

Hermits Peak/Calf Canyon Claims Public Comment Transcript

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Angela Gladwell, Director, Hermit's Peak/Calf Canyon Claims Office

Ned Pennock, Co-Facilitator

Susan Struve, Co-Facilitator

Introduction

Ned Pennock: Good evening, everyone! Welcome to the last Public Meeting on the Hermit's Peak/Calf Canyon Fire Regulations. My name is Ned Pennock.

Susana Struve: My name is Susana Struve.

Ned Pennock: And we are your co-facilitators for tonight's meeting. I'd like to take this opportunity to introduce Teresa and Laura who will be providing our American Sign Language interpretation this evening. Before we get started, we'd like to thank you for hosting this meeting here in your community and for taking the time to join us. This meeting is a necessary step for us to gather your input on the Interim Final Regulations making sure that they are clear, can be effectively implemented, and that they work for you.

And this is a small facility, so I'll point out the emergency exits over here and there is another one behind us and there is a restroom back in the kitchen area and the door does not latch all the way, so be careful.

Susana Struve: *Provided remarks in Spanish*

Ned Pennock: As we get going, here are a few important things to keep in mind. This meeting will be recorded and later transcribed. The transcript will become part of the public record. Providing a comment here tonight constitutes your consent for your name to appear in the transcript of the public record. Those of you who attended any of the previous meetings, will see some of the same content as before. However, it's important that we provide this material for those attendees who have not seen or heard this before.



FEMA

The primary purpose of this meeting is two-fold. First, we want to bring visibility to the program by providing an overview of our approach and an overview of the program requirements as outlined in the published Interim Final Regulations. This includes clarifications to the Interim Final Regulations based on some concerns that were expressed in the first several meetings.

Second, it's to ask for your comment on the Regulations and as a reminder you will have until January 13th, this Friday, to submit comments.

Finally, let me spend a minute on what this meeting is not intended to do. This is a public comment forum rather than a discussion forum. The comments that you provide tonight are part of the regulatory process to gather your input to help improve the Interim Regulations. This is why we structure the meeting the way we do rather than providing an open forum to answer your questions. Individuals cannot apply for assistance or receive information regarding a pending assistance request as part of this meeting. However, we will have resources and I think we have Notice of Loss Forms that are available for you as you leave and we'll also have a team of folks here who will be available after the meeting to talk to you if you have general questions about the program.

One final word about the public comment process, you can view all written public comments on Regulations.gov. Once the public comment period ends, we will publicly respond to all comments relevant to the Rule before finalizing the Rule. And we will update you on the expected timeline once all comments have been received and we have a better sense of the scope of those comments.

Susana Struve: *Provided remarks in Spanish*

Ned Pennock: Those who indicated an interest in providing verbal comments by signing up before the meeting will be offered the opportunity to speak first. Each person will be given up to 3 minutes to speak. If time allows participants who have not yet spoken will also have a chance to speak. And as a reminder, the final Rule will provide responses to all comments that we receive. We'll also have frequently asked questions on fema.gov/hermits-peak.

Susana Struve: *Provided remarks in Spanish*

Ned Pennock: So, let's take just a brief moment to review tonight's meeting agenda. First, we'll provide a brief update on the efforts to build out the Claims Office. We'll then describe the background of this regulation and review its purpose. After the overview information, we'll explain the instructions for providing your written comments on the Rule during the public comment period. And the majority of the remaining time on today's meeting is reserved for verbal comments for the record on the Hermit's Peak/Calf Canyon Fire Assistance Interim Final Rule and we will conclude with a few closing remarks from Hermit's Peak/Calf Canyon Claims Office leadership.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Thank you, Susana. Hello. Good evening! Thank you all for being here tonight. Taking time out of your busy schedule to come join our public meeting. As we get started, I first want to just take a moment to just acknowledge to everyone how challenging the last many months have been for all of you who have been impacted by this fire and for your community. And how challenging it has been for you all to get what you need to recover. FEMA and the Federal Government have brought you all a range of programs, many of which have been around for

decades and were not designed to meet your needs as you are dealing with a wide range of losses, and I know a tremendous amount of suffering. I know how frustrated you are, and I would also be frustrated.

I also know, as I come into establishing this program that I don't have your trust, and I will need to work very hard to earn it. I understood this situation as I came into the role of Director of the Hermit's Peak/Calf Canyon Claims Office days after the legislation passed on September 30th. But I am here because I care about your recovery, and we have an opportunity together to build and design a program that meets your needs.

