

Re-Entry to Echo Mountain Fire Complex Information and Safety Packet

- 1) Residents are allowed re-entry to the affected area on:
 - Saturday – September 19th from 9am – 3pm
 - Sunday – September 20th from 9am – 3pm
- 2) This packet contains information on re-entry hazards, safety precautions and resource assistance information.
- 3) Residents entering the area are encouraged to use the face coverings provided at the check-point locations while in the area.
- 4) All residents entering the affected area will be asked to leave by 3pm.
- 5) County and community services will be combined in a multi-agency resource center that residents may visit in person next week. Notifications will be made through Lincoln Alerts, local media, online at the County's website and the Call Center.



541-265-0621 - Lincoln County Call Center
www.co.lincoln.or.us/echomountainfire

Revised: 09/18/20, 11:00am



CAUTION

Due to the recent fire, this area may contain hazardous material, human waste and/or contaminated water. **There may or may not be drinking (potable) water currently available.** Not all Public and Community Water Systems have been assessed or approved to resume operations. It is strongly recommended that property owners seek testing of private well water before use.

Power, phone, cable tv and other utilities may not be available for some time. **Watch out for falling rocks, hazardous trees, and other dangerous conditions.** Be careful not to damage septic systems.

Anyone entering this area does so entirely at their own risk. Public officials, first responders, volunteers and others connected with the fire response and recovery shall have no liability whatsoever for any injury to or death, or loss of or damage to any property.



541-265-0621 - Lincoln County Call Center
www.co.lincoln.or.us/echomountainfire





Board of Commissioners

Courthouse, Room 110
225 W. Olive Street
Newport, Oregon 97365
(541) 265-4100
FAX (541) 265-4176

September 18, 2020

A message of support and hope to residents impacted by the Echo Mountain Fire Area

We can only imagine what kind of emotions you will experience as you return to your home. Our hearts are with you as you evaluate the damage and absorb the loss of treasured heirlooms and memories.

We hope the information in this packet will help you begin the process of safely assessing your property and beginning to access resources to repair and rebuild.

The County and our many community partners are in this for the long haul. We will continue to offer you support to the best of our ability. We will advocate for financial assistance and for other resources on your behalf.

Please continue to use our Disaster Information Call Center 541-265-0621. If you have questions, our call center is staffed with helpful individuals that will do their best to answer your questions and concerns. The call center can also direct you to skilled practitioners who can offer guidance in dealing with stress and grief.

In the coming days we plan to offer a multi-agency resource center in a location as close to the affected communities as we can. This will be a one stop shop - of information and resources.

For individual assistance, please review our recovery resources online at: www.co.lincoln.or.us/echomountainfire Before you start the application process, please be aware of what is needed to begin your application.

If you need food, clothing, supplies, toiletries and more, please visit the resource centers at the Outlet Mall - Donation Distribution Center Hours: Saturday 9/19: 2pm to 6pm. Starting on Monday 9/21: 10am - 6pm. There are also other locations organized by local churches and businesses. The Red Cross continues to operate a Resource Site at the Lincoln City Recreation Center which also offers in-person assistance.

It's a huge understatement, but this has truly been a difficult time. We, the people of Lincoln County, will stick together and find the light at the end of the tunnel. Please don't hesitate to reach out to us with your concerns and questions.

Sincerely,

Lincoln County Board of Commissioners

Kaety Jacobson, Chair
Doug Hunt
Claire Hall

Lincoln County ECHO MOUNTAIN FIRE Recovery Resources



FEMA

Individual Assistance - FEMA

Apply by phone or online

Website: [DisasterAssistance.gov](https://www.disasterassistance.gov)

Phone: 1-800-621-3362 (FEMA) or

TTY 1-800-462-7585 7 a.m. to 10 p.m. PDT, seven days a week.

Before you start the application process, have these items ready:

- Social Security Number (SSN) - you, another adult member or minor in your household must have a SSN. You or they must also be a U.S. citizen, non-citizen national, or qualified alien
- Insurance - know what types of insurance you had
- Damage Information - describe the damage caused by the disaster
- Financial Information - provide your total household income after taxes at the time of the disaster
- Contact Information - address and phone where the damage occurred, and the address and phone where you can be reached now
- Direct Deposit Information (optional) - Bank name, Type of account, routing number and account number



U.S. Small Business
Administration

Low-interest disaster loans - SBA

Website: www.sba.gov/services/disasterassistance

Phone: 1-800-659-2955 or TTY 800-887-8339

How to get started:

1. Apply for an SBA Loan using the contacts above
2. Application Process: after a credit check, an SBA loss verifier estimates the cost to repair or replace. An SBA loan officer reviews applications and guides applicants through the process
3. Loan Decision: If approved, SBA contacts applicant. A case manager assists with closing the loan and scheduling disbursement.

