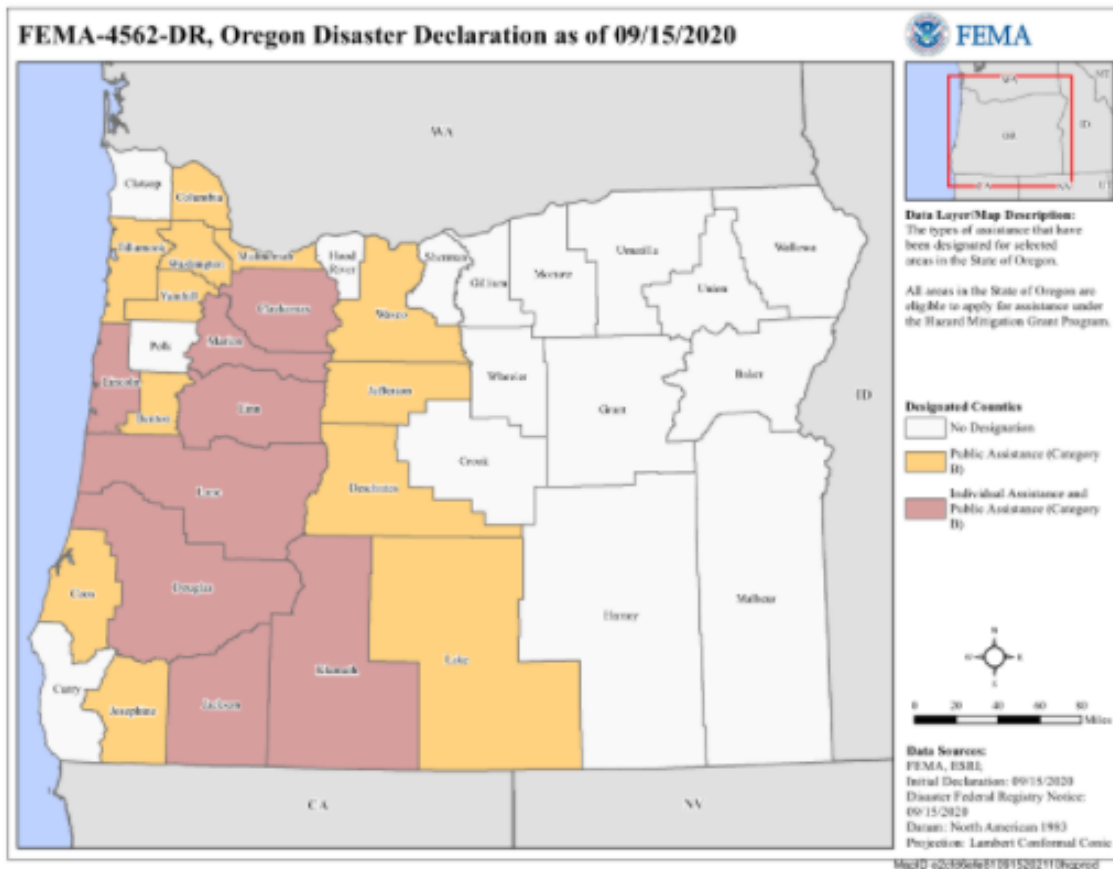




# Information on How to Apply for Disaster Aid Due to Wildfires

If you experienced uninsured losses or damage due to wildfire incidents beginning on September 7, 2020, you may qualify for disaster aid. Federal funds are available to help eligible individuals recover from wildfire in Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn and Marion Counties.



Assistance may include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business

owners recover from the effects of the disaster. Follow this link for a needs assessment to see a list of the possible supports available to you:

<https://www.disasterassistance.gov/get-assistance/find-assistance>

The two main programs available are Housing Assistance and Other Needs Assistance.

### **Housing Assistance includes the following:**

- Lodging expense reimbursement for short-term stays in hotels or motels
- Rental assistance for temporary housing OR direct temporary housing in the forms below:
  - Multi-family lease and repair
  - Recreational vehicle (RV)
  - Manufactured housing unit (MHU)
  - Direct lease
- Money to help repair or replace your primary home
- Permanent housing construction

### **Other needs assistance includes the following:**

- Personal property
- Childcare
- Medical and dental expenses
- Funeral and burial costs
- Transportation
- Moving and storage
- Miscellaneous and other expenses
- Critical needs assistance
- Group flood insurance program

Please note that the FEMA program is a safety net available only to individuals and families, and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. Information on applying for an SBA loan is also included in this document below

## You Qualify If

You must meet all of the following conditions to qualify:

- You have losses in due to the fires in Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn and Marion Counties.
- You have no insurance or have filed an insurance claim, but it does not cover all of your damage or loss.
- You or someone who lives with you is a U.S. citizen, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted help from all other available sources, like insurance or Small Business Administration (SBA) disaster loans.

