

# Take Steps to Keep Your Disaster Recovery on Track

Release Date: Sep 18, 2025

Release Number: 014

Recovering from a disaster is an ongoing process. It is important for New Mexico residents to know the resources available to support their recovery efforts. Here are some steps that may help keep your recovery on track.

## Apply for FEMA Assistance by Oct. 15

Homeowners, renters and businesses in **Doña Ana County** and **Lincoln County**, who sustained damage or losses from the **June 23 – Aug. 5** severe storms, flooding and landslides, have **until Oct. 15** to apply for federal disaster assistance. You will need your email address to apply.

If you have homeowners, renters or flood insurance, you should file a claim before applying for FEMA assistance. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

The fastest way to apply is online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or the Spanish language site [DisasterAssistance.gov/es](https://DisasterAssistance.gov/es).

You may also use the [FEMA mobile app](#) or call the **FEMA Helpline** at **800-621-3362**. Lines are open **from 5 a.m. to 9 p.m. MT daily**. If you use a relay service, captioned telephone or other service, you can give FEMA your number for that service. Helpline specialists speak many languages; press 2 for Spanish.

## Visit an In-Person Disaster Assistance Center

You can receive support, upload documents, review the status of your application and submit appeals by visiting an in-person disaster assistance center. You do not need an appointment to visit a center, and assistance is available in both English and Spanish. You can visit either location below.



**FEMA**

Page 1 of 3

## **Doña Ana County Location**

Disaster Recovery Center

Vado/Del Cerro Community Resource Center

180 La Fe Ave.

Del Cerro, NM 88048

Mon. – Fri. 10 a.m. – 6 p.m. and Sat. 10 a.m. – 3 p.m. (closed Sunday)

## **Lincoln County Location:**

Disaster Resource Center

Eastern New Mexico University-Ruidoso Annex

709 Mechem Dr.

Ruidoso, NM 88345

Mon. – Fri. 9 a.m. – 6 p.m. and Sat. 10 a.m. – 4 p.m. (closed Sunday)

## **Disaster Loans Are Available From the U.S. Small Business Administration**

FEMA works closely with the U.S. Small Business Administration (SBA). SBA disaster loans are not just for businesses: homeowners, renters and nonprofit organizations may also apply. In addition to insurance, an SBA loan may be a source for funding your property repairs and for replacing contents destroyed in a disaster event.

### **Oct. 15 is also the deadline to apply for an SBA loan.**

You can meet with SBA in person at a disaster assistance center in either Lincoln County, at the Eastern New Mexico University-Ruidoso Annex or in Doña Ana County, at the Vado/Del Cerro Community Resource Center. You can also apply online at [SBA.gov/disaster](https://www.sba.gov/disaster). If you have any questions, please call SBA's Customer Service Center at **800-659-2955** or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).



**FEMA**

## Stay in Touch With FEMA

If you applied for assistance from FEMA, stay in touch with the agency to review your application status, update your contact information and provide required documentation as needed. It is critical to keep in touch with FEMA because missing or out-of-date information could slow much needed disaster assistance.

## Read Your FEMA Letter to See if More Information Is Needed for Your Application

A letter from FEMA saying you are not approved for disaster assistance may not be a final decision. Sometimes, FEMA just needs more information or supporting documentation from you.

If you disagree with a FEMA decision, you have the right to appeal. You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help. You may send FEMA estimates for repairs, receipts, bills, etc. Each letter you receive from FEMA explains types of documents that may help you appeal the decision or award amount for that type of assistance.

For the latest information about New Mexico's recovery, visit [fema.gov/disaster/4886](https://fema.gov/disaster/4886). Follow FEMA Region 6 on Facebook at [facebook.com/femaregion6](https://facebook.com/femaregion6) and on X at [x.com/FEMARegion6](https://x.com/FEMARegion6)

