):](#)

For Napa County residents

(707) 299-2190

Mon – Fri: 9am – 7pm

Sat – Sun: 10am – 5pm

2751 Napa Valley Corporate Drive, Building A, Napa, CA 94558

#### Current Information Sources

[Current CAL FIRE Incident Information](#)

[Interactive Map of Structures Impacted by Fires](#)

Developed by CAL FIRE

[Real-time air quality map of the Bay Area](#)

#### [Sonoma Fire Info](#)

Website was created and maintained to provide comprehensive listings of resources and information about the North Bay Fires.

#### Insurance Claim Assistance

It is not too early to begin your insurance claim. See the article in this document for information on how to file an insurance claim. For more information:

[United Policyholders: Bay Area Legal Aid](#)

[North Bay Fires –](#)

[Insurance Claim](#)

[Help](#)

Disaster Relief Line (800) 551-5554. Bay Area Legal Aid

has a legal advice line for people affected by the fire.

Note: When we tried calling this number, we got a message asking us to call back later.

Mon, Thu: 9:30am – 3pm

Tue, Wed: 9:30am – 1pm



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### Rebuilding Resources

[CA.gov: Rebuild Your Life](#)

[CSLB: Rebuilding After a Disaster \(PDF\)](#)

[NCDF: Disaster Fraud Hotline](#)

[The Diamond Certified Resource](#)

In-depth listings of top rated contractors serving the North Bay

### Air and Water Quality Information

[CA.gov: Fire Response and Recovery](#)

[CDC: Protect Yourself from Wildfire Smoke](#)

[NCUAQMD: Protect Your Lungs from Wildfire Smoke \(PDF\)](#)

### Trauma Support

[SAMHSA's Disaster Distress Helpline](#) provides counseling and support for people experiencing emotional distress related to the fires.

[National Child Traumatic Stress Network: Wildfires](#)

[NASP: Helping Children After a Wildfire Tips for Parents and Teachers \(PDF\)](#)

### Animal Assistance

[Sonoma Humane Society](#)

[Napa Humane Society](#)

[Marin Humane Society](#)

### Preparedness and Prevention

[Ready.gov: Wildfires](#)

[CAL FIRE: Fire Safe Landscaping](#)

### Further resources

[American Red Cross: 4 Steps to Help Recover Immediately After a Home Fire](#)

[IICRC: Fire and Smoke Restoration](#)



## North Bay Wildfires: Resources and Information

### How to Help

Updated 10/18/17

Please note: As the fire recovery process continues, needs will change. For the latest updates, please visit our Fire Recovery webpage at <http://www.diamondcertified.org/wildfire>.

### Donations

The best and quickest way you can help victims of the North Bay Fires is to donate cash or gift cards. Here are a few of the many places collecting cash donations:

[United Way of the Wine Country](#)

[The Sonoma County Resilience Fund](#)  
Addresses the mid- to long-term needs of Sonoma County to recover and rebuild

[Redwood Credit Union](#)  
Relief fund for victims

[The Santa Rosa Salvation Army](#)

[Redwood Empire Food Bank](#)

[Sonoma Humane Society](#)

In these first few days of the disaster, it's difficult to be 100 percent sure your donations are going to help the neediest victims. But as the weeks pass, more and more established charities will get involved in disaster relief. To learn more about the reputation of any given charity, visit [Charity Navigator](#), [Charity Watch](#) or the [BBB Wise Giving Alliance](#).

### Volunteering

As we move into the holiday season, there will be countless ways to volunteer to help fire victims. Consider planning a holiday fundraiser or simply inviting fire victims into your home for Thanksgiving.

[The Center for Volunteer and Nonprofit Leadership](#)

[Apply to be a Red Cross volunteer](#)

Sign up for a shift at a local food bank:

[Redwood Empire Food Bank](#)  
[SF-Marin Food Bank](#)

[Food Bank of Contra Costa & Solano](#)  
[Alameda County Community Food Bank](#)

Foster an animal:

Many pets and livestock have lost their homes. Some just need a place to stay while their owners find new homes. Others are unidentified and looking for new families. Consider making a donation and/or fostering an animal.