Updated 9-17-20

Lincoln County ECHO MOUNTAIN FIRE Recovery Resources

Debris Management

For people moving back into households within the fire zone but have no fire damage: Use your normal garbage service provider

For households directly impacted by the fire:

- There are both safety and logistical concerns homeowners need to consider prior to clean up, especially related to the potential risks of asbestos.
- Due to the risks of asbestos, self-hauling fire related debris is not recommended at this time. DEQ has information at <https://www.oregon.gov/deq/wildfires/Pages/After-the-Fire.aspx>
- Property owners are reminded that insurance and FEMA claims require proper handling of debris materials as well as proper documentation to receive reimbursement. Importantly, failing to follow required processes from the very start of the cleanup process may result in rejected claims and pose significant safety issues.
- The Lincoln County Fire Debris Management planning group is working with State and Federal agencies to develop a plan. Check our website or the call center for updates. www.co.lincoln.or.us/echomountainfire or 541-265-0621

If your home was built before 2004, the ash generated from the fire could contain asbestos or other contaminants that requires special disposal methods.

Contact DEQ for help if you:

- Have concerns about asbestos on your property, or if you find evidence of asbestos fibers and want to know more about how to ensure safe disposal.
- Need advice on how to properly dispose of household hazardous wastes such as bleaches, cleaners, paints or oils.
- Need assistance with the inspection or replacement of septic systems.



Find more information:

Asbestos: <http://ordeq.org/asbestos>
503-378-5086 or 800-349-7677

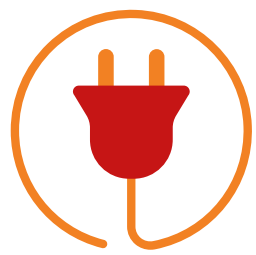
Household hazardous waste: <http://ordeq.org/hhw>

Septic systems: <http://ordeq.org/septic>

DEQ Solid Waste: 541-686-7688

Updated 9-18-20

Lincoln County UTILITIES

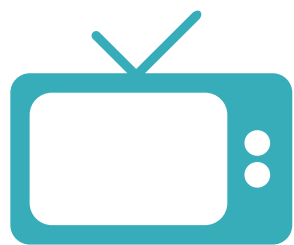


ELECTRICITY

Central Lincoln Peoples' Utility District (CLPUD): 877-265-3211 www.clpud.org
info@clpud.org

Pacific Power: 1-888-221-7070 www.pacifipower.net

Consumer's Power Inc.: 800-872-9036 www.cpi.coop



CABLE AND SATELLITE TV

CenturyLink: (Depoe Bay, Gleneden Beach, Lincoln City): 855-234-1903 www.centurylink.com Para Asistencia en Español 800-201 4099 opcion 9
www.centurylink.com

Charter/Spectrum: 855-707-7328 www.spectrum.com

Comcast/xfinity: www.xfinity.com DirectTV 800-531-5000 www.directtv.com

Dish Network: 844-341-2654 www.dish.com



INTERNET & PHONE SERVICE

CenturyLink (Depoe Bay, Gleneden Beach, Lincoln City): 855-234-1903
www.centurylink.com Para Asistencia en Español 800-201 4099 opcion 9
www.centurylink.com

Pioneer Connect (Seal Rock, South Beach, Waldport, and Yachats): 888-929-1014
www.pioneer.net

Sprint (Lincoln City, Neotsu): 888-211-4727 www.sprint.com

Spectrum: 1-855-707-7328 www.spectrum.com

Viasat: 844-702-3199 www.viasat.com

HughesNet: 844-737-2700 www.hughesnet.com

Wave Broadband: 866-928-3123 www.wavebroadband.com

**If you have been evacuated DO NOT return
to the area until Public Safety Officials open the area.**

Updated: 9/14/20

Lincoln County UTILITIES



GARBAGE AND RECYCLING

North Lincoln Sanitary Service: 541-994-5555

www.northlincolnsanitary.com Info@northlincolnsanitary.com



GAS

Northwest Natural Gas Company (NNG): 800-422-4012 www.nwnatural.com



WATER

City of Lincoln City: 541-996-1211 lincolncity.org sheriw@lincolncity.org

Panther Creek Water District: 541-994-7293 panthercreekwater.org info@pcwd.email

Rose Lodge Water Co: 541-994-4863

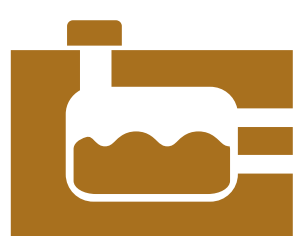
Salmon Drift Creek Watershed: 541-996-3161

Guptil Subdivision: 541-921-3777

Hiland Water Corporation (Echo Mt, Boulder Creek, Bear Creek and River Bend systems four seperate) 503-554-8333- <https://www.hilandwater.com/>

