Setting the Record Straight on FEMA Assistance in New Mexico

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FEMA remains in New Mexico to support residents affected by the ongoing wildfires in their recovery efforts. However, we continue to see and hear inaccuracies about FEMA disaster assistance. We’d like to set the record straight – because it’s so important you know the facts.

Rumor: Many New Mexico residents have been denied disaster assistance.

Fact: Some applications are pending or have been determined “ineligible” or “no action taken” because we are missing required documentation to continue processing the claim. More often than not, the missing paperwork pertains to insurance coverage: FEMA needs your declaration page, claim settlement, claim denial and/or other correspondence pertaining to your insurance. We frequently assist insured homeowners and renters but cannot pay for disaster-related expenses covered under your insurance policy.

Rumor: FEMA wants to deny applications and isn’t trying to help the residents of New Mexico.

Fact: FEMA is steadily working to contact applicants who have been denied assistance or are missing information to help push their application forward by obtaining whatever information or forms are needed. FEMA phone calls may show up as out-of-state or from an unknown number.

Unfortunately, many New Mexico residents are not answering when FEMA calls or not returning our calls. If residents are concerned about the validity of a call, they are encouraged to hang up and call the FEMA Helpline at 800-621-3362. They can also visit the agency’s Disaster Recovery Center (DRC) to speak one-on-one with a FEMA specialist. The DRC is located at the Old Memorial Middle School, 947 Legion Road, Las Vegas, NM 87701. The DRC is open Monday – Friday 10 a.m. to 6 p.m. and Saturday 10 a.m. to 2 p.m.
If documents are missing, agency specialists work to contact the applicant three times during an appeal review. If contact cannot be made by phone, FEMA will send a letter requesting the necessary information needed for an appeal.

Every applicant is able to check their application online by logging into their account at disasterassistance.gov, or by calling the FEMA Helpline at 800-621-3362. Specialists staff the toll-free number from 7 a.m. to 10 p.m., seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish). If you feel the determination process is taking too long, call and find out why.

**Rumor:** FEMA is issuing blanket denials.

**Fact:** No, we are not. There will be a high rate of ineligible determinations until insurance documents are submitted by applicants. To date, New Mexico is a wildfire disaster. The most basic of insurance policies are fire only. In addition, FEMA can only assist with your primary residence; we cannot provide assistance for a secondary property or vacation home.

**Rumor:** If FEMA determines an application is ineligible, the resident should complete a new application requesting disaster assistance.

**Fact:** This is perhaps one of the least helpful actions an applicant can take. Applying more than once for the same address because the first answer wasn’t acceptable may result in the account being flagged for fraud.

**Rumor:** In the affected counties, there are instances where there is more than one residence at one address. Instead of helping each applicant, FEMA is issuing automatic denials for both applications.

**Fact:** This is false. Most of the time, the duplicate applications are automatically resolved at the processing center. If both applications are denied, it could be that both or all applicants are ineligible for assistance. Remember, only one application per household. If you receive an ineligible determination, read your letter thoroughly and appeal the decision if you disagree with it, but don’t create a new
Rumor: I don’t need to update my contact information on my FEMA application as I keep the U.S. Postal Service updated – FEMA will know how to get in touch with me.

Fact: False. FEMA is using the address the applicant provided on their initial application, unless we are told by the applicant to change it. The applicant must update their contact information by logging into their account at disasterassistance.gov. If your contact information is out-of-date or incorrect, your FEMA assistance may never reach you.