[Sonoma Humane Society](#)

[The Milo Foundation](#)

[Contra Costa Humane Society](#)

[Marin Humane Society](#)



## North Bay Wildfires: Resources and Information

### Returning Home: Your Fire Damage Checklist

Now that evacuation orders have been lifted, North Bay residents are returning home. Assessing fire damage can be an overwhelming experience for homeowners, even for those whose homes came through relatively unscathed. Use this list to make sure you're addressing all possible areas of fire damage in your home.

#### Before You Start

- Photos: Make sure you have a camera or smartphone on hand when you return home. Before you settle in, take photos of all areas inside and outside that were affected by the wildfires, even if the damages seem minor. Photos will be essential later when filing claims with your insurance company or in any legal disputes that arise.

#### Exterior Areas

- Roof: Inspect your roof to see if there's any damage from heat or embers. Gutters may be clogged with soot or debris. If your roof is composed of wood shake, you may want to consider upgrading to a more fire-resistant material. Bring in a roof inspector if you suspect damage.
- Stucco, siding and concrete: Smoke residue can stain exterior surfaces and excessive heat can cause structural fissures. Determine which areas can be cleaned and repaired and which areas need to be replaced.
- Windows: Begin by boarding up any damaged windows. The high temperatures of the wildfires may have caused windows to warp or sustain seal damage. Inspect the window screens as well and clear away any lingering ash or soot.
- Foundation and retaining walls: These areas are usually built with concrete, which undergoes dramatic changes when exposed to very high temperatures. A structural engineer can help determine if any serious damage has occurred to your foundations or retaining walls.
- Swimming pools: Determine if any damage has occurred to the concrete or tilework and test all pool equipment to see if it still works. Even pools far from the wildfires should have their filters replaced. A pool inspector can help determine the extent of the damage.
- Landscaping: Plants, trees or grasses that were not burnt by the wildfires may still have been harmed by heat, smoke or ash. If you live on a sloped property, make sure all retaining walls are still functional. Bring in an arborist to assess the health of any large trees that sustained damage.



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### Interior Areas

- Attics, crawlspaces and insulation: As smoke rises, soot and ash can build up in these areas during a fire. Do a careful inspection and determine if any insulation or framing needs to be replaced due to smoke damage.
- Carpets, drapes and upholstery: Determine if any smoke damage occurred to your home furnishings. Smoke and soot that has settled into carpeting, window covers or upholstery can be especially difficult to remove. Contact a professional restoration company if DIY remedies fail to address the damage.
- Electronics: Smoke can condense and seep into the hardware of electronic equipment like televisions, computers or gaming consoles. Do not attempt to turn on any obviously damaged electronics. Clean the soot and smoke residue as safely as you can and hire a data recovery professional if necessary.
- HVAC system: Smoke particles can linger in a home's ventilation system for months after a fire. The fine particles can corrode metal ductwork and leave a lingering odor in your home. Contact an HVAC technician to clean and assess your system if your home sustained significant smoke exposure.



## North Bay Wildfires: Resources and Information

### Removing the Smoke Smell from Your Home and Belongings

Because the wildfires burned for so long, the acrid smell of smoke still lingers in many North Bay homes. Composed of microscopic particles, smoke can find its way into the tiniest crevices of a home, making it especially difficult to remove. The smell is not only unpleasant to the nose, it's unhealthy for your respiratory system. In this piece, we'll explain methods for removing smoke odors from your home and belongings. You can get started with some DIY tasks, but for some jobs, you may need to bring in a professional.

#### Don't Bother with Air Fresheners

Air fresheners, deodorizers and scented candles may mask the smell of smoke, but they will do nothing to address its underlying causes. The microscopic particles responsible for the lingering smell of smoke are now lodged in various surfaces of your home, such as curtains, carpeting, light fixtures, walls and furniture. For the odor to finally dissipate, you'll need to reduce the presence of these particles.