Salmon River Mobile Village - 541-994-3893

Lincoln County Environmental Health - Drinking Water Program: 541-265-4127



SEPTIC SERVICES

T & L Septic & Chemical Toilet Service: 541-994-9950

Northwest Septic Service INC: 541-994-6977

M & E Septic Services: 541-563-3867

Edgewater Environmental: 541-270-6592

Hyden's Excavating: 541-336-3152

KW Sweitz: 541-921-1019

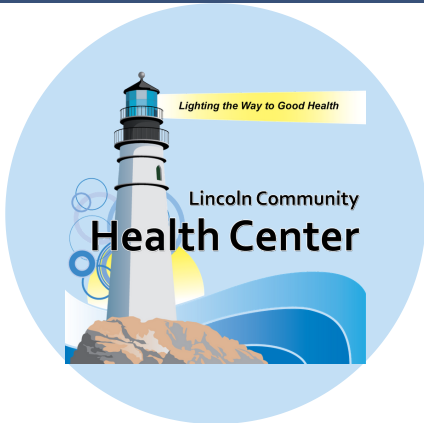
Lincoln County Planning - Onsite Waste Management Division: 541-265-4192

**If you have been evacuated DO NOT return
to the area until Public Safety Officials open the area.**

Updated: 9/14/20

YOUR MENTAL HEALTH MATTERS

WE ARE HERE TO HELP.



LINCOLN COUNTY BEHAVIORAL HEALTH

CONTACT US:

Adults - 541.574.5960

Child & Family - 541.265.4179

Telehealth options available!

EMERGENCY PUBLIC INFORMATION

CALL CENTER

541.265.0621

LincolnCoCallCenter@co.lincoln.or.us

HOTLINES

National Suicide Prevention Lifeline: 800-273-8255

Ayuda en Espanol: 888.628.9454

Oregon Youth Line: 877.968.8491

Text "teen2teen" to 839863

My Sisters' Place DV Hopeline: 541.994.5959

Disaster Distress Hotline: 800.985.5990

Lincoln County Crisis Hotline: 866.266.0288

FEELING STRESSED & OVERWHELMED IN A DISASTER IS NORMAL.

COMMON REACTIONS MAY INCLUDE:

- Anxiety or Fear
- Irritability or Agitation
- Crying outbursts
- Emotional numbing
- Intense anger
- Feelings of hopelessness

@LincolnHHS 

www.co.lincoln.or.us/hhs

www.co.lincoln.or.us/echomountainfire

Sign up for Lincoln Alerts: www.co.lincoln.or.us/alerts

SELF-CARE

- Take breaks from the news & social media.
- Eat healthy, exercise, & stay active.
- Do activities you enjoy & connect with others.
- Follow social distancing guidelines.
- Try to get enough sleep.
- Practice breathing techniques or meditation.
- Break big tasks into smaller ones.
- Ask for help when you need it.

A community committed to health, wellness and quality of life.

After the Fire: How to Safely Manage Ash and Debris from Burned Buildings

Fire debris can be hazardous

Losing a home to fire can be extremely traumatic, both physically and emotionally. There is sometimes physical injury and loss of human life in some fires, or the loss of pets. Then there is the loss of property, and items of financial or sentimental value.

With all these things to deal with, the last thing many people think about after a crisis is the hazardous nature of ash and fire debris on their property. But there are some basic things you should understand about ash to fully protect yourself, your family and in some cases, your neighbors.

Some property owners may return to the site in the immediate aftermath of the fire, if only to assess the damage. The first thing to understand before doing this is that ash and debris from burned houses, sheds and other structures can be hazardous, particularly when particles are inhaled. This ash and partially burned debris may contain asbestos, mercury, lead, cadmium, chromium and a variety of other dangerous chemicals.

Before you return to your property

After contacting your insurance company, property owners should develop a plan before returning to the area that was burned. [Check tips from the CDC on how to stay safe after a wildfire.](#)

Use caution around debris

- **Be aware of all electrical hazards** – including those from downed power lines, unstable walking surfaces and sharp objects buried in the ash. Use extreme caution at all times when near the debris.
- **Wear sturdy footwear, eye goggles and heavy duty work gloves.** If possible, wear disposable coveralls and dispose of them after use. If you do not wear disposable coveralls, make sure to have a clean set of clothes to change into after working or rummaging in debris and ashes.
- **Cloth face coverings, paper masks or bandanas are not very effective** at filtering out fine airborne ash, dust or asbestos fibers. N95 and KN95 respirators, if properly fit tested and worn, can offer some protection from airborne particles. See more about masks in next section.
- **Before cleaning up ash and other debris, get the material tested to determine if it contains asbestos.** Many homes and buildings have materials with asbestos. Asbestos use has decreased significantly over the years, but asbestos still exists in some building materials produced today. If it contains asbestos, hire a [licensed asbestos abatement contractor](#). Ash must be adequately wetted to control dust that can become airborne. Water may not always be

available, but it is one of the most important means to control ash and asbestos. Don't use a leaf blower to clean up ash, it will create more airborne particles.

- **Clean recyclable materials such as metals and concrete with water prior to transport**, if possible. This is to reduce the spread of asbestos or other contaminants in the ash.
- **Wash any recovered personal items** with water or wipe with a damp cloth to remove potentially toxic dust.
- **Children should not be involved in clean-up activities.** Do not let children near the debris or in an area where they might breathe airborne particles left from the fire. It's also important to avoid spreading ash and debris around your property.
- **Household chemicals may be dangerous to handle**, so take care before handling paints, bleaches, oils or other household hazardous wastes that may be partially burned.
- **Call your local garbage hauler or transfer station** with questions about waste disposal.

