

INFORMATION FOR MANUFACTURED HOUSING RESIDENTS AND MANUFACTURED HOME PARK OWNERS AFFECTED BY OREGON WILDFIRES

If you are a manufactured homeowner, either on land you own, or in a park, or you rented a manufactured home in a park and your housing was affected by the wildfire, this information is for you. This document also includes information on Page 6 for manufactured home park owners.

More information on how to get help is available at wildfire.oregon.gov.

Step 1: Make sure that you're somewhere safe.

You can go to redcross.org to find shelters near you, or call the Red Cross at 800-733-2767. Shelters are open to anyone. There are no income or citizenship requirements for emergency shelter.

Step 2: Gather your information.

Once you and your loved ones are safe, it's time to think about how to get long-term help. For some financial assistance, you'll need to gather documents that show your identity and where you were living before the fire. For some kinds of help, you may need to have a Social Security number. This can be difficult, because many people lose their documents when there's a disaster. If you need to replace documents, including your driver's license or ID, please consult the "How to Replace Documents" handout on OregonLawHelp.org.

If possible, you should gather your ID, any documents you have that show where you were living before the fire, and any proof of your status as a tenant in a manufactured home park. If you have a copy of a rental agreement, that's best, but you can also use a receipt for your rent, a utility bill in your name, or a letter or email from your landlord or property manager. If you have renter's or homeowner's insurance, you should also contact your insurer for information about what your insurance will cover. You can use your renter's or homeowner's insurance policy as proof of your residence and your status as a renter.

It's also important to hold onto receipts or other proof of payment for things you buy while you're in shelter — like food, water, or clothing, as well as receipts for housing, including motels.

FREQUENTLY ASKED QUESTIONS

Q: I own my manufactured home, but don't have any documents to prove it. What should I do?

If you own a manufactured home and need to find documents to help you prove ownership, Oregon's Building Codes Division (BCD) may be able to help. Visit https://aca-oregon.accela.com/OR_MHODS/.

Existing ownership documents are immediately available online, and can either be printed, or emailed to the email address on record, or emailed to another email address that can be added as needed. This is the fastest way for an individual to get their existing ownership documents.

If an existing ownership document needs to be physically mailed to a homeowner, a homeowner can request it by contacting BCD at MHODS.BCD@Oregon.gov or by phone at (503) 378-4133 or 800-442-7457 (toll-free).

Q: What kind of help can I get?

FEMA now has a page dedicated to the [Oregon wildfire disaster](#). If you live in one of these counties, you qualify for individual financial help from FEMA, the U.S. agency in charge of disaster relief:

- Clackamas
- Douglas
- Jackson
- Klamath
- Lane
- Lincoln
- Linn
- Marion

If you live in one of the above counties, and someone in your household is a U.S. citizen or lawful permanent resident, you can start your request for help from FEMA right now, by calling 800-621-FEMA (3362) or TTY 800-462-7585, or by going online to FEMA's page for the [Oregon wildfires](#). Those who use 711 or Video Relay Service may call 800-621-3362. There's also a FEMA mobile app for your phone or mobile device, just search for FEMA in your device's app store.

The deadline to apply for FEMA relief is November 14, 2020!

FEMA can help with money to pay for substitute housing, to replace property that was lost or destroyed in the fire, or for medical expenses. FEMA may also be able to provide temporary housing in some areas. To get money from FEMA, you will need to be able to show that someone in your household is a U.S. citizen or lawful permanent resident (LPR or green card, or other legal status, including asylee or refugee), and have a Social Security number for that person. You will also need the following:

- Annual Household Income
- Contact Information (phone number, mailing address, email address*, and damaged home address)
- Insurance Information, if any (coverage, insurance company name, etc.)

*Note: You must provide an email address if you want to review your registration status online. If you do not provide an email address, you will be required to contact FEMA by phone for any updates to your registration.

For more information and help about applying for FEMA assistance, or to appeal a denial of assistance, please go to OregonLawHelp.org to find the local legal aid office near you.

Q: What if I am denied FEMA assistance?

FEMA may deny your first application if you have insurance and have not yet filed an insurance claim. You may need to re-apply once your insurance claim has been processed. There may also be other reasons why you were denied. Please see [FEMA's factsheet](#) on why you might have been denied. You can also go to OregonLawHelp.org for assistance.

Q: What if I don't qualify for FEMA assistance?

Oregon is working on gathering resources for help for people who aren't eligible for FEMA. Please keep checking back at OregonLawHelp.org for more information as it becomes available.

Q: My manufactured home was completely destroyed by the fire. What should I do next?

"Completely destroyed" means that there is no part of the home left that a person could live in. If the home you rent space for was completely destroyed, then your rental agreement ends unless you and your landlord agree otherwise.

If you are not able to contact your landlord, or if the landlord will not confirm that your tenancy is over, you should take photos to show that your home has been destroyed. **Don't go to your home unless you're told by the authorities (not your landlord) that it's safe to do so.**

Q: My landlord has told me I need to clean up my space. Is that true?

No! Do not begin cleaning up the park or your individual manufactured home space. The debris is likely toxic from asbestos and metals, and needs to be carefully and safely disposed of. Your landlord cannot require you to clean up your park space. You are not legally responsible to clean up the space, regardless of what the rental agreement may say.