#### Remove Smoke Smells from Exterior Surfaces

If your home's exterior was singed by fire, pressure washing can reduce the presence of smoke stains and odors. A professional pressure washing service will know what settings to use for each surface and what detergents are compatible with the building materials.

#### DIY Cleaning Solutions

You should begin the deodorizing process by washing every surface of your home with a solution composed of water, vinegar and dish soap. Again, brand-name cleaners that claim to have deodorizing functions will only mask the smoke smell. Vinegar, on the other hand, is mildly acidic, which enables it to neutralize odor-causing elements. Use this solution to cleanse all hard surfaces inside your home: the ceiling, walls, hardwood floors, counters, metal blinds, cabinets, windows and window screens, solid furniture and any knick-knacks you have on display. Be careful not to combine vinegar with bleach, which creates noxious fumes, or use it on upholstery, where it can leave stains.

#### Removing Odors from Carpets and Furnishings

The smell of smoke can remain in carpets and upholstery for months after a fire. To start addressing the odors, sprinkle your carpet and upholstered furniture with baking soda. If this doesn't do the trick, you should consider hiring a professional cleaning and restoration service. A technician will combat the smoke odors using counteractants—complex chemical compounds (usually biodegradable) that break down the odor-causing molecules. Alternately, they may choose to expose



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the affected furnishings to ozone (O<sub>3</sub>), a highly reactive molecule that breaks up any particles it comes into contact with. Ozone treatments are best left to the professionals, as overexposure to the gas is hazardous.

### Smoke and Your HVAC System

Smoke particles can easily travel into a home's ventilation system. Even if you didn't turn on your HVAC system for the duration of the wildfire, passive air movement can still bring these particles into the ductwork. If you continue to notice a smoke smell after completely cleansing your home, this may be the reason why. To address the problem, change the air filters and hire a professional to clean the ductwork and remove the lingering smoke residue. This should leave your home's air cleaner and healthier and be the closing step for deodorizing your home.

### Tips for Deodorizing Your Car

The North Bay wildfires also had an impact on residents' cars, with ash covering vehicle exteriors and the smell of smoke clinging to interior upholstery. After brushing off as much ash as you can from your vehicle's exterior (wear a respirator mask while doing so), wash it with soap and water. To clean the interior, use the same water-vinegar-soap solution you used to clean your home—this will work on any leather, plastic or paneled surface in your vehicle. Use baking soda to absorb odors in the carpeting and cloth upholstery. If that doesn't work, find a service that professionally cleans and details vehicles after fire damage.

Following the smoky conditions, it's also a good idea to check your car's engine filter and change it if necessary. Don't put this off, as a clean filter is necessary for your car to run efficiently.



## North Bay Wildfires: Resources and Information

### Air Quality After the North Bay Fires: Steps to Protect Your Home

A week ago, fires began sweeping through the North Bay, and today, the air in Novato is finally beginning to taste less acrid. The passing of the smoke that blanketed the Bay Area reminds us to be grateful for the clean air we enjoy most of the time. Unfortunately, for those happily returning to still-standing homes in the fire zones, the air quality is likely to remain bad for some time. Whether you're returning to a damaged area or watching the recovery from afar, now is the time to do what you can to control the air quality in your home and prepare for future incidents of air pollution.

To help you with this, we've expanded on an article originally published on our blog last spring. Here's what you should do now to control the air quality in your home today and in the future.

#### Get good air filters for your furnace and A/C (and replace them regularly).

This is the cornerstone of indoor air quality. For most homes, a mid-grade filter with a rating of MERV 9 will do nicely, but if you have extreme sensitivities, consider upgrading to a MERV 13 filter: a four-inch pleated model that removes airborne particles down to the level of viruses and bacterium. Of course, air filters don't last forever, so be sure to replace yours regularly. Most HVAC professionals recommend replacing air filters every three months under normal circumstances. Since our air quality is currently impacted by the fires, you should plan on changing them more often.

