

Fire Recovery Guide



**The Office of Congressman Peter A. DeFazio
Oregon's 4th Congressional District**

●●● A NOTE FROM CONGRESSMAN DEFAZIO ●●●

Dear Friends,

We are all collectively grieving from the catastrophic wildfires that tore through our state in September. Thousands have lost their homes, businesses, and farms and tragically, a number of Oregonians lost their lives. As we embark on the long road to recovery, I am doing everything I can to help Oregonians recover and rebuild. My office stands ready to help you access federal support.

Since the fires began, I have fought to bring Oregon the assistance it needs. Importantly, I worked with White House Chief of Staff Mark Meadows and the Trump Administration to expedite approval in record time of both Governor Kate Brown's initial request to declare an Emergency and then her request for an expedited Major Disaster declaration for Oregon. The disaster declaration provides a number of programs to assist individuals, households, and businesses, along with assistance for public agencies and selected non-profits that have participated in response efforts.

Individual Assistance from the Federal Emergency Management Agency (FEMA) is available for Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion counties. This may expand as damages in additional counties are assessed by the State and FEMA. But please know, Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss.

Anyone in the above listed counties impacted by the fires should immediately apply with FEMA for assistance. You can register by calling **1-800-621-FEMA (3362)** [TTY 1-800-462-7585] or online at www.disasterassistance.gov.

For more information about applying for federal disaster assistance, visit the [Wildfire Resources Page](#) on my website. For help working with a federal agency, please reach out to my office at 541-465-6732 or toll-free at 1-800-944-9603.

••• QUICK GUIDE •••

FEMA: On September 15, 2020, the Trump administration approved a Major Disaster Declaration for the State of Oregon triggering the release of Federal funds to help people and communities recover from Wildfires and Straight-line Winds that began September 7, 2020. The declaration is meant to provide several programs to assist individuals, households and businesses, along with assistance for public agencies and selected non-profits that have participated in response efforts.

Under the Major Disaster Declaration, **individuals in Douglas, Lane, and Linn Counties are eligible for Individual Assistance (IA)** – which includes direct assistance to individuals and households – **and can register with FEMA the following ways:**

- Apply online at www.DisasterAssistance.gov.
- Constituents may call the registration phone number at 1-800-621-3362 (TTY: 800-462-7585).

Please note: FEMA cannot duplicate benefits that are provided by your insurance carrier and you are encouraged to file an insurance claim as quickly as possible. You do not have to have completed your insurance claim to begin an application with FEMA.

Small Business Administration (SBA): The Trump administration also approved U.S. Small Business Administration (SBA) loans for businesses and nonprofit organizations in Douglas, Lane, and Linn Counties. The SBA loans of up to \$2 million are to help businesses to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. Businesses and homeowners that would like to apply for SBA loans can do so online at: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>. Businesses that received Economic Injury Disaster Loans (EIDL) in response to the COVID-19 crisis may still be eligible for assistance under this disaster and are encouraged to apply.

In consideration of the public health concerns due to the Coronavirus pandemic, SBA has established a Virtual Business Recovery Center to provide personalized assistance to business owners. SBA has also opened a Virtual Disaster Loan Outreach Center to help homeowners and renters.

Customer Service Representatives will be available to business owners and individuals to answer questions about SBA's disaster loan program, explain the application process and help each person complete their electronic loan application. See the below for more details:

**Virtual Business Recovery Center and
Virtual Disaster Loan Outreach Center
Monday – Sunday (7 days/week)**

8 a.m. – 8 p.m. EDT
FOCWAssistance@sba.gov(link sends e-mail)
1-800-659-2955

Unemployment assistance: People who are out of work due to the fires may be eligible for unemployment benefits or those displaced individuals may need to update their information accordingly with the Oregon Employment Department (OED).

OED has put together this [Frequently Asked Questions \(FAQ\) document](#) to help answer some of your questions.

To contact OED directly, you can fill out their [Contact Us Form](#) and select, “*I evacuated due to the fires, and I need help on my claim.*” You can also contact OED by phone at 1-877-345-3484, Monday – Friday, 7 a.m. – 6 p.m.