I'm in this role because I have a couple of decades of experience building and managing federal programs. And I know that I don't know you or your unique culture and all the issues that we'll need to address that are unique to this area. But what I have done, though, is spend much of my time in this role so far, listening and learning, and will continue to do so, and I don't plan to do this alone. I've started and will continue to build a team, with a priority on hiring local, bringing in the right expertise and putting offices right here in Las Vegas, Mora County, and Santa Fe. We expect these offices will open in February.

We conducted two very successful local hiring events in December, and we're conducting another in Mora tomorrow, January 10th. I'll be including a couple of key roles in the office. It's important to me that we tap into local experience and expertise. First, we will be hiring Navigators who will be engaging with you directly to walk you through the process. The Deputy Director and the Claims Chief will be hired locally. In addition, I've established a Hermit's Peak Advocate role who will report directly to me, separate from our claims team, and will work to resolve issues on your behalf, and provide feedback and recommendations to me and report on those publicly.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Now I'd like to tell you about the new legislation. The Hermit's Peak Fire Assistance Act and the recently signed Omnibus Spending Bill provided a total of \$3.95 billion to compensate individuals, businesses and communities impacted by the Hermit's Peak/Calf Canyon Fire and flooding after the fires. I just want to emphasize for folks that have attended previous public meetings that the addition of the \$1.45 billion in the Omnibus Spending Bill was a recent addition to the previous \$2.5.

This program is very different than other FEMA programs. Those programs, especially the Individual and Households Program, were designed to give people assistance in getting back on their feet after a disaster, not compensating them for a full range of their losses. We will tailor this new program, however, to meet the needs of those impacted, with our primary focus on providing a simple and straight forward process. To achieve this, we're conducting focus groups and listening sessions with community members, business owners, local and state elected officials and other stakeholders.

This program is much more like an insurance program, where you submit a claim across a broad range of losses, with no overall cap on payments; we come to agreement on the amount to provide, consistent with New Mexico law; you accept the amount; and we provide you the funding. There are timeframes in the law to help move this process expeditiously.

If you don't agree with the amount, you can appeal and ultimately go through an arbitration process. Arbitration is where we bring in an independent person who is officially responsible for making the final decision. And it is not until the end of the process that you need to decide to take the compensation through this program or pursue other legal

action. We're designing the process to be as simple and straightforward as possible, so that you do not need outside legal assistance, though of course that is your decision, and we will provide experts or assistance with any third-party assessments that you may need.

The development of the regulations is the very first step in the process to build this office and program. If we continue the comparison of this process to an insurance claim, this regulation is the equivalent of your insurance policy, and it outlines allowable claims and how to navigate the claims process; describes claims evaluation criteria; and provides additional guidance on pursuing an appeal or arbitration of a claims determination. This regulation also provides flexibility for the claims process to meet the unique and specific needs of New Mexico residents.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: The legislation required us to develop the regulations within 45 days of the day the law was signed. This is an extremely fast timeframe for federal agencies to develop regulations, so to meet this timeframe, we initially based the regulation on those from the Cerro Grande Fire, since the law is also very similar. We published the regulations as an Interim Final Rule on November 14th. What this means is that we can begin implementing the program, but also opened a 60-day public comment period. This is the opportunity to get comments from you to ensure the regulations meet your needs.

And during this time, we're also working to build out this office and the claims process, which will continue to occur over the next several months. During this time, we will be hiring staff to support the claims office across a range of duties; identifying and opening facilities to provide one-on-one assistance at fixed and mobile sites; designing the claims process from beginning to end – this includes incorporating any input provided during the open comment period, and through engaging local, state and community leaders; and we're committed to delivering funds as quickly as possible and ensuring a simplified claims process.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: This slide shows the three general steps that are involved in the claims process.

- Notifying the Claims Office that you have a loss related to the fire,
- Submitting to the Claims Office proof of the loss, and
- Receiving payment from the Claims Office for the loss.