#### Clean your air ducts.

Even if you have a good filter, the particles carried by wildfire smoke will linger in your ducts and compromise air quality. It's a good idea to have your air ducts cleaned by a professional—just be sure to hire a licensed HVAC company that uses industry-approved methods. For a temporary fix, you can also clean your ducts yourself. Unscrew each air register in your home and use a vacuum cleaner attachment to clean what you can see. Be careful not to accidentally damage any ducts while you work.

### How to Hire a Reputable Contractor

- 1 Obtain multiple bids.**  
  
**Check license information.**
  - a) Check to see if the license is active and valid.
  - b) Be sure that the contractor is licensed in the appropriate license classification.
  - c) Make sure the name of the license matches the name of the contractor or contracting firm using that license.
- 2**
- 3 Look closely at the contract.**  
  
If your contract is for more than \$750, it should be several pages long in order to accommodate all of the required language.
- 4 Go over work details.**  
Your contract should provide sufficient details to leave no doubt as to what materials will be installed.
- 5 Get a start and end date.**  
If your contract is for more than \$750, it should be several pages long in order to accommodate all of the required language.  
  
**6 Know your rights** when it comes to deposits and payments.
- 7 Check that your contractor carries workers' compensation insurance.**
- 8 Be patient.**  
If you can wait for a quality contractor, it's likely to be worth it.

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## “Air Quality,” Cont.

### Purchase one or more HEPA air purifiers.

Reputable HEPA air purifiers clean the air of dust, smoke and pollen. While there’s little definitive evidence that they relieve respiratory ailments, they do filter particle matter from the air. Keep one or two in your home for days when the outdoor air quality is bad.

### Monitor the air quality around your home.

This website, maintained by the Environmental Protection Agency (EPA), allows you to enter your zip code to learn about local air quality conditions.

[www.airnow.gov](http://www.airnow.gov)

### Keep smoke masks in your emergency kit.

Make sure you choose masks with a particulate respirator. They should be labeled “N95” or “P100” and have two straps that go around your head. Be sure to stock enough for your entire family.

### Stock medicines.

If you or anyone in your family suffers from respiratory illness, make sure you have an emergency supply of any medications you may need.

### When the air quality outside is bad, run your air conditioner.

As long as you have a good filter, your air conditioner will literally “condition” the air inside your home by removing particulate matter. Again, remember to change your filter frequently or the system won’t be effective.

### Utilize the “fan only” setting on your thermostat.

When your HVAC system is running, it’s not only heating or cooling your home, it’s also circulating the air. That’s why in mild seasons like spring (when your system is seldom in use), your indoor air can become stagnant due to a lack of circulation. To address this, run your system on the “fan only” setting at regular intervals—ideally 10 to 15 minutes every hour. If you don’t want to do this manually, consider investing in a thermostat with the capability to program “fan only” operation.

### Bust dust.

Dust and ash may be unavoidable presences in the home, especially after a fire incident, but with proactive measures you can minimize its impact on indoor air quality. The big ones are frequent vacuuming and dusting. For maximum effectiveness, use dusting tools that capture dust (wet rags, Swiffer-type products) rather than move it around (feather dusters), and consider purchasing a vacuum with a HEPA filter. Also, don’t forget about common dust collectors like area rugs, curtains and unused bedding or linens. The latter can attract dust mites, so it’s a good idea to periodically wash them in hot water.

### Get professional service.

While independent measures can go a long way toward improving indoor air quality, don’t discount the value of professional service. An HVAC technician will make sure your heating and cooling systems are running as cleanly and efficiently as possible.