Masks and respirators

Cloth face coverings, paper masks or bandanas are not very effective at filtering out fine airborne ash, dust or asbestos fibers. This is because they typically do not have a tight fit around the face. However, they are good for minimizing the release of droplets that help spread COVID-19.

N95 respirators, if properly fit tested and worn, can offer some protection from airborne particles. Otherwise they may create a false sense of security. N95 respirators, are currently in short supply and being reserved for health care workers due to COVID-19.

KN95s are similar to N95s. Some are NIOSH approved, but do not meet health care standards. Like N95s, KN95s need to fit well enough to form a seal and be properly worn. Some individuals may have more difficulty getting them to fit properly and seal as well as an N95. Learn how to get a proper fit in this short instructional [N95 respirator video from Oregon OSHA](#). Be aware that counterfeit KN95 respirators are on the market. [The CDC has tips on recognizing counterfeit KN95s.](#)

If N95 and KN95 respirators are not available, and you must go to a place with ash and debris, use a face covering that covers the nose and mouth and fits snugly against the sides of the face. Face coverings made of two to three layers are better than those made of one. With any respirator or face covering, make sure that you can breathe comfortably and take breaks away from debris and ash as needed.

Before you rebuild or begin demolition

State rules govern various aspects of managing and removing asbestos, and these rules are in place to protect public health. Refer to guidance on [DEQ's asbestos webpage](#) or contact DEQ prior to starting any demolition activities.

Generally, ash and debris can be presumed to contain asbestos and must be abated properly. Otherwise, Oregon requires that an [accredited asbestos inspector](#) perform an [asbestos survey](#) of the materials to determine next steps. Depending on the results, DEQ can help you determine the appropriate next steps. A survey isn't required for single family homes constructed after Jan. 1, 2004.

Any fire damaged asbestos containing material is considered friable and must be removed by a [DEQ licensed asbestos abatement contractor](#).

DEQ can help

Contact DEQ for help if you:

- Have concerns about asbestos on your property, or if you find evidence of asbestos fibers and want to know more about how to ensure safe disposal.
- Need advice on how to properly dispose of household hazardous wastes such as bleaches, cleaners, paints or oils.
- Need assistance with the inspection or replacement of septic systems.

Find more information:

- Asbestos: <http://ordeq.org/asbestos>
- Household hazardous waste: <http://ordeq.org/hhw>
- Septic systems: <http://ordeq.org/septic>

DEQ Asbestos and Solid Waste Contacts

Office	Phone	Counties Served
Portland	Asbestos: 503-229-6351 or 800-452-4011 Solid Waste: 503-970-4890	Clackamas, Clatsop, Columbia, Multnomah, Tillamook, Washington
Salem	Asbestos: 503-378-5086 or 800-349-7677 Solid Waste: 541-686-7868	Benton, Lincoln, Linn, Marion, Polk, Yamhill
Coos Bay	Asbestos: 541-269-2721, Ext. 222 Solid Waste: 541-686-7868	Coos, Curry, Douglas, Jackson, Josephine
Bend	Asbestos: 541-633-2019 or 866-863-6668 Solid Waste: 541-633-2029	Crook, Deschutes, Harney, Hood River, Jefferson, Klamath, Lake, Sherman, Wasco
Pendleton	Asbestos: 541-278-4626 or 800-304-3513 Solid Waste: 541-633-2029	Baker, Gilliam, Grant, Malheur, Morrow, Umatilla, Union, Wallowa, Wheeler
Eugene	Asbestos (Lane Regional Air Protection Agency): 541-736-1056 Solid Waste: 541-686-7868	Lane

Alternative formats

DEQ can provide documents in an alternate format or in a language other than English upon request. Call DEQ at 800-452-4011 or email deqinfo@deq.state.or.us.



After the Fire: Advice for Salvaging Damaged Family Treasures

Cherished family heirlooms that survive a fire are often covered with soot and ash, requiring prompt and gentle attention to avoid further damage. The Heritage Emergency National Task Force, a coalition of 42 national organizations and federal agencies co-sponsored by FEMA and the Smithsonian Institution, offers these basic guidelines from professional conservators for those who are searching for, and finding, family treasures amid the ruins.

After a Fire

- Call your insurance agent as soon as possible to file a claim.
- Personal safety is always the highest priority when entering buildings damaged by fire.
- Check for structural damage before re-entering your home to avoid being trapped in a building collapse.
- Never attempt to salvage belongings at the expense of your own safety.
- Wear protective clothing—especially gloves (nitrile or latex are preferred over cotton), face masks, and eye protection.
- Avoid breathing in or touching hazardous materials. Risks in fire-damaged areas can include particulates, exposed asbestos, lead-containing building materials (such as glass and lead paint), and chemical residues.
- If water has been used to put out the fire, mold may also be an issue and should not be inhaled.
- Take photographs of your damaged items for insurance purposes.