DEQ recommends that you do not disturb ash or debris on your property until after it has been assessed by hazardous materials response professionals. The state and FEMA have created a Debris Management Task Force that is developing a plan to clean up properties so that people can return home. DEQ has a dedicated email for questions related to debris removal: wildfire@state.or.us.

Q: What about insurance? What should I do to file an insurance claim?

Visit the Oregon Division of Financial Regulation's [Wildfire Insurance Resources page](#) to learn more about your rights. If you have homeowner's or fire insurance, contact your insurance company immediately to file a claim. This factsheet on [Filing a Homeowner Claim After a Fire](#) will walk you through the steps you'll want to take to file a claim. **Remember: Don't go to your home unless you're told by the authorities that it's safe to do so!**

The good news is, in Oregon, insurance typically covers fire, smoke, and ash damage to your home and personal property. There is no difference in type of fire. Wildfire damage is covered just like a kitchen or electrical fire would be covered under your policy.

The state has issued an insurance emergency order for wildfire victims in several zip codes across the state. Visit this [link](#) to find out if your zip code is covered by the order. Under the order, insurance companies must immediately take steps to do the following until the order is no longer in effect:

- Extend all deadlines for policyholders to report claims or submit other communications related to claims.
- Take all practicable steps to provide opportunities for policyholders to report claims.
- Establish a grace period for payments for all insurance policies issues, delivered or covering a risk in the affected areas.
- Suspend cancellations and nonrenewals.

If you need additional help, you can contact the Oregon Division of Financial Regulation at 888-877-4894 (toll-free) or by email at DFR.InsuranceHelp@oregon.gov.

Q: What should I do if I don't have insurance?

If you do not have insurance, you still may qualify for federal disaster aid. Be sure to [register](#) with FEMA as soon as possible and visit wildfire.oregon.gov.

Q: My insurer is insisting that I take a settlement, and sign documents quickly. What should I do?

Do not feel rushed or pushed to agree on a settlement. You do not have a legal deadline to accept your insurer's offer of payment. You can call the Department of Consumer and Business Services for help at 888-877-4894 (toll-free) or visit dfr.oregon.gov. This factsheet on [Filing a Homeowner Claim After a Fire](#) will give you more information.

To file a complaint about your insurer online, go to <https://dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx>.

Q: What if my park was damaged, but my home was not damaged? Can I go home?

All or most of the park is likely to be lacking water or electricity, and uninhabitable, even if some homes were untouched by the fire. **Do not go to your home unless it is safe to do so.**

Q: I'm being asked to turn over my title to the park owner. Should I?

No! Do NOT turn over the original of your title to anyone – not your landlord or FEMA. Transferring title or ownership could limit your insurance recovery.

Q: Can I terminate my tenancy?

If your city or county has posted the park as unsafe, either you or your landlord can terminate the tenancy with notice to the other side. At that point, you no longer need to pay rent, and any remaining rent that you prepaid for the month must be returned to you, along with your deposit, within 14 days. [See ORS 90.380 \(5\), \(6\)](#).

Although your notice to the landlord when the park is posted as unsafe may be oral (by phone or in person), it's always best to communicate with your landlord in writing. If you mail a letter, it is best practice to also send a copy of that letter by email or text if possible. You should always keep copies of any communication that you send to your landlord. Be sure to include information on how your landlord can contact you.

Q: I rented a manufactured home in a park. What should I do?

Legal Aid/ Oregon Law Center has prepared a separate handout that focuses on issues for renters that apply to you. More information about your rights is available at OregonLawHelp.org.

Q: I need more help. Where do I go?

For more help, please visit OregonLawHelp.org or contact Nancy Inglehart from the Oregon State Tenants Association at ninglehart@oregontenants.com. If you would like a free consultation from an attorney on your insurance claim, you can contact Clinton Tapper at clinton@tapper-law.com.

A state Wildfire Housing Relief Fund was established to assist households of lower income that suffer a loss of housing due to a wildfire. Eligible applicants include manufactured homeowners, even if you rent your space in a park. Funds are currently limited, however the state is working to identify additional funding. To add your name to the waitlist, please visit this [link](#).

RESOURCES FOR MANUFACTURED HOME PARK OWNERS

If a park you own has been damaged or destroyed by wildfires in one of the affected counties, you can start your request for help from FEMA right now by calling 800-621-3362, or by going online to FEMA's page for the [Oregon wildfires](#) or to [DisasterAssistance.gov](#).

The deadline to apply for FEMA relief is November 14, 2020!

I want to rebuild my park.

Please contact FEMA at the website above to determine what assistance is available to help you with rebuilding. Experience from other wildfires has demonstrated that this process will take time. We hope to be able to provide more direction soon.

I want to sell my park.

If you decide to sell your park, you might want to consider selling to organizations who have resources to rebuild your community so that residents who lived in your park can return to their homes. A park owner who chooses to sell to residents, a nonprofit or a Housing Authority may qualify for a state capital gains tax exemption. For more information, please contact a local Housing Authority or nonprofits that specialize in manufactured home park purchases, such as:

- Network for Oregon Affordable Housing, billy@noah-housing.org
- CASA of Oregon, roseo@casaoforegon.org.