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### A Step-By-Step Guide to Filing a Homeowners Insurance Claim

#### Before You Start

1. Remember, no matter how well-intentioned, your insurance company is a for-profit business. Enter into your insurance claim process with good will, but be prepared to negotiate.
2. Save all of your receipts for expenses incurred by evacuation. You may be able to receive a partial reimbursement for hotels, meals, etc.

#### First Steps

3. Contact your insurance company as soon as possible to report the claim, even if you don't yet know the full extent of the damage. Whether you've lost your home or you simply need to clean up ash and make repairs, starting now will make the process go more smoothly.
4. Go over your policy closely to get a good understanding about what is and isn't covered. Most insurance policies provide reimbursement for carpeting, mold, paint, wall and insulation repairs, and rewiring and electric work.
5. Once you can return home, document the damage with photos and videos. Don't begin any repairs or remove any damaged items until you have completed this step. Don't throw away any damaged items; typically, your adjuster will need to see them.
6. Start a claim diary. Keep a notebook with contact information of the people you deal with at your insurance company and all of your claim numbers. Make an entry every time you have any contact with the company, noting the date, time and issues discussed.
7. Big insurance companies often send representatives to handle large-scale disasters. There will probably be a catastrophe claim number for the North Bay Wildfires (although it may be more specific, like for the Tubbs Fire). Identify this claim number; using it in correspondence with your insurer may expedite your claim.

#### If Your Home is Repairable

8. You may need to make immediate repairs to protect your property and return home.
9. Once you've documented the damage, secure your home against further loss. For example, cover open areas with tarps to prevent water incursion. Insurance companies may not pay for damage done to your home after the initial event.
10. Be sure to hire only licensed contractors and companies to do repair work. Unfortunately, many scam artists are ready and willing to take advantage of victims of a natural disaster.
11. Do not sign any contracts before the adjuster has assessed your home.



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12. Make sure to keep receipts for any work you do; these costs should be reimbursed by your insurance company.
13. Now is not the time to make big investments. Anything paid out by insurance will come out of your final settlement, so don't overspend before you know the final cost of repairing your home.

### If You've Lost Your Home

14. Start considering whether you'll want to rebuild or sell. In either case, you can begin to investigate costs and look for temporary/permanent housing.
15. Ask your insurance company to clarify exactly what they'll cover in terms of temporary housing costs.
16. Again, keep all evacuation-related receipts. Insurance companies are much more likely to cover documented expenses.

### Before the Adjuster Comes

Once you've filed a claim, the insurance company will send an adjuster to assess the damage to your home. Before the adjuster comes:

17. Make a list of everything you want to show the adjuster, from broken windows and missing shingles to cracks in your foundation.
18. Make sure your adjuster inspects your electrical system. If that isn't a service they provide, get an independent inspection (your insurance company should pay for this).
19. Consider hiring a public adjuster to assist you with your claim. Despite the name, public adjusters are actually private agents hired by insurance policy holders to make sure they get the full benefits of their policies.

### Before You Agree to a Settlement

20. If your home is repairable or you'll be rebuilding, get at least three written bids from licensed contractors. The bids should include details of the materials to be used and prices on a line-by-line basis. This will help you decide if the settlement is fair and whether or not you'll need to negotiate.
21. If you think cleaning or repairing an item will be a waste of time, insist on a fair replacement value settlement for that item.
22. Don't feel pressured to agree to a settlement amount. If you feel like you haven't been offered a fair amount, enter into negotiation.

### The Repair/Rebuilding Process

23. Always get a written estimate of the cost before beginning repairs.



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24. Do not begin large repairs until the adjuster has seen your written estimates.
25. Before repairs begin, check the licenses and references of the workers you're hiring.
26. If the contractor comes across any damage that wasn't discovered by the adjuster in the original evaluation, contact your insurance company. If you're faced with unreasonable resistance, consult an insurance claim attorney.



## North Bay Wildfires: Resources and Information

### Avoid Contractor Scams After a Disaster

In the coming months, many homeowners will be looking toward cleaning up, repairing and rebuilding. After a disaster, people are anxious to get their lives back to normal as quickly as possible. Unfortunately, there are many bad actors out there ready and willing to take advantage of overwhelmed disaster victims.