General Handling Advice

- Even though you will be sorely tempted, it is important to reduce the amount you handle or touch damaged items. The very fine particles in soot stick to everything, and every touch will grind it further into the item you are trying to save.
- Soot and ash are very abrasive and will further damage items through scratching.
- If your items were exposed to both heat and water, they will be even more fragile.
- Lift your objects carefully and avoid weakened areas;



The 2015 Butte fire in California scorched 110 square miles of public and private property, including this single-family home. Over 549 homes were burned down to the ground as a result of fast-moving wildfires that were catastrophic to this community. Photo by Adam DuBrowa/FEMA

- for example, support ceramics from the base rather than lifting by handles.
- Wear nitrile or latex gloves when handling objects as the greasy residue in soot can be permanently fixed to absorbent surfaces by skin oils.
- Avoid placing pressure on blistered or lifting surfaces, such as on paintings or photographs.
- Place items in supportive boxes or plastic containers until you can obtain further advice or are ready to begin cleaning.
- Keep in mind that the longer the soot remains on the item, the harder it is to remove.

Some Simple Cleaning Tips

- Do not use water—or any other cleaning solution! Water will drive soot and ash further into the surface of your item, and they will become impossible to remove.
- As soon as possible, vacuum the soot and ash off your item.
- Do not vacuum wet or damp items—wait until they are dry.
- It is preferable to use a HEPA filter in your vacuum cleaner.

- Use the vacuum on the lowest setting, or insert smaller plastic tubes into the main tube to reduce suction.
- Do not use a brush, and do not allow the nozzle to touch the surface.
- Vacuum all exposed surfaces *before* opening out folded items such as textiles or books.
- If you want to remove further residue, soot sponges can be carefully used if the item is robust enough. Cut small pieces of the dry sponge for more accurate application and economic use. The dirty surface of the sponge can be cut off to expose a new cleaning surface. These sponges, often called dry cleaning sponges, are available at local home improvement stores.

Some Important Considerations

- Shelved books may be charred on the outside but intact inside. Vacuum the edges before you open the books—don't worry if some of the charred bits come off.
- Photograph albums may be stuck together—do not try to open them by force. You will need to take them to a conservator for advice.
- Heat can make glass, ceramic, and metal items very brittle—remember to handle carefully.
- Fabrics in particular might look intact but may fall apart without very careful handling.
- Supports that you can slide underneath your belongings (sheets, boards, plastic) will enable you to safely carry more fragile items.
- You have now essentially done all you can to stabilize your items. It is likely that they will need further attention from a qualified conservator as they may be in a fragile state. Please keep in mind that, while things might look irretrievably damaged, there may well be treatments that will salvage these items. Do not despair, but please seek conservation advice.

Contact a Conservator

Recovering items damaged by a fire is challenging. If a precious item is badly damaged, a conservator may be able to help. To locate a peer-reviewed conservator, click on the “Find a Conservator” box on the home page of the American Institute for Conservation (AIC), www.conservation-us.org. Also, you could contact the conservation/preservation department of a major museum, library, or archives for advice or contact the National Heritage Responders (formerly AIC-CERT), the specially trained team of the Foundation of the American Institute for Conservation.

Beware of Increased Flood and Mudslide Risks

One of the lesser known but critical considerations following a wildfire is the increased risk of floods and mudslides, even in areas far away from the fire. Properties directly affected by fires, as well as those located below or downstream of impacted areas, are most at risk, including many properties not previously considered as having a moderate or high flood risk. Residents in areas susceptible to flash or winter flooding, or in areas of extensive wildfires, need to prepare in advance for possible flooding.

Advice by Phone

A number of organizations offer free telephone advice following an emergency or disaster:

The Foundation of the American Institute for Conservation's emergency response team, the **National Heritage Responders** (formerly AIC-CERT) offers a 24/7 emergency hotline: 202-661-8068

[Regional Alliance for Preservation](#) (RAP) is a national network of nonprofit organizations with expertise in the field of conservation and preservation. Individual member organizations offer free emergency advice, many on a 24/7 basis. Click on the link to locate your nearest organization.

For More Information

[After the Fire! Returning to Normal](#). FEMA FA-46/ August 2012.

[Soot and Ash Segment](#) from the *Field Guide to Emergency Response* video. Foundation of the American Institute for Conservation. A short video walks you through salvaging items damaged by soot and water.

[Fire](#). Chicora Foundation.

[Rebuilding After a Wildfire](#). FEMA Federal Insurance and Mitigation Administration Fact Sheet.

[Worker Safety During Fire Cleanup](#). Centers for Disease Control and Prevention.



FEMA and the Smithsonian Institution co-sponsor the Heritage Emergency National Task Force, a partnership of 42 national service organizations and federal agencies created to protect cultural heritage from the damaging effects of natural disasters and other emergencies.

Did You Know?

The automated phone system provides disaster assistance application status without waiting for an agent.

Call **1-800-621-3362**, select “Check Application Status” and receive your:

- ✓ Application status.
- ✓ Last status update.
- ✓ Application submission date.
- ✓ Instructions on the appeal process.

Here is how it works:

1

Call 1-800-621-3362



2

Listen to the prompts and choose **Check Application Status**

To confirm your ID provide:

3

Your **9 Digit Registration ID**.

