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**FEMA**

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OEM News Desk: 503-373-7872  
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# FACT SHEET: Apply with FEMA Even if You Have Insurance

People who were affected by the Oregon wildfires and straight-line winds and who live in Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn and Marion counties should apply for FEMA assistance even if they are covered by insurance or have registered with other agencies.

## How Can Insured Applicants Qualify for FEMA Assistance?

Under federal law, FEMA cannot duplicate insurance settlements or other benefits, but there are cases where

insured survivors might still be eligible for FEMA help. For example:

- Your settlement was delayed longer than 30 days after you filed a claim.
- The settlement does not fully cover all your losses and needs.
- You exhausted the additional living expenses provided in your policy.
- You cannot locate suitable rental resources in your community.

## Take the Following Steps to Make Sure You Get All Eligible Help

- File your insurance claims for the damage caused by the fires as soon as possible.
- Apply with FEMA for assistance. You don't have to wait for your insurance settlement to apply. If you have registered with other organizations, you still need to apply with FEMA if you want to be considered for FEMA assistance. Here's how:



**FEMA**

- Call FEMA toll-free at **1-800-621-FEMA (1-800-621-3362)** or (TTY: **800-462-7585**). The toll-free telephone lines operate from 7 a.m. to 10 p.m. PDT, seven days a week.
- Those who use a Relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. It is important that FEMA is able to make contact. Phone calls from FEMA may come from an unidentified number.
- Visit [DisasterAssistance.gov](https://www.disasterassistance.gov).
- Check [FEMA's mobile app](#)

## After You Apply With FEMA

- Once you have registered, you have **12** months to let FEMA know if your insurance coverage was not enough and you want to be considered for help.
- To request FEMA assistance, fax or mail FEMA a letter explaining the circumstances to:
  - FEMA Individuals and Households Program, National Processing Center, P.O. Box 10055  
Hyattsville, MD 20702-8055
  - Fax: 800-827-8112

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*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-FEMA (3362) 711/VRS - Video Relay Service). Multilingual operators are available. (Press 2 for Spanish). TTY call 800-462-7585.*

*At any time, applicants with disabilities who may require a reasonable accommodation can ask FEMA staff directly or submit their accommodation request via email to FEMA's Office of Civil Rights at FEMA-CivilRightsOffice@fema.dhs.gov or by calling FEMA's Civil Rights Resource line at (833) CVL-RGHT (833-285-7448).*

*Follow FEMA Region 10 on [Twitter](#) and [LinkedIn](#) for the latest updates and visit [FEMA.gov](https://www.fema.gov) for more information.*

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