After a disaster, contractors (especially good ones) are in high demand. At the same time, there's a lot of money available to the construction industry due to payouts from insurance policies and the Federal Emergency Management Agency (FEMA). This combination of desperate homeowners and ready funds is attractive to con artists looking to make a quick buck and leave town. These "disaster chasers" are nothing new. The episodes of fraud became so prevalent following Hurricane Katrina that the Department of Justice established the National Center for Disaster Fraud. Commonly found scams include unlicensed contractors performing grossly inadequate repair work; people posing as FEMA inspectors demanding "processing fees"; blatant price gouging; and outfits drawing up quick, barebones contracts and then throwing in a lot of extras (and extra charges) as the work progresses.

Homeowners should always make a point of choosing reputable, licensed contractors to perform their work, and this holds even more true following a natural disaster. As part of our efforts to protect the interests of consumers, here are some tips to keep yourself safe from fraud:

### Take Your Time and Start a Paper Trail

Fraudulent contractors may ask you to sign off on a contract right away. With so many affected by the wildfire, they may say you need to decide quickly or they'll go to other clients. Ignore any pressure to sign a contract that's in any way vague or confusing. If the scope of work changes during construction, make sure that's reflected in an updated version of the contract that all parties hold.

Keep records of all payments as well. Refuse any requests to pay for services in cash. If your contractor can't provide a receipt of payment, that's a sign they may be trying to avoid taxes or avoid creating a paper trail should you later pursue legal action. One payment option to consider is a construction escrow account. With this setup, all work must be approved and signed off on before fees are passed on to the contractor.

### Licenses are Essential for Disaster Rebuilding

Contractors' licenses protect consumers by requiring workers to meet certain knowledge and safety standards. In California, it's a felony to perform contracting work without a license in a declared disaster area. Any contractor you use should be able to provide a license number upon request. You can then verify the number with the Contractors State License Board (CSLB) and see if there have been any complaints filed against the contractor.



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After a disaster, some people will come in from out-of-state to find projects. However, all contractors must be licensed in California. Performing contracting work without a state license is illegal.

### Beware of Door-to-Door Scams

Be suspicious of any contractors going door-to-door in your neighborhood offering low prices for “surplus materials.” These workers are usually looking to offload surplus materials at a profit and have little incentive to perform the job well.

After a disaster, don’t be surprised to find your neighborhood covered in slick flyers or newly printed business cards from people looking for projects. These companies or individuals are often unlicensed and hunting for quick work.

Some scammers will use high-pressure tactics, like approaching affected homeowners and offering to start work on the spot. Even if you’re anxious to start rebuilding, take the time to research contractors before beginning any projects and never start a project without a contract.

### Use Your Policy Payout Well

Consumers are afforded financial protections when dealing with contractors. The best way to avoid paying too much is to get at least three bids from licensed companies. Expect to pay somewhat higher prices for work after a disaster, but remember, price gouging is illegal, so it’s your right to stand your ground if a contractor is asking for an exorbitant fee. For most situations following a disaster, contractors can’t charge more than 10 percent higher than their normal rates.

After you accept a bid, the contractor will ask for a down payment. For reconstruction classified as “home improvement,” California law prohibits the contractor from asking for more than 10 percent of the contract price or \$1,000 (whichever is less). The contractor can ask for more if the project is classified as “new construction.” Be suspicious of any contractor who asks for an upfront fee that’s a significant percentage of the overall budget.

### Next Steps

If you’ve witnessed any fraudulent behavior in the areas affected by the wildfires, contact the Disaster Fraud Hotline, file a complaint with the Better Business Bureau or contact the California Department of Justice. Remember, homeowners have protections following a natural disaster. As you begin the rebuilding process, stay alert, trust your instincts and do your homework when choosing a contractor.