Example: “#####”

The ID can be found on the **top left corner** of your paper application or in the **top right corner** of the screen in your online account.

#####



The last four digits of your **Social Security Number**.

Example: “####”

Your **Date of Birth**.

Example: “MM-DD-YYYY”

4

Once your ID is confirmed, listen to the automated phone system to receive:

- ✓ Your Application Submission Date.
- ✓ The date and time your Application status was last updated.
- ✓ Whether your application is eligible, ineligible, pending, a non-registration, or canceled.
- ✓ Information on how to appeal a decision.

From here, you can speak with an agent (during normal hours of operation) or simply hang-up and end the call.

The automated system has zero wait time, and is available **24 hours a day, 7 Days a week**, even when the contact center is closed!

What can I do on DisasterAssistance.gov?

- Look up your address to see if it is in a federally declared disaster area.
- Search for and learn about different types of assistance you may qualify for.
- Find information that can help you learn how to prepare for, respond to, and recover from the effects of a disaster.



Find Helpful Information

If you need immediate assistance, you can:

- Find resources in your community.
- Get help with immediate needs and shelters.
- Search for Disaster Recovery Centers (DRCs).
- Stay informed with disaster-related news.
- Read about our mission and background, and learn more about our partners.

Apply for Disaster Assistance

You'll need the following information to apply:

- Personal information (address, social security number, contact information, etc.)
- Household income
- Insurance information
- Bank account information (to deposit funds into your account)

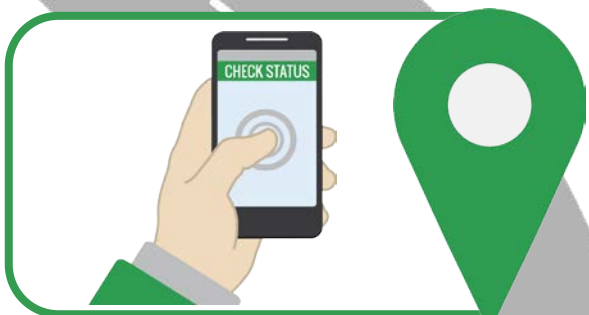
When you apply, you will be able to:

- Answer questions about disaster damage.
- Choose how you get messages about disaster assistance.
- Get referrals to other agencies that can help.

Create & Manage Your Online Account

After you apply for assistance, create an online account to:

- Check the status of your application.
- Upload documents.
- Read messages about your application.
- Update your personal information.



NEED HELP?



Search our FAQs to find answers to common questions, read about our policies, and find the contacts you may need.



To apply by phone, or if you have questions, call: 1-800-621-3362 (also for 711 & VRS) or TTY 1-800-462-7585.

DISASTER SURVIVOR APPLICATION CHECKLIST

To apply online at DisasterAssistance.gov:

- Go to www.DisasterAssistance.gov on your desktop, mobile, or tablet device.
- Click **Find Assistance** and answer questions to get a list of assistance you may be able to apply for.
- Click **Apply Online** to complete a FEMA application.
- Come back after you apply and click **Check Status** to check the status of your application.

To apply by phone for FEMA assistance only:

- 1-800-621-3362 (also for 711 & VRS)
- TTY 1-800-462-7585

To apply for assistance that FEMA doesn't manage:

You must follow the instructions provided for each program on DisasterAssistance.gov. This may require going to other agency websites.



INFORMATION CHECKLIST

Before you start your application, please have the information below and a pen and paper ready.

Social Security Number

You, another adult member or minor in your household must have a Social Security number. You or they must also be a U.S. citizen, non-citizen national, or qualified alien.

If you don't have a Social Security number, follow the steps below to get instructions on what to do and what documents you will need.

1. Go to faq.ssa.gov.
2. Click on *How do I apply for a new or replacement Social Security number card* in the *Most Popular FAQs* section.

Once you have your number, you can go to DisasterAssistance.gov or call FEMA at one of the phone numbers above to apply.

Insurance Information

Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile, or mobile home.

Damage Information

Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane, or earthquake) and the type of dwelling or vehicle (like a condo, house, or mobile home, or a car or truck).

Financial Information

Provide your total annual household income, before taxes, at the time of the disaster.

Contact Information

Provide the address and phone number of the property where the damage occurred, and the address and phone number of where we can reach you now.

Direct Deposit Information (optional)

If approved, we can deposit the funds directly into your bank account. You just need to provide the following banking information:

- Bank name
- Type of account (like checking or savings)
- Routing number
- Account number

SBA Disaster Assistance Loans

FOR HOMEOWNERS & RENTERS



SBA and the Federal Emergency Management Agency (FEMA), our federal partner, work together to help affected individuals get through the challenging period after a disaster. Here's how SBA can help:

Your Home — Loans up to \$200,000

Homeowners may use loan proceeds to repair or replace a primary residence. Loans may also be used for structural improvements such as adding a retaining wall or sump pump, clearing out overgrown landscaping, building a safe room or elevating the property to lessen the effect of future disasters.

