

Hermit's Peak/Calf Canyon Fire Assistance Act and FEMA Disaster Assistance: What's the Difference?

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Congress directed FEMA to create the Hermit's Peak/Calf Canyon Claims Office to disburse \$3.95 billion provided in compensation to claimants affected by the Hermit's Peak/Calf Canyon Fire. The Hermit's Peak/Calf Canyon Fire Assistance Act is separate from, and different than, disaster assistance provided by FEMA and by the low-interest disaster loans provided by the Small Business Administration (SBA) in the immediate aftermath of the fire.

Submit a Notice of Loss

Even if you previously applied to FEMA or SBA for assistance after the presidentially declared disaster for New Mexico Wildfires and subsequent flooding due to the burn scars on May 4, 2022, you can still submit a [Notice of Loss for compensation to the Hermit's Peak/Calf Canyon Claims Office](#). The deadline to submit a claim for compensation is **November 14, 2024**.

Funding Purpose and Distribution

The Hermit's Peak/Calf Canyon Fire Assistance Act provides *compensation* for those impacted by the Hermit's Peak/Calf Canyon Fire that will be distributed through the Hermit's Peak/Calf Canyon Claims Office. The Office will compensate for personal injury, property losses, business losses and financial losses resulting from the Hermit's Peak/Calf Canyon Fire.

The Hermit's Peak/Calf Canyon Claims Office can only pay claims related to the Hermit's Peak/Calf Canyon Fire. Compensation may exceed the assistance typically provided by FEMA through recovery assistance programs. Claimants do not need to apply for FEMA disaster assistance to receive compensation under this Act. Compensation received through the Act is not a loan, so you will not be required to pay it back.



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FEMA is working alongside state, local and Tribal partners to design the Hermit's Peak/Calf Canyon claims process so that it will address the unique needs created because of the disaster.

For more information about the [Hermit's Peak/Calf Canyon Fire Assistance Act and the Claims Office](#). For information in Spanish, visit [fema.gov/es/hermits-peak](https://www.fema.gov/es/hermits-peak).

FEMA Disaster Assistance

FEMA disaster *assistance* is requested by an affected state, Tribe or territory. Grants are awarded through the agency's disaster assistance programs and are funded by the Stafford Act. This Act authorizes the president to declare an emergency or major disaster and designate disaster response and recovery programs for disaster relief assistance. Following a presidential disaster declaration, FEMA may provide direct and financial assistance to the designated areas.

FEMA's financial assistance is delivered through several grant programs authorized and funded by the Stafford Act. These include Individual Assistance for individuals and households; Public Assistance for state, local, Tribal and territorial governments and certain private nonprofit organizations; and Hazard Mitigation programs that help reduce long-term risks. Other federal agencies may also provide assistance, such as low-interest disaster loans from the Small Business Administration.

Impacted individuals and state, local and Tribal governments must apply for this assistance. The amount of assistance granted is determined based on eligibility requirements for each form of assistance. Survivors have 60 days after a disaster is declared to apply for FEMA disaster assistance.

Funding Purpose and Distribution

FEMA disaster assistance for individuals and households is designed to meet the immediate, basic needs of those affected by a particular disaster, with a primary focus on providing safe, sanitary and livable conditions. Grants may include funding for basic repairs to make your home safe, accessible and functional. FEMA assistance may also provide temporary help with a place to stay while you develop a recovery plan. Assistance is generally for those who are underinsured



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or not insured.

To learn about [the different kinds of assistance available after a disaster](#). For information in Spanish, visit www.fema.gov/es/assistance.

Remember: Even if you have previously applied for FEMA disaster assistance for damage from the Hermit's Peak/Calf Canyon Fire, including if you have been denied assistance by FEMA for damage from the fire, you can still submit a Notice of Loss form to the Hermit's Peak/Calf Canyon Claims Office.

