

Applying with FEMA is a Good Idea: Nov. 30 is the Deadline

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SALEM, Ore. – Have you registered with FEMA yet? Are you thinking you wouldn't be eligible because you have insurance? You should still apply. If you are a survivor affected by the Oregon wildfires and live in Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn or Marion county, apply by **Monday, Nov. 30.**

"The deadline to apply for FEMA assistance is fast approaching," said Federal Coordinating Officer Dolph Diemont, who is in charge of the Oregon wildfire recovery. "There's still time and we know there are survivors who still need our assistance. We want to urge survivors affected by these fires to get the most out of their recovery and apply today."

FEMA assistance is your tax dollars at work in Oregon, providing funds to help kickstart your recovery process. To apply, visit www.disasterassistance.gov/, download the [FEMA app](#), or call **800-621-3362** (TTY 800-462-7585). If you use a Relay service such as a videophone, InnoCaption or CapTel, you should update FEMA with your assigned number for that service. Be aware that phone calls from FEMA may come from an unidentified number. Multilingual operators are available.

Here are 10 facts about the help that may be available to you:

1. You won't be taking grant money away from someone else by applying. There are enough disaster funds to assist every eligible applicant.
2. If you applied for assistance through a voluntary organization or other federal or state agency, this does not register you with FEMA.
3. FEMA funds provided to eligible homeowners and renters do not have to be repaid. Remember: federal assistance cannot duplicate insurance or payments from other sources.
4. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.



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5. If you are insured, but also had damage to your well and/or septic system, or a private road or bridge, you may be eligible for financial assistance from FEMA. These items are considered uninsurable and FEMA assistance would not be a duplication of funds you receive from your insurance settlement.
6. If you are underinsured and your insurance settlement isn't enough to cover your expenses, FEMA might be able to help.
7. If your insurance settlement is delayed by 30 days or more, and you need immediate money to relocate, FEMA may be able to help. Contact the FEMA Helpline at **800-621-3362** (TTY 800-462-7585) to find out what you need to do to get this assistance. NOTE: Any money you may get from FEMA that you use for costs that will be reimbursed by your insurance settlement must be repaid to FEMA when you get your insurance payment.
8. If your car had uninsured damage caused by the disaster, you may be eligible for money to help repair or replace it. Certain requirements apply, but you must register with FEMA first to determine eligibility.
9. Disaster survivors affected by the Oregon wildfires and straight-line winds can also get personalized mitigation advice to repair and rebuild safer and stronger from a FEMA Mitigation Specialist. For information on how to rebuild safer and stronger or to inquire as to your new flood risk following a fire near you, email FEMA-R10-MIT@fema.dhs.gov, a FEMA Hazard Mitigation specialist will respond to survivor inquiries.
10. If you applied for a U.S. Small Business Administration (SBA) loan for the COVID-19 disaster, be aware those loans are separate from SBA loans for the wildfire disasters. You should apply if FEMA refers you to SBA for the recent wildfires. You may be eligible for separate loans for both the COVID-19 and wildfire disasters. The deadline to apply for an SBA low-interest disaster loan is also **Nov. 30, 2020**. Applicants may be eligible for an increase of up to 20 percent in their SBA property damage loan amount to pay for measures to make their property more resistant to future disaster damage. Survivors can find out more and apply for a loan at disasterloanassistance.sba.gov. For additional assistance, contact the SBA's Customer Service Line. Customer service representatives are available to assist individuals and business owners, answer questions about SBA's disaster loan program, explain the application process and help each person complete their electronic loan application. The SBA Customer Service Line is open 5 a.m. to 5 p.m. PST daily. Call **800-659-2955** or email DCS@sba.gov. Deaf and hard-of-hearing individuals may call **800-877-8339**.



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The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners, and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling **800-659-2955**, emailing disastercustomerservice@sba.gov, or visiting SBA's website at sba.gov/disaster. **Deaf and hard-of-hearing individuals may call 800-877-8339.**

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (TTY 800-462-7585). Those who use a Relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. They should be aware phone calls from FEMA may come from an unidentified number. Multilingual operators are available. (Press 2 for Spanish)

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FEMA's mission is helping people before, during, and after disasters.



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