

# Options for Individuals Experiencing Post-Fire Flooding and Cascading Impacts

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This fact sheet identifies next steps for those impacted by the cascading effects from the Hermit's Peak/Calf Canyon Fire and subsequent flooding.

Recent flooding in San Miguel and Mora Counties and other areas affected by the Hermit's Peak/Calf Canyon Fire burn scar has prompted questions about available compensation for the new damages/losses through the Hermit's Peak/Calf Canyon Claims Office ("Claims Office"). Resources are available for impacted individuals.

## Options for Individuals Impacted by Cascading Effects

Options are available for individuals impacted by flooding and other cascading effects as a result of the Hermit's Peak/Calf Canyon Fire.

1. **I have flood insurance and have filed a claim through my insurance provider.** Unless otherwise stated by your insurance provider, no further action is necessary at this time if you hold a flood insurance policy for damaged structures and/or building contents and have already filed a claim through your provider.

If you are not fully covered for eligible losses, the Claims Office may be able to supplement losses not protected by insurance. You must provide documentation to show you were denied insurance benefits or that your losses exceed what is covered by insurance.

2. **I have flood insurance and have not yet filed a claim through my insurance provider.** If you hold a flood insurance policy for damaged structures and/or building contents, please contact your insurance provider to file a claim through your flood insurance provider.



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The Claims Office cannot duplicate benefits, and therefore you must first go through your insurance provider before making an additional claim through the Claims Office. If you are not fully covered for eligible losses, the Claims Office may be able to supplement losses not protected by insurance. You must provide documentation to show you were denied insurance benefits or that your losses exceed what is covered by insurance.

If you obtained a National Flood Insurance Program (NFIP) policy through the Claims Office and have questions about your coverage, please contact NFIP at [www.floodsmart.gov](http://www.floodsmart.gov) or 800-638-6620.

Any individuals who recently obtained an NFIP insurance policy through the Claims Office, but whose policy is not yet in effect due to the 30-day waiting period should contact their Claims Office Navigator to discuss next steps.

3. **I do not have flood insurance, but I have an ongoing claim with the Claims Office.** Individuals with existing claims, regardless of their status, should consult their assigned Claims Office Navigator for guidance on pursuing additional compensation for the new damages/losses.
4. **I do not have flood insurance and have not previously filed a claim through the Claims Office.** If you have not yet filed a claim with the Claims Office, you can begin the Hermit's Peak/Calf Canyon claims process by submitting a Notice of Loss (NOL) in person by visiting one of our offices, sending an email to [fema-hermits-peak@fema.dhs.gov](mailto:fema-hermits-peak@fema.dhs.gov), or by mailing it to FEMA Hermit's Peak/Calf Canyon Claims Office at P.O. Box 1329, Santa Fe, NM 87504.

NOLs must be submitted before March 14, 2025.

5. **I do not have flood insurance and would like to submit a flood damage claim through the Claims Office; however, I have already submitted and finalized a claim through the Claims Office for unrelated damages.** Claimants who have already signed a Letter of Determination (LOD) and Release and Certification (R&C) form can request to re-open their claim for good cause. This can be done by submitting a signed request to your Claims Office Navigator.



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## Flood Insurance Coverage through the NFIP

The FEMA Hermit's Peak/Calf Canyon Claims Office paid insurance premiums for claimants who filed for NFIP flood insurance through the Claims Office and provided all necessary information to determine a policy premium by April 8. Those who opted into flood insurance coverage through the NFIP received up to five years of flood insurance protection, with premiums paid by the Claims Office.

NFIP flood insurance policy details for claimants who opted into this benefit include the following:

- **Homeowner coverage:** Homeowners can receive up to \$250,000 for the structure and up to \$100,000 for building contents.
- **Residential renter coverage:** Residential renters can cover contents up to \$100,000.
- **Non-residential property coverage:** Non-residential property owners can insure a structure for up to \$500,000 and its contents for up to \$500,000.
- **Deductibles:** Deductibles will be \$2,000 for structures and \$2,000 for contents, and may be covered by the Claims Office.

If you have an active NFIP policy and need to begin an insurance claim through the NFIP, you can visit <https://www.floodsmart.gov/how-do-i-start-my-flood-claim>. You can also call the NFIP at 800-638-6620.

Individuals who missed the deadline for the Claims Office to pay for up to five years of flood insurance premiums can still purchase flood insurance at their own expense by contacting NFIP directly. Additionally, while new requests for the Claims Office to pay for up to five years of premiums are no longer being accepted, individuals can learn more about other risk reduction and mitigation activities that may be compensable by reaching out to the Claims Office or by contacting their claim Navigator.

Anyone impacted by the Hermit's Peak/Calf Canyon Fire and subsequent flooding is encouraged to start a claim with the Hermit's Peak/Calf Canyon Claims Office if they haven't already. Per the Hermit's Peak/Calf Canyon Fire Assistance Act, the deadline to submit a Notice of Loss is March 14, 2025. The Hermit's Peak/Calf Canyon Fire Assistance Act provides that compensation through the Claims Office is not taxable income and will not impact eligibility for other federal benefits.



including social security or Supplemental Nutrition Assistance Program (SNAP). Contact a tax professional for specific tax-related questions. Questions and concerns can also be addressed by calling your claim Navigator or the Claims Office Helpline at 505-995-7133.

For information and updates regarding the Claims Office, please visit the Hermit's Peak/Calf Canyon Claims Office website at [fema.gov/hermits-peak](https://fema.gov/hermits-peak). For information in Spanish, visit [fema.gov/es/hermits-peak](https://fema.gov/es/hermits-peak). You can also follow our Facebook page and turn notifications on to stay up to date about the claims process, upcoming deadlines and other program announcements at [facebook.com/HermitsPeakCalfCanyonClaimsOffice](https://facebook.com/HermitsPeakCalfCanyonClaimsOffice).



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