Replacing Lost Documents: If you’ve lost important documents or identification in the fires, many can be replaced. You can learn more about how to replace these common documents by contacting the appropriate agency directly:

- Oregon Driver’s License:
 - Most damaged documents can be replaced through an online request at [DMV2U](#).
 - To complete most online transactions, you will need your driver’s license or ID card number, plus other information known only to you.
 - Call DMV Customer Assistance at 503-945-5000 directly for assistance
- Passport:
 - Phone: 1-877-487-2778; 1-888-874-7793 (TTY)
 - Website: <https://www.travel.state.gov>
- Social Security card:
 - Phone: 800-772-1213; (TTY) 1-800-325-0778
 - Website: <http://www.ssa.gov/>
- Medicare cards:
 - Phone: 1-800-772-1213; (TTY) 1-800-325-0778
 - Website: www.ssa.gov/medicare
- Military records:
 - Phone: 1-866-272-6272
 - Website: www.archives.gov/contact/
- U.S. Savings Bonds:
 - Phone: 1-844-284-2676
 - Website: www.treasurydirect.gov
- Green cards:
 - Phone: 1-800-375-5283
 - Website: www.uscis.gov
- U.S. tax returns:

- Phone: 1-800-829-1040
- Website: www.irs.gov

Healthcare Resources for Medicare Beneficiaries, Dialysis Patients, and More

After urging from Congressman DeFazio and the rest of the Oregon Federal congressional delegation, U.S. Health and Human Services (HHS) Department Secretary Azar declared a public health emergency (PHE) in Oregon due to the wildfires. This will allow for additional flexibilities to address the healthcare needs of Oregonians during this time.

In response to wildfires across the state, the U.S. Centers for Medicare and Medicaid Services (CMS) announced efforts to support Oregonians. The full announcement can be viewed here: <https://www.cms.gov/newsroom/press-releases/cms-offers-comprehensive-support-oregon-due-wildfires>

- **Special Enrollment Opportunities for Wildfire Victims:** CMS will make available special enrollment periods for certain Medicare beneficiaries and certain individuals seeking health plans offered through the Federal Health Insurance Exchange. This gives people impacted by the wildfires the opportunity to change their Medicare health and prescription drug plans or gain access to health coverage on the Exchange if eligible for the special enrollment period. For more information on the Exchange, please visit: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/8-9-natural-disaster-SEP.pdf>

Medicare beneficiaries affected by the Oregon wildfires are eligible for a Special Enrollment Period (SEP) that gives them an additional opportunity to add, drop or change their Medicare health and prescription drug plan in the event they were eligible for another election period and were unable to make an election because of the wildfires. For more information on special enrollment periods, visit:

<https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/index>

- **Dialysis Care:** CMS is helping patients obtain access to critical life-saving services. The Kidney Community Emergency Response (KCER) program has been activated and is working with the Comagine Health ESRD Network 16 (Alaska, Idaho, Montana, and Oregon) to assess the status of dialysis facilities in the potentially impacted areas related to generators, alternate water supplies, education and materials for patients and more. They are also assisting patients who have evacuated ahead of the wildfires to receive dialysis services in the location to which they are evacuating. Patients have been educated to have an emergency supply kit on hand including important personal, medical, and insurance information; contact information for their facility, the ESRD Network hotline number, and contact information of those with whom they may stay or out-of-state

contacts in a waterproof bag. They have also been instructed to have supplies on-hand to follow a three-day emergency diet. The Comagine ESRD Network 16 hotline is 1-800-262-1514, and the KCER hotline is 1-866-901-3773. Additional information is available on the KCER website www.kcercoalition.com

- **Medical equipment and supplies replacements:** CMS will assist Medicare beneficiaries who have lost or realized damage to their durable medical equipment, prosthetics, orthotics and supplies as a result of the PHE. This will help make sure beneficiaries can continue to access the needed medical equipment and supplies they rely on each day. Medicare beneficiaries can contact 1-800-MEDICARE (1-800-633-4227) for assistance.
- **Ensuring Access to Care in Medicare Advantage and Part D:** During a PHE, Medicare Advantage organizations and Part D Plan sponsors must take steps to maintain access to covered benefits for beneficiaries in affected areas. These steps include allowing Part A/B and supplemental Part C plan benefits to be furnished at specified non-contracted facilities and waiving, in full, requirements for gatekeeper referrals where applicable.

Election Ballots: Receiving and Returning Ballots for the 2020 Election

If you are displaced or have lost home, you will still be able to receive and return your Oregon ballot for the 2020 election, either by mail or in-person. Congressman DeFazio led Oregon's Federal congressional delegation in urging the Oregon Secretary of State to expeditiously develop and roll out plans to ensure that Oregonians who have lost their homes or who have been displaced due to wildfires are able to receive their ballots without delay, and are not faced with obstacles to return them for the 2020 election.

