



Post-Fire Resources for Wasco and Sherman County

Oregon Gov. Kate Brown asked her Regional Solutions Team to pull together a document to outline resources for individuals, families, farms, and businesses affected by the recent fires in Oregon. This document 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.

Call your insurance agent

Important reminder: Remember to reach out to your insurance agent as soon as possible to start the claims process. Whether for crops, or personal or business property losses, policies require starting a claim within a certain period of time. For example, crop insurance often requires claims within 72 hours of the loss.

If you need help or have questions about your insurance, the Department of Consumer and Business Services' Division of Financial Regulation provides free consumer advocacy help for Oregonians who have questions or complaints about their insurance. You can contact a consumer advocate at 888-877-4894.

More information: dfr.oregon.gov.

Housing/Rebuilding Resources

- + If you have lost your home and have immediate disaster needs, please contact the Red Cross at 888-680-1455 (toll-free) and the Salvation Army at 541-296-6417.
- + 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, "Additional Living Expenses."

- + Lower income Oregonians (less than 200 percent Federal Poverty Guidelines) whose (primary) homes have been damaged or destroyed by wildfire are eligible to receive up to \$7,000 of assistance.
 - Contact: wildfire.relief@oregon.gov; 503-986-2000
 - More information: <https://www.oregon.gov/ohcs/pages/wildfire-damage-housing-relief-program.aspx>
- + The state and county are working to help streamline and coordinate a process for rebuilding. If you lost your home or any other structure during the fire, please reach out to Wasco County Planning at 541-506-2560 prior to rebuilding.
- + The Small Business Administration, through its Office of Disaster Assistance, can provide low-interest disaster loans to business of all sizes, private nonprofit organizations, homeowners, and renters to repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. The SBA loan process requires a disaster declaration, which is not yet in place. We will update this information if the program is activated. <https://disasterloan.sba.gov/ela/>
- + The Tri-County Household Hazardous Waste and Recycling Program can help assess and, in some cases, remove of household hazardous waste materials and items that can be recycled. For materials management guidance, please call 541-506-2636.
- + 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://goo.gl/LNkHSK>

Crop Loss and Management

- + *It is important to start your claims process with your agent as soon as possible for both federal and private crop insurance.* There is some concern about the availability of this program for the Substation Fire. Oregon's Congressional Offices and Gov. Brown are working to secure access for federal programs. Even with this uncertainty, it is important to start the claims process with 72 hours of your loss.
- + 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.
 - Wasco County FSA Office: 541-298-8559, Ext. 2
 - Sherman County FSA Office: 541-565-3551, Ext. 2

- + Proper management of lands after a fire are 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 after the wildfires in Sherman and Wasco County. They can also provide technical assistance. If interested contact NRCS as soon as possible.
 - ↪ Wasco County Office: 541-298-8559
 - ↪ Sherman County Office: 541-565-3551
- + **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. Extension county agents are Oregon State University faculty members who extend the university to Wasco and Sherman County residents. The Extension Service also keeps the university informed about research and informational needs of the community. County faculty bring the university to you.
 - ↪ Wasco County Extension Office: 541-296-5494
 - ↪ Sherman County Extension Office: 541-565-3230

Business and employment disruptions

People experience often employment or business disruption as a result of disasters. Several tools and resources may come into play for such losses.

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. Call 541-506-6121.

+ Potential lending sources for business or farms

- The SBA, through its Office of Disaster Assistance, can provide low-interest disaster loans to business of all sizes, private nonprofit organizations, homeowners, and renters to repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. The SBA loan process requires a disaster declaration, which is not yet in place. We will update this information if the program is activated. <https://disasterloan.sba.gov/ela/>
- The Mid-Columbia Economic Development District (MCEDD) provides loans for the financing needs of small businesses. The average loan size is approximately \$75,000. To discuss loan terms or for more information, visit MCEDD's website at <https://www.mcedd.org/financing/business-loans/> or contact Eric Nerdin at eric@mcedd.org or 541-296-2266.
- **Business Oregon** also offers flexible loan products for traded sector business (not farms). Interested businesses should call Tom Schnell at 541-280-1631.

+ Connect with Worksource Oregon to discuss strategies to stabilize and maintain a relationship with your employees. The Oregon Employment Department offers a variety of programs to help employers and employees.

- Employees experiencing a temporary layoff can file an unemployment insurance claims. For eligibility information, or to file an unemployment insurance claim, call 1-877-345-3484 (toll-free) or visit us online [Oregon Employment Department](#).
- The [Oregon Work Share](#) program can help while allowing an employer and employee to maintain a relationship and avoid a layoff. Employers must apply for a Work Share plan by contacting the UI Special Programs Center at 1-800-436-6191 (toll-free) or you can learn more about the program online at www.OregonWorkShare.org
- Contact or visit your local [WorkSource Oregon Center](#).
 - ☞ The Dalles: 541-296-5435
 - ☞ Hood River: 541-386-6300
 - ☞ Hermiston: 541-567-3381
 - ☞ Redmond: 541-548-8196