Other conditions and limitations apply.

## Apply ASAP

### Even if you have insurance

You may qualify for FEMA assistance even if you have insurance. By law, FEMA cannot duplicate benefits for losses covered by your insurance. So, you need to file a claim with your insurance company as soon as possible. You may apply for FEMA assistance if you still have unmet disaster-caused needs after your maximum insurance settlement.

### The Application is Available in English and Spanish and takes about 20 minutes

The registration process will take about 20 minutes, which includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form.

- If you are applying for both home and business disaster assistance, complete one registration to cover both types of assistance.
- If you are applying for multiple disasters, you will need to complete a registration for each.

If you are registering for:

- **Vehicle ONLY**, enter the zip code where the vehicle damage occurred (even if it is different than your home zip code). Only enter the name of the street where the damage occurred (not a house, apartment, or other street number).

- **Business Assistance ONLY**, use the name and SSN of the business owner or representative.
- **Funeral Assistance ONLY**, use the name and SSN of the person responsible for the deceased person's funeral costs.
- **Child Care ONLY**, enter the location address that was damaged by the disaster which:
  - Caused new or additional child care costs.
  - Resulted in a loss of income for the household (e.g. child care facility, place of employment).

**You'll need the following to complete your registration:**

- Social Security Number (SSN) *OR* the SSN of a minor child in the household who is a U.S. Citizen, Non-Citizen National or Qualified Alien
- Annual Household Income
- **Contact Information** (phone number, mailing address, email address\*, and damaged home address)
- Insurance Information (coverage, insurance company name, etc.)
- Bank Account Information (if you are eligible to receive financial assistance, the money can be deposited in your account)

**\*Note:** You must provide an email address if you want to review your registration status online. If you do not provide an email address, you will be required to contact FEMA for any updates to your registration.

**Oregon's Vital Statistics Office is waiving fees for some vital records to those who have been affected by the fires:**

<https://www.oregon.gov/oha/PH/BIRTHDEATHCERTIFICATES/GETVITALRECORDS/Pages/Vital-Records-Fees-for-Oregonians-Affected-by-the-Wildfires-under-Executive-Oregon-No.-20-35.aspx>

**Do I have to be a U.S. citizen to qualify for assistance?**

To qualify for assistance from FEMA's Individuals and Households Program (IHP), you or a member of your household must be one of the following:

- U.S. citizen
- Non-citizen national
- Qualified alien

A qualified alien is a lawful permanent resident who has a green card. It could also be someone with legal status for any of the following:

- Asylum

- Refugee
- Parole (admission into the U.S. for humanitarian reasons)
- Withholding of deportation
- Domestic violence

If you're unsure of your immigration status, talk to an immigration expert to learn if your status falls within the qualified alien category.

### Qualified Minor Child

Adults who don't qualify under one of the three categories above, including the undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number.

FEMA or the Social Security Administration (SSA) can help you get [Social Security Numbers for Children](#). A minor child must live with the parent or guardian applying on their behalf. No questions about citizenship status will be asked.

**FAQ:** <https://www.disasterassistance.gov/help/faqs>



### For website and account issues:

Contact the Internet Help Desk, 24 hours a day,  
7 days a week: 1-800-745-0243

For questions about the **application or the assistance offered by FEMA**, call the Disaster Assistance Helpline, 7 a.m. to 1 a.m. ET, 7 days a week: 1-800-621-3362 (also for 711 and VRS) TTY 1-800-462-7585 | Individuals

and business owners who sustained losses in the designated areas can begin applying for assistance by registering online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling 1-800-621-3362 or 1-800-462-7585 TTY. You are encouraged to apply as soon as possible.

### Low-interest disaster loans from the U.S. Small Business Administration

Available to homeowners, renters, and businesses. Call the SBA at 1-800-659-2955 or visit [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance).

### FAQ for Oregon fire specific loans:

[file:///C:/Users/TraenS/Downloads/OR\\_16664\\_Fact\\_Sheet\\_Presidential.pdf](file:///C:/Users/TraenS/Downloads/OR_16664_Fact_Sheet_Presidential.pdf)

### What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

### **I don't think I can afford a loan. Why should I apply?**

If you are a homeowner or renter and SBA determines you cannot afford a loan, SBA will automatically refer you to FEMA's Other Needs Assistance (ONA) program.

