

What You May Not Know About FEMA Individual Assistance Programs

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If you live in **Chaves County** and were affected by the Oct. 19-20, 2024, storm and flooding, you may know that FEMA is here to help you repair or replace your damaged primary residence and maybe help with the rent on a temporary place to live, but today's FEMA is much more! For example:

Housing Assistance

Money to help you with expenses for damage that impacted your home, which may include:

Rental Assistance: Money you can use to rent housing if you are displaced from your home because of the disaster.

Lodging Expense Reimbursement: Money to reimburse you for emergency lodging expenses, such as hotel or motel, if you are displaced from your home because of the disaster. This money is only available if you do not receive money for displacement under Other Needs Assistance.

Home Repair or Replacement: Money to help you repair or replace your home damaged by the disaster. This may include addressing mold caused by the disaster, or money for hazard mitigation measures, which are examples of actions you can take when making repairs that will help reduce the amount of damage to your home in future disasters. The money **may** also help with pre-existing damage to parts of your home where the disaster caused further damage.

Accessibility Needs: Money to help New Mexicans with a disability with specific repairs to make sure their home is accessible, such as exterior ramps, grab bars, and paved paths to the home entrance. Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster and they are needed due to a disability or an injury or disability caused by the disaster.



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Privately-owned Roads, Bridges: Money for New Mexicans whose only access to their home has been damaged by the disaster.

Private Wells and Septic Systems: Reimbursement for the cost of a professional, licensed technician to visit your home and prepare an estimate detailing the necessary repairs or replacement of your disaster-damaged systems.

Other Needs Assistance

Financial aid to help with disaster-related expenses and needs that are not covered by insurance or other sources, which may include:

Personal Property Assistance: Money to help repair or replace items inside your home that were damaged or destroyed in the disaster. These are items that you need for daily living including household appliances, essential clothing, basic home furnishings, computer devices, uniforms, books and other items used for work (including self-employment) or school. Wheelchairs, communication aids and other items used by family members with a disability are also covered.

Tools and Equipment Assistance: If you are self-employed, FEMA may be able to provide funds to repair or replace disaster-damaged tools and equipment required for your work. This help is available to a wide range of applicants, including farmers, artists, musicians, mechanics and many other occupations. FEMA may also be able to help if you are an employee and you lost tools or equipment required for your job and not reimbursable by your employer.

Transportation Assistance: If your car, truck or van was damaged because of the storm and flooding in Chaves County you may qualify for car or truck repair or replacement assistance. (You do not need to be a resident of Chaves County to be eligible for this assistance.) To qualify, you must apply to FEMA for federal disaster assistance and file a claim with your auto insurance company. FEMA may help cover losses that your insurance policy does not.

Clean & Sanitize Assistance: Has been approved for residents impacted by the storm and flooding. If your home was damaged, but you can safely live in it, FEMA may be able to provide a one-time payment up to \$300, to assist with cleanup.

Medical and dental expenses: Replacing prescribed medication or dental equipment is the purpose of this assistance for those impacted by the October



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storm and flooding in Chaves County. (You do not need to be a resident of Chaves County to be eligible for this assistance.) Grants may be awarded for storm-caused losses and needs for medical/dental items or services, including prescriptions, medical equipment and service animals.

Funeral Assistance: Grants may be provided for uninsured funeral or reburial expenses because of the disaster.

Moving and storage: Money to help you move and store personal property from your home to prevent additional damage, usually while you are making repairs to your home or moving to a new place due to the disaster.

Miscellaneous expenses: Help you pay for specific items, (such as a dehumidifier, chainsaw, etc.) that you purchased or rented after the disaster to assist with recovery. The miscellaneous items may be used for gaining access to your property or with cleaning efforts caused by the disaster.

Childcare: Money to help you pay for childcare expenses or an increased need for childcare due to the disaster.

Group Flood Insurance Policy (GFIP): FEMA offers GFIP to individuals who do not have flood insurance and have received assistance from FEMA after a presidentially declared disaster that included flooding. FEMA may purchase a GFIP on your behalf that gives you three years of coverage.

- GFIP certificates are not transferable to a new homeowner or renter of a home or rental unit and are not transferable to a new home or rental address.
- If or when you sell the property, the future homeowner must also buy and maintain a flood insurance policy.
- **Failure** to maintain flood insurance on the **property** may result in denial of future FEMA assistance for a flood disaster.

How to Apply for FEMA Disaster Assistance

To be eligible for any FEMA Individual Assistance program, you must apply to FEMA. There are four ways to apply:

- Visit DisasterAssistance.gov,
- Download the [FEMA App](#) for mobile devices, or



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- Call the FEMA Helpline at **800-621-FEMA (3362)**. Calls are accepted every day from 5 a.m. to 9 p.m. MT. Help is available in most languages.
- Visit the Disaster Recovery Center located at **Roswell Mall, 4501 N Main St. Roswell, NM 88201** in Chaves County, next to ***Bath & Body Works store***. Open from 10 a.m. to 7 p.m., **Monday through Friday**, 10 a.m. to 5 p.m., **Saturdays. Closed Sundays.**

To view an American Sign Language (ASL) video about how to apply visit [How to Apply for Disaster Assistance - YouTube](#).

For the latest information on the Chaves County recovery, visit fema.gov/disaster/4843. Follow FEMA Region 6 on social media at x.com/FEMARegion6 and facebook.com/femaregion6.



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