

# You Asked: Navigating Claims Office Concerns

---

We've received valuable feedback from the community, lawyers, and others regarding issues and concerns related to the Claims Office and the review/payment process. Our top priority is to swiftly provide payments to the fire victims. To ensure we address everyone's needs effectively, we're here to directly respond to your questions and concerns.

**Question: Will I receive more money if I work through a lawyer? How many claimants using lawyers have been paid out?**

**Answer:** Compensation amounts, whether the claim is handled through a lawyer or worked independently, are assessed the same way by the Claims Office to ensure all claims are handled equitably. The Claims Office is actively working with lawyers and their contacts to help process their clients' claims.

To date, the Claims Office has paid out over \$620,000 for six claims represented by lawyers. Currently, we are waiting for Proof of Loss documentation from 87% of the 1,600 acknowledged Notices of Loss submitted by claimants with representation. Once we receive the required documents, we'll promptly continue processing these claims.

**Question: Why is the Claims Office taking so long to acknowledge Notice of Losses?**

**Answer:** When our offices opened in April, we established the goal of acknowledging every claim within 30 days. We are meeting that goal and the time to acknowledge Notices of Loss continues to decrease.

**Question: Why did it take so long for the Claims Office to hire arborists?**

**Answer:** The Claims Office hired a number of subject matter experts to support the timely processing of claims, including experts to support reforestation valuation and arborist reports. The first subject matter experts to evaluate reforestation and revegetation claims started working with the Claims Office at the beginning of September and we added additional support staff at the beginning of November. We are actively processing reforestation and revegetation plans and have the resources to process when they are submitted to us.

**Question: Why is the Claims Office encouraging claimants to request extensions to the 180-day deadline?**

**Answer:** Our navigators are here to present options, and the decision ultimately rests with the claimant, allowing them to choose the best course of action for their unique circumstances.

If you've submitted a claim, you have the option to request an evaluation based on the documentation you've provided. We may ask for additional documentation to ensure we have the most accurate information for evaluating your claim. We want to make sure you get all compensation you are entitled to, and sometimes that means more



FEMA

information to support your claim could be submitted into the final claims file. Letting you know an extension is an option is simply aimed at ensuring you have ample time to gather all the necessary documentation for a thorough evaluation.

**Question: Why would I need to request an extension to your 180-day deadline? How long are extensions for?**

**Answer:** You must submit your final Proof of Loss (POL) to the Claims Office no later than 150 days after we acknowledge your Notice of Loss (NOL). If you need more time for a valid reason, the Claims Office can consider extension requests. Typically, these extensions are reviewed in 30- or 60-day increments. To be considered, you must email your extension request or ensure it is postmarked no later than 10 days before the submission deadline.

**Question: What happens if I have already received a partial payment and the 180-day deadline for the Claims Office to pay out the rest of my claim is approaching?**

**Answer:** If you have already received a partial payment, this portion of your claim will be closed out and will not impact the deadlines for the remainder of your claim. For the outstanding portion of your claim, you'll need to submit a final Proof of Loss (POL) to the Claims Office. Ensure this is done no later than 150 days after we acknowledge your Notice of Loss (NOL).

The Claims Office, from the date of acknowledgment, has a maximum of 180 days to make a determination on your case. If you agree with our determination, you can expect to receive your payment within a few weeks. The Claims Office has consistently met this 180-day deadline.

**Question: Will the Claims Office include depreciation of a property's value?**

**Answer:** Yes, the Claims Office permits compensation if the property's value has been significantly diminished long term because of the fire. The Claims Office has engaged an expert to prepare a report documenting long-term loss in property value, but if you have information to support long-term loss of value, we will review your claim for diminution of value now.

**Question: What if I discover additional damage after completing my initial claim?**

**Answer:** Claimants have the option to reopen their claims if they incur additional damages following the initial compensation claim until Nov. 14, 2024. This includes damages or injuries resulting from events such as flooding, mudflow, mold, and debris flow that occurred in the aftermath of the fire.

**Question: Will the Claims Office pay for mental health assistance?**

**Answer:** Yes. Compensation related to mental health treatment and mental health conditions resulting from, or worsened by the fire are eligible for coverage. You will need to document expenses and show that the treatment was for an issue caused or worsened by the fire, but we will not ask for details of your treatment.

For the latest information on the Claims Office, visit [fema.gov/hermits-peak](https://fema.gov/hermits-peak) (for Spanish, visit [fema.gov/es/hermits-peak](https://fema.gov/es/hermits-peak)) or on Facebook at [facebook.com/HermitsPeakCalfCanyonClaimsOffice](https://facebook.com/HermitsPeakCalfCanyonClaimsOffice).