



Resource Document

Date: August 27, 2020
To: All Media
From: Stephanie Krell, PIO for Unified Command
Subject: **Post-Fire Resources for Wasco County**

This document is intended to outline resources for individuals, families, farms, and businesses affected by recent fires in Oregon. It contains thoughts and resources for working with insurance agents, rebuilding lost homes, and accessing resources for agricultural producers and other businesses.

If you have immediate needs that are not covered on this sheet, please call 2-1-1 or go to <http://211info.org>.

Gov. Brown's coordinator for the region, Nate Stice, can discuss additional issues and concerns related to recovery and can be reached at nate.stice@oregon.gov.

Important reminder: Call your insurance agent

Remember to reach out to your insurance agent as soon as possible to start the claims process. Whether for crops, personal or business property losses, policies require starting a claim within a certain period of time. Consider documenting property damage with photographs or conduct an inventory.

In most cases, homeowner and renter insurance will pay for your additional living expenses as a result of loss of use to your home due to the fire. This includes meals, fuel, and housing. Be sure to keep your receipts and talk with your agent about your additional living expenses.

If you need help or have questions about your insurance, Oregon.gov provides free help for Oregonians who have questions or complaints about their insurance. You can contact a consumer advocate at 888-877-4894. More information:

<https://dfr.oregon.gov/insure/home/storm/Pages/wildfires.aspx>.

Rebuilding Resources

If you have lost your home or have immediate disaster needs, please contact the Red Cross at 888-733-2767 and the Salvation Army Cascade Division at 541-296-6417.

If you lost your home or any other structure during the fire, please reach out to Wasco County Planning and Building Codes Services. Their staff is available to assist you when you are ready. Please be advised, permits to "replace" existing structures must be pursued within one year of the disaster; applications for non-replacement structures can be pursued at any time.

Please contact Wasco County Planning to learn more about zoning requirements specific to your property and whether or not the one-year timeline is required to accommodate your permitting needs.

Wasco County Planning Department: call 541-506-2560, email wcplanning@co.wasco.or.us, or visit: <https://www.co.wasco.or.us/departments/planning/>

Wasco County Building Codes Services: call 541-506-2650, email buildingcodes@co.wasco.or.us, or visit: https://www.co.wasco.or.us/departments/building_codes/

The Tri-County Household Hazardous Waste and Recycling Program provides information about recycling and accepts household hazardous waste materials locally. For guidance about what's recyclable or for a full list of accepted hazardous wastes, please call 541-506-2636 or email davids@co.wasco.or.us, or visit <http://www.tricountyrecycle.com/>.

NOTE: It is important to note that damaged or destroyed property can be harmful to humans and animals and may need special disposal. Wear a NIOSH certified-respirator and wet debris down to minimize breathing dust particles. Contact DEQ for technical assistance at 541-633-2014.

Impacted Homes or Property Financial Aid Resources

Oregon Housing and Community Services Wildfire Grant: To apply for up to \$7,000 in assistance, applicants must have had damage or loss to their primary residence due to a wildfire and residence is considered uninhabitable unless repaired or replaced. Applicants must have an income that is at or below 200% of the Federal Poverty Guidelines. More details: <https://www.oregon.gov/ohcs/housing-assistance/Pages/program-wildfire-damage-housing-relief.aspx> or call 503-986-2000.

The U.S. Small Business Administration can provide low interest disaster loans to homeowners and renters to repair or replace real estate, personal property, machinery and equipment, and other assets that have been damaged or destroyed in a declared disaster. You must be in an SBA declared disaster area to be eligible for SBA disaster assistance. Locate disaster areas here: <https://disasterloan.sba.gov/ela/Information/Index>.

If you have lost a home or other structure, individuals may be entitled to property tax relief. Please contact the Wasco County Assessors' Office at 541-506-2510. More information at: [https://www.co.wasco.or.us/departments/assessment and taxation/damaged and destroyed property.php](https://www.co.wasco.or.us/departments/assessment%20and%20taxation/damaged%20and%20destroyed%20property.php)

Business and Employment Disruptions

People often experience employment or business disruption as a result of disasters. If you have business property loss or experienced interruptions to your business because of the fire; you may be covered by your business insurance. Speak with your agent and check to see if you have business property insurance and business interruption insurance. These benefits can pay to replace your lost equipment, help pay for payroll, and even pay for a temporary work space while you rebuild.

The CGCC Small Business Development Center can provide technical assistance to help your business come up with a recovery plan and assess economic injury. This includes:

- Summarizing past performance in a format more understandable to lenders, insurance companies, and other programs that provide resources to businesses impacted
- Developing cash flow forecasts moving forward
- Understanding documentation requirements for various loan and grant applications

Counseling is confidential and at no charge to the affected businesses. Visit <https://bizcenter.org/centers/columbia-gorge-sbdc/> or Call 541-506-6121.

Potential lending sources for business or agricultural employment

The U.S. Small Business Administration can provide low-interest disaster loans to business of all sizes and private nonprofit organizations to repair or replace physical and economic damage caused by a declared disaster. You must be in an SBA declared disaster area to be eligible for SBA disaster assistance. Check disaster areas here: <https://disasterloan.sba.gov/ela/Information/Index>.

The Mid-Columbia Economic Development District (MCEDD) provides loans for the financing needs of local small businesses. To discuss loan terms or for more information, visit MCEDD's website at <https://www.mcedd.org/financing/business-loans/> or call 541-296-2266.

Business Oregon also offers flexible loans, loan guarantees, and bond programs.
<http://www.oregon4biz.com/How-We-Can-Help/Finance-Programs/>

Connect with your local Worksource Oregon to discuss strategies to stabilize workforce challenges and maintain a relationship with your employees. Call 541-296-5435 or visit <http://www.worksourceoregon.org/> for more information.

The Oregon Employment Department offers a variety of programs to help employers and employees.

Employees experiencing a temporary layoff can file unemployment insurance claims. For eligibility information, or to file an unemployment insurance claim; call 1-877-345-3484 or visit online <https://www.oregon.gov/employ/Unemployment/Pages/default.aspx>.

The Oregon Work Share program allows employers to leverage unemployment insurance to subsidize a portion of lost wages for employers whose work time is reduced. Employers must apply for a Work Share plan by calling 800-436-6191 or you can learn more online at www.OregonWorkShare.org.

Crop Loss Management for Farmers

It is important to start your claims process with your agent as soon as possible for both federal and private crop insurance.

The USDA Farm Service Agency has a variety of programs and loans that may come in to play after a wildfire to help crop and livestock losses and lost fencing. For more information on these programs, visit www.fsa.usda.gov/disaster or contact your local FSA office at 541-298-8559.

Proper management of lands after a fire is critical and several state and local partners can help farmers access technical resources and assistance after a fire.

The Natural Resource Conservation Service (NRCS) and Soil and Water Conservation Districts have funds available in the Environmental Quality Incentives Program (EQIP) and small grant programs to provide financial assistance with erosion control and restoration and can also provide technical assistance.

If interested:

<https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/>

The Extension Service in Wasco and Sherman counties is your link to Oregon State University and can provide technical assistance to farmers and ranchers after the fire.
<https://extension.oregonstate.edu/wasco> of call at 541-296-5494

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