FEMA says consult building officials for permits before doing repairs

Before considering new construction and repairs on property damaged by the severe storms, flooding, landslides and mudslides that occurred December 1-17, Oregon residents are urged to consult local building officials to obtain building and/or floodplain development permits.

Obtaining building permits is especially important for those with homes or businesses located within the 100-year floodplain, said officials at the Federal Emergency Management Agency (FEMA) and Oregon Emergency Management:

Permits protect the residents, their families, communities, and buildings by ensuring all proposed work complies with current codes, standards, flood ordinances and construction techniques;

Permits can provide a permanent record of compliance with elevation, and/or retrofitting requirements, which is useful information when selling your home and necessary for the flood insurance rating;

Local permit offices can provide suggestions or literature on how to better protect your home or business from future disaster-related damages;

Local permit offices can provide consumers with information on selecting licensed contractors and advice on protecting themselves from unscrupulous contractors.

Residents are asked to start construction and repair only after they have received permits from their local building department: The property owner or contractor is responsible for obtaining structural, mechanical, electrical, plumbing, and manufactured dwelling setup permits; For electrical work, Oregon law requires that if an electrical contractor performs the work, the contractor is responsible for obtaining the permit; Oregon law requires plumbing permits for water heaters because of fire, electric shock or explosion safety hazards.

There may be some exceptions to permit requirements. Therefore, if there are any questions, information may be provided through the local building department, city hall, or the local structural, mechanical and plumbing inspector.

The State of Oregon offers additional information at the offices listed below:

· Construction Contractors Board, 503-378-4621

· Better Business Bureau, 503-226-3981

· Attorney General's Consumer Hotline toll-free 877-877-9392

Information on the National Flood Insurance Program can be found by visiting www.fema.gov/business/nfip.

Some disaster legal services available

From page 9

· Counseling on landlord/tenant problems.

· Assistance with home repair contracts.

· Assisting in consumer protection matters, remedies, and procedures.

· Counseling on mortgage-foreclosure problems.

· Replacement of wills and other important legal documents destroyed in a major disaster.

· Drafting of powers of attorney.

· Estate administration (insolvent estates).

· Preparation of guardianships and conservatorships.

· Referring individuals to local and State agencies that may be of further assistance (e.g., consumer affairs).

Legal advice is limited to cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement, which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service. The assistance that local lawyers provide typically include:

· Help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc.

· Drawing up new wills and other legal papers lost in the disaster;

· Help with home repair contracts and contractors;

· Advice on problems with landlords; and

· Preparing powers of attorney.

There ARE limitations and conditions of disaster legal services. Call 1-800-452-7636 for more information.

Don't become identity theft victim

From page 8

Sachtleben, federal coordinating officer for Oregon disaster recovery.

"Neither FEMA nor the state will ever call you asking for that information or for a fee of any kind," he explained. "The only time FEMA collects banking information is when the applicant first registers for assistance and requests direct deposit for aid funds. That occurs only when the applicant calls FEMA, not the other way around."

FEMA and state representatives carry photo identification. Ask to see it. If still unsure, call FEMA to verify at 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for those with special speech or hearing needs. Another clue is to look for official clothing, such as a FEMA or State of Oregon shirt or jacket.

"Individuals who would attempt to scam disaster victims are not welcome in Oregon," Abby Kershaw, state coordinating officer, said. "We must all be on alert and report anything that appears suspicious to the appropriate authorities."

Those suspecting fraud may report it by calling the FEMA Inspector General's fraud hotline 800-323-8603 or the State of Oregon Attorney General's consumer protection hotline at 503-378-4320 (Salem area only), 503-229-5576 (Portland area only), or toll-free at 1-877-877-9392. Complaints can be filed online at www.doj.state.or.us Hotline hours are 8:30 a.m. to 4:30 p.m.

FEMA denial is not always final

From page 8

letter from FEMA stating that a claim for federal assistance has been deemed ineligible be-cause of insurance should contact their insurance agent and request a settlement letter.

Questions regarding flood insurance policies are handled through the National Flood Insurance Program Helpline at 1-800-638-6620.

Regardless of the status of the denial letter for Housing Assistance, applicants may still be eligible for low-interest loans from the U.S. Small Business Administration (SBA), and other state and federal programs including disaster unemployment assistance, legal aid, crisis counseling, USDA food stamp assistance, USDA rural housing and veteran assistance.