We are here today to get your input, so you are part of the process in developing these steps. Details of these general steps are still being developed; however, all of the steps have timeframes that are required by the regulations. We will discuss each of these general steps in more detail in the following slides.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: The first step in the claims process is to submit a Notice of Loss Form to the Hermit's Peak/Calf Canyon Claims Office. Completing this form signals your interest in starting the claims process. The Notice of Loss should include a brief description of each loss or injury. Forms can be downloaded from the Internet at

www.fema.gov/Hermits-Peak. It's important to emphasize that while we are beginning to accept the Notice of Loss Forms, it will take us some time to build out the operation and the claims process to their full capacity. The Hermit's Peak/Calf Canyon Claims Office is expected to be fully operational early this year. And don't worry, there's no rush to complete this form. You will have until November 14, 2024, to file a Notice of Loss Form.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: What types of losses will we cover? The Claims Office will review each claim based on its unique facts and merits. You should not assume that an injury resulting from the Fire is not allowable simply because the regulation fails to address it specifically. Losses may include personal property, business, financial losses, personal injury, including reasonable out-of-pocket treatment costs for mental health conditions resulting from the fire.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Loss of property. Compensation may be awarded for an uninsured or underinsured property loss; a decrease in the value of real property; damage to physical infrastructure; lost subsistence; cost of reforestation or revegetation not covered by any other Federal program; and any other loss determined to be appropriate for an inclusion as a loss of property.

We would like to first acknowledge that the process for valuating and reimbursing Claimants for tree loss is one of the primary concerns for many residents in the affected area. We understand that trees are critical to the livelihood, businesses, and culture for many of those impacted. Before addressing the issue of tree loss under the Rule, we would first like to directly address the misconception that all forms of loss incurred from the Hermit's Peak Fire may be capped at 25 percent. **This is not the case.**

As it pertains to tree loss, the Hermit's Peak Interim Final Rule states that payment for revegetation and reforestation will not exceed 25 percent of the value of the land plus any structures on the land. This does not apply to business losses for timber, crops, or any other natural resource.

However, we do recognize that the language in the Hermit's Peak Interim Final Rule that addresses the reimbursement for tree loss was taken from the Cerro Grande Regulation. We understand that this language may need to be changed to reflect the unique characteristics of the affected area for the Hermit's Peak Fire. The Interim Final Rule provides one way to value the landscaping aspect of vegetation and trees, but we are exploring various ways to ensure that we can provide for the full value of loss and reforestation associated with trees.

It's our intention to design the Hermit's Peak Fire Claims Office process so that all losses, including tree loss, will be addressed fairly and equitably. This is why the public comment period is critical. So that we can receive feedback from the public as to what changes need to be made.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Business loss. Compensation may be awarded for damages to tangible assets or inventory, including timber, crops, and other natural resources; business interruption losses; overhead costs; employee wages for work not performed; loss of business net income; and any other loss determined to be appropriate as inclusion as a business loss.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Financial loss. Compensation may be awarded for increased mortgage interest costs; insurance deductibles; temporary living or relocation expenses; lost wages or personal income; emergency staffing expenses; debris removal and other cleanup costs; costs of reasonable heightened risk reduction; and premiums for flood insurance.

On flood insurance, given the increased flood risk, with the ground charred and unable to absorb water, having a flood insurance policy is vital. Until vegetation is restored, which can take five years or more after a wildfire, flood insurance will protect your homes when flooding occurs. And for more information on flood insurance and how to purchase, visit floodsmart.gov and once our offices are open, we can help you with that.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: What types of losses will we not cover? We cannot compensate for

- Insurance or other third-party payments or settlements,
- Punitive damages, or
- Any legal fees incurred in prosecuting a claim under the Act or an insurance policy.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: The next step, how do you document your losses? The next step in the process is to submit a Proof of Loss. The Proof of Loss Form includes a statement attesting to the nature and the extent of your losses. You have 150 days after we formally acknowledge your Notice of Loss Form to complete the Proof of Loss.

The Claims Office is currently accepting Notice of Loss Forms from residents who are prepared to begin the claims process. Once a Notice of Loss Form is received and officially acknowledged, each claimant will then have 150 days to submit a final Proof of Loss. We will soon, sorry, we are currently recognizing the receipt of the Notice of Loss Forms via email as they're received. However, these emails do not officially trigger the 150-day period for submitting Proof of Loss Forms. This is because we don't want to negatively impact Claimants by initiating the 150-day period for each Notice of Loss submission before adequate Claims Office staff have been hired to ensure that each Claimant has access to the resources needed to help them through the process.