Your Personal Property — Loans up to \$40,000

Renters or homeowners may use loan proceeds to repair or replace furniture, appliances, vehicles and/or other personal property.

Low-interest Loans Can Help

If your home or personal property has been damaged or destroyed by a declared disaster, you may be eligible for a loan from the U.S. Small Business Administration (SBA). Our affordable interest rates and competitive terms make SBA disaster assistance loans an attractive option.

How to Get Started

1



Apply for an SBA Loan

disasterloan.sba.gov/ela

Find Disaster Recovery Centers at sba.gov/disaster.

(800) 659-2955 or TTY (800) 887-8339 to request an application.

2



The Application Process

After an initial credit check, an SBA loss verifier estimates the total cost to repair or replace your damaged property.

An SBA loan officer reviews applications and guides applicants through the process.

3



Loan Decision

If approved, SBA contacts applicants to discuss the loan.

A case manager assists with closing the loan and scheduling disbursements.

Is an SBA Disaster Assistance Loan Right for Me?

We encourage you to submit an application as soon as possible. There is no cost to apply and you are under no obligation to accept a loan if approved. If you are not approved for a loan, we may refer you to FEMA's Other Needs Assistance program.



U.S. Small Business Administration

DISASTER ASSISTANCE
Businesses ■ Homeowners ■ Renters ■ Nonprofits



U.S. Small Business
Administration



The Three Step Process: Disaster Loans

About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

STEP 1: Apply for Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website disasterloan.sba.gov/ela.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- 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.

STEP 2: Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000 (In addition to the Physical damage disbursement)
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).

Required Documentation

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • 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). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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. <p style="text-align: center;">APPLY FOR ASSISTANCE AT disasterloan.sba.gov/ela</p> <div style="text-align: center;">  <p>Or Call</p> <p>1-800-659-2955 (SBA Customer Service Center)</p> <p>1-800-877-8339 (TTY: Deaf and Hard-of-Hearing)</p> </div>

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).

sba.gov/disaster

August 2018 v1

Apply for Disaster Assistance

Internet or Smartphone Application: Disaster survivors may apply for the Individuals and Households Program or check their application status at www.DisasterAssistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.

By Phone: Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY) may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.

In Person: Visit a Disaster Recovery Center.

- For locations, check FEMA's mobile app www.fema.gov/mobile-app or call 1-800-621-3362, or visit www.DisasterAssistance.gov.
- Disaster Survivor Assistance team members may visit door-to-door in your area. They will have official FEMA photo identification.

WHAT to DO if YOU DISAGREE with FEMA'S DECISION LETTER



YOU HAVE THE RIGHT TO APPEAL FEMA'S ELIGIBILITY DECISIONS
INCLUDING THE AMOUNT OF YOUR AWARD.

When do I need to submit my appeal?

You must submit your appeal within **60 days** of the date on your eligibility notification letter.



What do I need to provide?

A signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

Your full name, your FEMA Application Number and Disaster Number, your pre-disaster primary residence address, and your current phone number and address should be included on all submitted documents. These numbers are printed on Page 1 of your Decision Letter, above your name and address.

Where do I send my appeal?



Mail to:
FEMA
P.O.Box 10055
Hyattsville, MD 20782-8055

Or



Fax to:
800-827-8112
Attn: FEMA Appeals Officer

How long will it take before I know if my appeal is approved or denied?

You will receive a decision letter from FEMA within **90 days** of FEMA's receipt of your appeal.

To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, please visit www.DisasterAssistance.gov and select *Check Your Application Status*, or call FEMA's Helpline at 800-621-FEMA (3362)

Who can I call if I have questions about my appeal?

Call the FEMA Helpline at 800-621-3362 (voice/711/VRS). For Spanish, press 2. TTY: 800-621-3362. Or visit: www.DisasterAssistance.gov.

Help After a Disaster

FEMA Individual Assistance Can Help You Recover

FEMA B-545/ April 2019



How can FEMA help you?

Assistance from FEMA may help you and members of your household affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance.

Housing Assistance:

Housing Assistance may provide financial or direct assistance, including:

Rental Assistance: Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.

Lodging Expense Reimbursement: Financial assistance reimbursement for short-term lodging expenses.

Home Repair: Financial assistance for homeowners to repair uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe, sanitary and functioning living condition.

Home Replacement: Financial assistance for homeowners who must replace or rebuild their primary residence as a result of the disaster.

Direct Housing: In limited circumstances where adequate temporary housing resources are not available within a reasonable commuting distance, FEMA may provide a temporary housing unit directly to homeowners and renters.

Other Needs Assistance:

Personal Property: Financial assistance to repair or replace common household items including, but not

limited to, furnishings, appliances, essential tools and assistive equipment that supports daily living activities.

Medical/Dental: Financial assistance to pay for medical or dental expenses or losses caused by the disaster. This includes, but is not limited to, hospital and ambulance services, medication, and the repair or replacement of medically necessary assistive devices or technology.

Funeral: Financial assistance for expenses incurred due to a death or disinterment caused directly or indirectly by the disaster. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.

