NW Insurance Council

*Consumer Alert*


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# Spokane wildfire recovery: Don't let a contractor scam add to your loss

## *NW Insurance Council urges wildfire survivors to take precautions before signing repair and rebuilding contracts*

*SEATTLE, WA, August 12, 2026* – As Spokane-area residents begin the difficult process of cleaning up and repairing property damaged by the Spokane Complex Wildfires, the NW Insurance Council is urging homeowners and business owners to be cautious when hiring contractors to clean up, repair or rebuild damaged property.

Natural disasters can create opportunities for dishonest contractors to target property owners who are anxious to begin repairs. The National Insurance Crime Bureau (NICB) warns that after disasters, contractors may go door-to-door in damaged neighborhoods offering cleanup or repair services. According to NICB, reported instances of contractor fraud nationwide increased 38 percent from 2023 to 2025.

While most contractors are reputable, dishonest operators may take payment without completing the work, use inferior materials or perform substandard repairs.

"Families affected by the Spokane wildfires have already been through an incredibly difficult experience, and the last thing they need is to become the victim of a contractor scam," said Kenton Brine, president of NW Insurance Council. "There is understandably a strong desire to begin repairs and get life back to normal, but taking some time to check a contractor's credentials, compare estimates and understand what you are signing can help prevent another financial loss."

Washington state requires construction contractors to be registered with the Department of Labor & Industries (L&I). Registered contractors also must meet bonding and insurance requirements. Consumers can use L&I's online contractor verification tool to check a contractor's registration status, bond and insurance information and other available records.

Before hiring someone to repair or rebuild your property, NW Insurance Council and NICB recommend the following:

- **Contact your insurance company or agent first.** Your insurer can explain your coverage and claims process and help you understand the steps involved before permanent repairs begin.

- **Verify the contractor.** Check that the contractor is currently registered with Washington L&I and has the required bond and insurance. L&I provides an online tool consumers can use to verify contractor credentials.

- **Get more than one written estimate.** Compare bids carefully, including the scope of work, materials, costs and estimated completion dates. Be cautious of unusually low bids that could result in hidden costs or incomplete work.

- **Be wary of high-pressure sales tactics.** Don't allow someone to pressure you into signing immediately because an offer is supposedly available "today only" or because repairs must begin immediately.

- **Get everything in writing.** Contracts should clearly spell out the work to be performed, costs, materials, payment schedule, timeline and any guarantees. Never sign a contract containing blank spaces, and keep copies of all contracts, receipts and communications.

- **Be cautious about payment.** Don't pay for the entire project before the work is completed and be wary of demands for large payments before work begins. Washington L&I advises homeowners not to pay in full until the job is done.

- **Don’t let a contractor speak for your insurance company.** Speak directly with your insurance company or agent about what your policy covers and what your insurer will pay. Don’t rely on a contractor to interpret your coverage or speak on your insurer’s behalf. Be cautious of contractors who discourage you from contacting your insurer, ask you to sign over insurance benefits, claim they can “waive” your deductible or promise upgrades that insurance will supposedly cover at no additional cost.

- **Be cautious with unsolicited offers.** Door-to-door solicitation after a disaster isn't necessarily fraudulent. Make sure to verify the contractor before agreeing to any work.

“Reputable contractors understand that homeowners need time to ask questions and verify who they are hiring,” Brine said. “A disaster creates urgency, but that urgency shouldn't force you into a decision that could make an already difficult situation worse.”

Residents who have suffered wildfire damage should continue working directly with their insurance company or agent throughout the claims and rebuilding process.

As a reminder to Spokane-area residents, an Insurance Village has been established at the Disaster Assistance Center at Shadle Park High School, 4327 N. Ash Street in Spokane. Insurers are there to answer questions and begin the claims process for policyholders.

They will be at that location until 6 pm Friday, August 14, and will be moving to a new location next week (to be announced). If you have questions about your insurance policy or want to file a claim in person, insurers are standing by!

For more information about wildfires and insurance, contact NW Insurance Council at (800) 664-4942.

*NW Insurance Council is a nonprofit, insurer-supported organization providing information to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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