### **Should I wait for my insurance settlement before I file my loan application?**

No. Do not miss the filing deadline by waiting for an insurance settlement.

### **How Much Can I Borrow?**

As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.

As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.

As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

### **How Do I Begin the Loan Application Process?**

Homeowners and Renters: Submit a completed loan application at <https://disasterloan.sba.gov/ela/Account/Login?ReturnUrl=%2Fela%2FLoanApplication%2FStartApplication> along with a signed and dated IRS form 4506-T giving permission for the IRS to provide SBA your tax return information. S

BA will review your credit, estimate the total physical loss, determine your eligibility and arrive at a decision within 2-3 weeks.

At that point you will sign documents and receive an initial payment of \$25,000 for physical damage and an additional \$25,000 for economic injury, if you are approved, within 5 days of signature.

The release of the rest of the funds will be scheduled with your case manager. You may also work with your case manager after signature if your circumstances change and you need to increase your loan amount.

### **What Documents Do I Need?**

#### ***Home owners and renters***

- Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant.
- IRS Form 4506-T completed and signed by Applicant and Co-Applicant.

#### ***Businesses***

- Business Loan Application (SBA Form 5) completed and signed by business applicant.
- IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management).
- Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available.
- Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member.
- Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used).

### **ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:**

- Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management.
- If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year is acceptable.
- A current year-to-date profit and loss statement.

- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures.

**Paper Forms:** US Small Business Administration Disaster Relief Loan assistance:  
<https://disasterloan.sba.gov/ela/Information/PaperForms>

## Voluntary Organizations

Voluntary organizations also offer help regardless of citizenship status. To find voluntary organizations in your disaster area:

- Call 1-800-RED CROSS (1-800-733-2767) or look up your [local American Red Cross chapter](#) .
- Call 2-1-1 from any phone to find your local [United Way](#) . If 2-1-1 isn't working for you, visit [211.org](http://211.org) to find the phone number for the service in your area.
- Visit [National Voluntary Organizations Active in Disaster \(VOAD\)](#) to learn more about other voluntary organizations.

## Other Supports

- [Oregon State & Local Resources](#)
- [National Resources](#)

Community Partners may find assistance here: <https://www.disasterassistance.gov/get-assistance/community-leaders>

Childcare Aware Resources for Disaster Recovery:

<https://www.childcareaware.org/our-issues/crisis-and-disaster-resources/>

County Updates by Wildfire.Oregon.gov: <https://wildfire.oregon.gov/county-resources>

Office of Emergency Management:

[https://www.oregon.gov/oem/Documents/locals\\_list.pdf](https://www.oregon.gov/oem/Documents/locals_list.pdf)

Other individual assistance programs are available, regardless of citizenship status. Programs like the Crisis Counseling Assistance and Training Program (CCP) and Disaster Legal Services (DLS). Other short-term, non-cash emergency help, like mass shelters, may also be available.



## Facebook Live on wildfire smoke

As wildfires continue throughout the state, many of you are wondering what exposure to unhealthy to hazardous air quality levels means for the health of you and your loved ones. Yesterday, OHA, [Oregon OSHA](#) and [Oregon DEQ](#) held a Facebook Live to answer questions from people in Oregon. You can watch the recording at the links below:

### Facebook (English):

<https://www.facebook.com/OregonHealthAuthority/videos/2912791535618371>

### Facebook (Spanish):

<https://www.facebook.com/OHAespanol/videos/641411156519796>

**YouTube:** <https://www.youtube.com/watch?v=C0JF-gjCJmU&feature=youtu.be>

### Here are timestamps of the questions asked and answered:

16:55 – Does it help to use damp face coverings for smoke?

17:30 – Do N95 masks protect against household toxins that have burned?

19:10 – What is the best mask for folks who have to work outside?

20:15 – Would you recommend opening windows in yellow or orange areas to clean out the air inside?

21:50 – What do we know about the long-term health effects of the smoke?

22:55 – How safe is the air in our vehicles?

23:30 – How dangerous is the high CO<sub>2</sub>?

25:10 – With all of the toxic particulates in the air, how is this affecting our water supply?

26:45 – Are fruits and vegetables from my garden safe to eat?

27:20 – Are medical fit tests still required for N95 masks?

30:00 – What should workers who work outside and are at high-risk do to stay safe?

31:07 – Where can I get a free N95 or KN95 mask?