Child Care: Financial assistance for increased child care costs as a result of the disaster. Eligible expenses include child care costs for children aged 13 and under and/or children with a disability, as defined by Federal law, up to age 21, who need assistance with activities of daily living.

Miscellaneous Expenses: Financial assistance to purchase specific items not owned prior to the disaster. They may include, but are not limited to, items such as a wet/dry vacuum, chainsaw, or a generator for a medically necessary device.

Transportation: Financial assistance to repair or replace a vehicle damaged by the disaster.

Moving and Storage Expenses: Financial assistance to temporarily move and store personal property from the damaged primary residence while repairs are made. Assistance may also be provided for moving essential household goods to a new primary residence.

Clean and Removal: Financial assistance for services to remove contaminants and disinfect surface areas of the home affected by floodwater.

Critical Needs: Financial assistance for applicants who have immediate or critical needs because they are displaced from their primary dwelling.

Eligibility Criteria for Housing and Other Needs Assistance:

- Your disaster losses must be in a Presidentially declared disaster area;
- A member of your household must be a United States citizen, a non-citizen national, or a qualified alien;
- You have necessary expenses or serious needs as a result of the disaster that are not covered by insurance, or you filed an insurance claim but your benefits are not enough to cover your expenses, or your damage was not covered by insurance or other sources.

Additional FEMA Individual Assistance Programs

Crisis Counseling: Assists individuals and communities recovering from the effects of a disaster through the provision of community-based outreach and educational services.

Disaster Unemployment: Provides unemployment benefits and re-employment assistance services to survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the State, Local, Territory, or Tribal government emergency management officials of the affected area(s).

Disaster Legal Services: Provides free legal assistance to low income individuals who are otherwise unable to secure legal services to meet their disaster related needs.

Disaster Case Management: Assists individuals with unmet needs caused by the disaster through the development and implementation of a Household Recovery Plan.

Partner Agency Assistance

To meet the needs of disaster survivors, FEMA partners with other governmental and non-governmental agencies.

FEMA works with the U.S. Small Business Administration to offer low-interest disaster loans to homeowners and renters in a declared disaster area. You do not need to own a business to apply for a disaster loan.

Learn more about applying for a disaster loan or about assistance available from other FEMA partners at: www.DisasterAssistance.gov.

WHEN YOU HAVE SECURED SAFETY OUTSIDE YOUR HOME, CHECK INSIDE FOR FIRE OR FIRE DAMAGE

- Embers in the attic, which may have entered through vents.
- If electricity is off, before turning it on, make sure all appliances are turned off. Once you are sure all appliances are turned off, there is no fire damage to your building and the meter does not have any visible damage you may turn on the main circuit breaker.
- Check if the phone is working.
- Check if security system and alarms are working.
- Use flashlights to help inspect your home and surrounding area.

AFTER CHECKING YOUR PROPERTY CONTINUE TO USE CAUTION AND NOTE OUTDOOR CONDITIONS:

- Trees & poles with deep charring, particularly if still smoking should be considered hazardous.
- Smoldering holes in the ground can be full of hot coals.
- White ash is evidence of hot material

IF YOU FIND ANY OF THESE CONDITIONS:

FIRE & OTHER EMERGENCIES

- Stay away and report condition to a local fire or law enforcement official in the area and call 9-1-1

DAMAGED UTILITY EQUIPMENT

- Report electrical problems and damaged equipment to your local utility.

GAS LEAKS

- Report gas problems and damaged equipment to your local utility.

TO LEARN MORE ABOUT WILDFIRE PREPAREDNESS VISIT:



ReadyForWildfire.org

RETURNING HOME AFTER A

WILDFIRE



Once a wildfire has burned through an area, many dangers may remain. Follow these precautions when returning home.

THANK YOU FOR YOUR COOPERATION.



WHEN DRIVING TO YOUR PROPERTY CHECK FOR:

- Trees, brush, and rocks which may be weakened or loosened by fire.
- Trees and brush weakened by fire may lose limbs or fall.
- Rocks loosened by fire may roll and crumble. If rocks have rolled down a slope expect more to follow.
- Debris or damage from fire on roads and driveways.
- Debris on the road near your home and in your driveway.
- Clearing the debris to the edge of your driveway and removing it later will help keep your home safe from fire.
- Utility poles weakened by fire.



AT YOUR PROPERTY, CHECK FOR FIRE OR FIRE DAMAGE

- Hot embers in rain gutters, on the roof and under overhangs.
- Hot embers under decks and in crawl spaces.
- Hot embers in wood piles, debris piles and lawns.
- If well or pump-house is in working order.
- If your electrical service has not been interrupted you may continue to use your power for such things as pumping water, etc.

IF YOUR SERVICES ARE OFF, CHECK FOR BURNED SERVICE EQUIPMENT & FACILITIES:

- Is there damage to the gas meter, gas lines, or propane tank? If there is **ANY** visible damage **DO NOT** attempt to repair or turn on these services. Call your local propane company or utility.
- Look at the electric meter. If there is any visible damage **DO NOT ATTEMPT** to turn the breaker on.
- If there are electrical wires on the ground **STAY CLEAR** and contact your local utility immediately.