Official acknowledgement of Notice of Loss Forms, which will trigger the 150-day period for Proof of Loss submission, will be sent via direct mail in the coming weeks. The Claims Office will work with the Claimant to determine what level of documentation will be required, offering as much flexibility as possible. We recognize there are a number of circumstances where those impacted by the fire do not have property or other important records. However, it's up to the Claimant to prove injuries and damages through whatever documentation is reasonably available to support their claim, including photographs and video, to demonstrate the nature, extent, and value of their injuries or losses. We know that sometimes documentation may not be reasonably available, if, for example, it burned in the fire. If that's the case, we may determine that the Claimant's statement alone will be sufficient.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Although the Claimant is responsible for the Proof of Loss, through our Navigators and Claims Reviewers, we will assist in preparation of the claim. This includes assistance in understanding and filling out the Proof of Loss Form. We will also have Adjusters and experts available to help the Claimant determine the value of the loss. A Claimant may amend the Notice of Loss to include additional claims at any time before signing a Proof of Loss or add any additional losses during the two-year window to submit a claim.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: What if you incur costs for completing the Proof of Loss? We will reimburse Claimants for the reasonable costs they incur in providing documentation as well as reasonable costs they incur in providing appraisals, or other third-party opinions that we request. We will not reimburse Claimants for the cost of appraisals or other third-party opinions that we do not request.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: How do you get payment? The Claims Reviewer will submit a report for review to determine whether compensation is due to the Claimant. We will provide a written decision to the Claimant on the amount of compensation due to them. We must do this within 180 days of formally acknowledging our receipt of the Notice of Loss. If the Claimant is satisfied with the decision, we will issue payment after FEMA receives a completed Release and Certification Form.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: The Claimant must accept the determination by submitting a Release and Certification Form to FEMA within 120 days after we provide the written decision. Alternatively, the Claimant can initiate an Administrative Appeal. When the Claimant accepts payment for losses through the Act (except for a partial payment), the election is final, and the Claimant may no longer seek other legal avenues for those specific losses. However, within the two-year window, the Claimant may request to reopen the claim to seek compensation for new losses or an injury not previously reported.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: What if you disagree with the decision? First, I would like to emphasize that the Claims Office Advocate will work with Claimants to help resolve conflicts and concerns that they do not feel are being addressed by their Navigator or the Claims Branch. This individual will help identify challenges that Claimants are having and work to develop solutions. The Advocate will report directly to me, the Director of the Claims Office, to ensure that they are able to escalate and address concerns providing public accountability to the process. Please note that after the claims process is completed, if a Claimant is not satisfied, they can appeal and either have the dispute resolved by an independent arbitrator or by New Mexico Federal Court.

If the Claimant is dissatisfied with the outcome of the Administrative Appeal, they may submit the dispute to an independent binding arbitration within 60 days of the Appeal decision. Through arbitration, we will bring in outside officials to serve as an independent official to make the final determination. More specifically, the arbitrators will be

independent and impartial. This is a basic rule for arbitrators generally. They will not be employees of FEMA. And based on the rule, arbitrators will be selected randomly for each requested hearing, further supporting the concept of impartiality.

As an alternative to arbitration, a Claimant dissatisfied with the outcome of an Administrative Appeal may seek judicial review of the decision by bringing a civil lawsuit against FEMA in the United States District Court for the District of New Mexico. This lawsuit must be brought within 60 days of the date that appears on the Administrative Appeal decision.

Susana Struve: *Provided remarks in Spanish*

Ned Pennock: Thanks Angie. We are going to get set up for the public comment part of the meeting now so just give us a couple of minutes please.

Susana Struve: *Provided remarks in Spanish*

Public Comments

Ned Pennock: We're now going to go ahead and start the public comment part of the meeting. If you signed up to speak before the meeting, we'll call your name and bring a microphone to you. When it's your turn to provide a comment please identify yourself and speak directly into the microphone. We'll be using a timer to stay on track. As a reminder, FEMA will not be responding to comments during the meeting, and we request that you limit your comments to no more than 3 minutes. If time allows which it probably will, we'll provide the opportunity for others to speak once all who have signed up have spoken.

Susana Struve: Mr. Jacob Payne.