The Oregon Secretary of State released Frequently Asked Questions (FAQs) for Oregonians who have been displaced by fires and are concerned about access to ballots and voting, which can be viewed here: <https://sos.oregon.gov/voting-elections/Pages/fires.aspx>. ***As noted in these FAQs, ballots cannot be forwarded to a new address by the U.S. Postal Service.*** Instead, you must inform election officials of your temporary address using one of the methods provided on the FAQ page.

Oregon's voter registration deadline is October 13. You can register to vote online here: <https://sos.oregon.gov/voting/Pages/myvote.aspx?lang=en>. Ballots will be mailed out to registered Oregon voters as soon as October 14. All ballots must be received at an elections office or official drop site by 8:00 p.m. on Election Day (November 3, 2020). Contact information for county elections officials can be found here: <https://sos.oregon.gov/elections/Pages/countyofficials.aspx>

Congressman DeFazio is continuing to urge the Secretary of State and the Governor to use all authorities necessary to prevent displaced Oregonians from being disenfranchised, as well as to coordinate with the U.S. Postal Service (USPS), Oregon Department of Motor Vehicles, and county election officials to make sure all eligible and registered Oregonians are able to exercise their constitutional right to vote.

USPS: Deferring your mail if you are displaced or have lost your home

If you are displaced or have lost your home, [contact your local post office](#). Ask if you can pick up your mail there or request to have your mail (except for election ballots) forwarded to a temporary location.

The USPS is also setting up alternative facilities for post offices closed due to wildfire disruptions. If you need help finding your alternative facility, check here:

<https://about.usps.com/newsroom/service-alerts/residential/welcome.htm>

Veterans: Due to current fire conditions and airborne pollution in the region, the Roseburg VA Health Care System (RVAHCS) has made a number of changes to operations. All scheduled appointments are subject to change as conditions develop.

All Veterans are encouraged to call ahead to 541-440-1000 to verify appointment status. For questions regarding this update, please contact Tim Parish, the Roseburg VA Public Affairs Officer, at timothy.parish@va.gov or 541-440-1000, Ext. 43026.

Debt Relief to Veterans Impacted by Natural Disasters

The Department of Veterans Affairs (VA) announced its commitment to extend debt relief to Veterans adversely impacted by natural disasters. VA has recognized that Veterans and beneficiaries are negatively impacted by the wildfires prompting the offering of financial debt relief.

This includes the suspension of debt collection action for up to 90 days or extending repayment terms on preexisting VA debts, whichever the Veteran prefers.

To request assistance for VA financial debt relief, Veterans should contact the VA Debt Management Center at 1-800-827-0648.

Legal Services: As fire survivors begin the process of recovery and rebuilding, the Legal Services Corporation and their grantees are available to help.

Survivors seeking legal assistance can contact the [Legal Aid Services of Oregon local offices](#).

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the Oregon Wildfires should apply for FEMA assistance now, do not wait. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone/tablet, download the FEMA app or visit m.fema.gov in your browser.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals who were impacted by the Oregon Wildfires should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)), online (www.DisasterAssistance.gov) or at a Local Assistance Center. You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

Where can I find updated information from FEMA? For a three-step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

The Administration also approved U.S. Small Business Administration (SBA) loans for homeowners, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

Three Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.
2. Apply in person at any Local Assistance Center and receive personal, one-on-one help from an SBA representative.
3. Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

Additional Information

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 1-800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster.

Deaf and hard-of-hearing individuals may call 1-800-877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

••• TAX RELIEF & IRS ASSISTANCE •••

On September 16, the Internal Revenue Service (IRS) announced that victims of Oregon wildfires now have until January 15, 2021, to file various individual and business tax returns and make tax payments. This move comes in response to Congressman DeFazio, along with other Members of Oregon's congressional delegation, urging the IRS to deliver this relief to Oregonians.

For more information, please visit the [IRS's website](#).

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684](#) and its [instructions](#).

Other Relief

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation in red ink at the top of [Form 4506](#), Request for Copy of Tax Return, or [Form 4506-T](#), Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

Taxpayers may download forms and publications from the official IRS website, irs.gov, or order them by calling 1-800-829-3676. The IRS toll-free number for general tax questions is 1-800-829-1040.