Jacob Payne: My name is Jacob Payne, and I am an attorney with Singleton and Schreiber who represent hundreds of victims of this fire and flooding, as well as multiple entities. We've submitted several comments on behalf of our firm, as well as many other law offices who've joined in that as well and I'd like to add a few additional comments here. I'd like to point out that this might be understood in terms of an insurance claim but it's not. Insurance claims is a poor model to model this after. And the reason is, as an insurance claim everyone agrees upon the value of the property being insured. You are paying a premium for a certain level of coverage and once that coverage is reached then you no longer have to worry about what's going on. Most people are underinsured. Here the problem is people have to find values for timber, have to find values for reseeded trees, have to find values for the cost to fix erosion and flooding for multiple years to come. And so, in order to do that they need experts to do that. And to force people to ask for those experts after the fact or before they can come equipped to meet with a Claims Officer knowing what the value and what the cost is going to be to them is unfair to the victims. And so, we ask that reasonable cost for experts to come up with those costs be allowed to be recovered by those victims so they can hire people to come to their property and say "hey your two hundred acres of forest land, this is what it costs to reseed. This is what it's going to cost to fix your well. This is what it's going to fix your acequias, your ditches, your culverts." Having that paid for upfront is important to allow for a fair decision.

Furthermore, there needs to be additional work done on the appeals process. Yes, an appeal can be had, and it says in the appeal language that experts can then be hired, but we will avoid more appeals if we allow those experts on the front end of the case, right at the initial point of the claim, as opposed to after people have been undervalued for their property. And so, allowing those experts costs will alleviate the need for a lot of appeals because they will be paid appropriately at the outset as opposed to having to go through a process to fight for what rightfully would be the value of their property.

Furthermore, there's some other changes that need to be done. The arbitrators – arbiters – need to be people who know New Mexico law. A lot of these issues since this bill has to do with New Mexico law, those arbiters need to be well versed in law, preferably lawyers from New Mexico that can make a decision since it's binding on what those provisions of the New Mexico law will be, so that it is fair for everyone there. A lot of you guys from FEMA are from out of state; however, we need to follow New Mexico laws of the bill said in order to make sure it is fair for us New Mexicans and our clients who are seeking to be reimbursed for the cost that occurred to them. Thank you.

Susana Struve: Thank you. Jeanne Tatum.

Jeanne Tatum: Hi, my name is Jeanne Tatum. I would like the Claim Office to consider I would assume there is going to be a primary level of claims for the people who actually had fire damage and flood damage, but please consider business loss for claims for decisions that the State made in closing off areas where we were that were not in direct contact, but we couldn't have business because the State government closed our area down. Thank you.

Susana Struve: Thank you. Joe Tomasik.

Joe Tomasik: My name is Joe Tomasik. I have a comment on the EFRP program which is the Emergency Forest Restoration Program. On that program, it shifts responsibility for the damage done to your land and to the trees and to the environment on your land in that you have to go in and cut the trees down, do whatever environmental remediation is necessary, and then they pay you for it – or you hire crews to go in and do that. The problem is, in my case, I am 75 years old, I'm not going to go in and cut down 600 trees down and do all this work and I don't have the money to hire crews. So, they do have a program called Tierra Monte who came in along my property along the county road, and they did the remediation for the environment, and they cut down hazard trees and so on. So, they need to add to that program an option like that. Where if someone doesn't want to have to do it themselves or hire somebody, the State will come in or whoever and do it for them. Thank you.

Susana Struve: Thank you. Reverend Cline.

Jill Cline: Oh, you knew it right. So, Angela actually asked if I wanted to be added to the list. So, I'm Reverend Jill Cline. I'm an Episcopal Priest with – I work in Taos, Colfax, Mora, and San Miguel Counties. And one of, ma'am you asked about the evacuation – people who were caught up in the evacuations but didn't have fire or flood loss. That's exactly why I asked FEMA to help schedule meetings in South Peñasco, South Taos County, and Colfax counties both, so that those folks who were damaged through the evacuation process understand they qualify under this Act. That's absolutely one of the things that people need to know, and we need to spend money and time advertising that, so folks understand. I heard tonight that there's people who didn't think they qualified for anything, so they didn't come to the meeting tonight.

On my list of things that came up tonight from listening, mobile claims offices need to be in southwest Colfax County, and south Taos County. Also, transcripts, as I've had conversations with several folks tonight, transcripts from all of the public meetings. I am really requesting that they get uploaded to the Federal website before public comments close on Friday because there are people who've had to move out of area who do not have an opportunity to know what was said at the public meetings. They can read public comments, but they don't know what was said here until those transcripts are uploaded. They need time to be able to review that so they can then respond if they have a point triggered. Professional services and attorneys' fees, man I am beginning to think you guys need to hire him as a consultant, Jacob, over there because he's bringing – I mean – the expertise that some of the folks are bringing to the table to help the clients is really necessary. There are so many people that are overwhelmed just by seeing the 45-page Act and looking at it in the PowerPoint. It's overwhelming. I've said it before, if the administration fees here are being paid for out of the Act, then the attorneys' fees and the consultant fees need to also be. It can't be one or the other. Although I will say that there needs to be a cap because 20% of a \$3.95 billion Act is way too much money to go not to our people in the damaged areas.

Power of attorney representation for people, I want to see the representation for people who need it but not necessarily assign the rights over. That scares me for people that might have need to assign their rights. I want them to be able to say "I want representation" but to be able to understand what they are signing.

Public feedback after the final Rule. I'm not seeing that we get an opportunity. You – you've heard what we have to say then you're going to give the Final Rule. What, where do we get our opportunity to respond on the Final Rule.

Are we looking, is FEMA looking, at other experiences besides Cerro Grande? I'm going to go over sorry. Is FEMA looking at other experiences besides Cerro Grande to compare how to handle this particular fire and flood damage because I think the one that utility company in California – what was that called? PG&E – I mean, think they actually have some pretty good template information to look at, too, in terms of how to process all of this so that it's not completely being created from scratch. I think I'm done, and I didn't say anything tonight that'll get me bleeped in the Congressional record this time.

Susana Struve: Thank you.

Ned Pennock: Those are all of the folks who signed up so we'll pause here for a minute, and ask if anybody else would like to provide a verbal comment for the record? Please state your name.

Bret Wier: My name is Bret Wier, and I am the local County Commissioner. I have a concern for our businesses in that, at least some of the preliminary FEMA material I read stated when you're calculating your business loss you would compare to the prior year. And my concern is that the prior year was a Covid year. We're a heavily tourist-influenced economy here and we were already maybe at the depths maybe of our economics business for a lot of our businesses in our area. So, I think there needs to be a provision, because of Covid, that would allow people to look back as far back as 2018 for comparative numbers in order to get compensated for loss of business.

Jeanne Tatum: If I could just elaborate on that and also your point. We were not evacuated, and we weren't evacuated but the State government shut down our area as far as the tourist location. And to go with Mr. Wier's comment, in 2018 that is also not a good year for us because we had the Ute Park Fire and again the State shut

down our recreational opportunities in our area in 2018, as far as the five months of summer. So, we would have to go further back for comparative economic data.

Susana Struve: Thank you.

Michael Jones: Not from the area. I live in Las Cruces. My name is Michael Jones. I'm with Lifelink Training Institute and I heard someone say about people having problems filling out paperwork. Well, that's when we come in and we help. So, I want you to know that we're there. I come up here tonight, barely made it on time for the meeting, for the purpose of letting that be known – know that you're not alone.

Susana Struve: Thank you.

Adrienne Delgado: Hi, I'm Adrienne Delgado from Roybal-Mack Law and I just wanted to comment that we believe FEMA should pay for all appraisals and evaluations needed for a Claimant to submit their packet. It is on the claimant to substantiate a claim and not FEMA to tell them how. So, FEMA needs to reimburse that cost when it is submitted.

Susana Struve: Thank you.

Closing Remarks

Ned Pennock: Ok, that was sufficient pause, I think. Any other comments? Ok, just give us one more moment. Ok, thank you all for your comments this evening. In addition to tonight's verbal comments, you still have time to provide written comments, should you want to do so. The information we have up here on the screen and it's on your information packet.

Susana Struve: *Provided remarks in Spanish*

Angela Gladwell: Ok, I first just want to say thank you to everyone for coming out tonight. Spending your valuable time, providing your comments on this program. Thank you very much for that. I just want to also emphasize that again you can view any of the public comments through the regulation's website. I encourage you to do that if you want to see what other folks are saying. As the comment period closes and we start the adjudication of those comments then we will be responding to all of the relevant comments and that will be publicly available, also, so just wanted to let you know that.

Also, this is not the end of the public engagement on this program. This is the beginning. Again, as I said at the beginning, putting the regulation out for comment is really the first step as we're building this program. So, we have a lot more to do and we are going to be engaging with folks along the way.

The last thing I want to say is Reverend Jill, one, thank you for hosting us and helping to make this meeting happen here. And I appreciate your point about how important it is to reach the residents of Colfax County who have had losses associated with the fire but may not know that they can apply to this program. It really is important that we reach them, and I appreciate any advice and perspective as we really think about our outreach strategy, about how we reach folks, educate them about what opportunities exist and make sure they have that information. So just

know that that's really important do us. With that, I just want to say thank you very much again for your time and have a good evening!

(Whereupon the Public Meeting concluded at 6:46 p.m.)

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