# You Asked: What Expenses Can FEMA reimburse me for?

**Release Date: 5? 11, 2022**

New Mexico residents affected by the wildfires who live in one of five designated counties for FEMA assistance and you incurred expenses for short-term lodging because you needed to evacuate or lost you your home due to the wildfires, may be eligible for reimbursement.

**Question:** Can FEMA reimburse me for my lodging expenses?

**Answer:** FEMA may be able to provide reimbursement for out-of-pocket lodging expenses that are not covered by insurance benefits such as additional living expenses or loss of use. A resident's pre-disaster primary residence must be unlivable, inaccessible or affected by an extended disaster-caused utility outage to be considered.

**Question:** I have insurance, can I still get reimbursed for my lodging expenses?

**Answer:** By law, FEMA cannot duplicate benefits of insurance. Insurance policies may include Additional Living Expenses or Loss of Use coverage, which is a benefit that provides supplemental money to cover increased costs, including temporary housing, when you are unable to live in your home due to a loss covered by insurance.

Lodging Expense Reimbursement (LER) from FEMA may only be considered if an applicant has not received lodging assistance from any other source (e.g., voluntary organization) for the same dates the applicant is requesting LER.

**Question:** What information do I need to provide to seek reimbursement?

**Answer:** To be considered for LER, eligible applicants must submit verifiable lodging receipts or itemized statements with the following information: The name of the applicant or co-applicant, information for the lodging provider (name, address and phone number), dates of occupancy and the amount of expenses

incurred.

**Question:** Where can I upload my lodging receipts?

**Answer:** Applicants can upload their receipts online to their DisasterAssistance.gov account. All documents should include the registration number and DR-4652-NM. Download instructions on how to upload your documents. This information is available in multiple languages.

Applications may also be submitted through standard mail at:
P.O. Box 10055
Attn: FEMA
Hyattsville, MD 20782-8055

Or Fax 1-800-827-8112 (Cover sheet required)

**Question:** When can I expect to receive reimbursement for my eligible lodging expenses?

**Answer:** LER requests are manually reviewed by processing staff. In larger scale disasters, it can take one to two months after receipts are submitted to receive reimbursement.

**Question:** Can I get reimbursed for my food or transportation costs while I'm staying at a hotel?

**Answer:** No. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls, transportation or other miscellaneous expenses.

**Question:** Can I get reimbursed for food lost due to the disaster?

**Answer:** No. Food loss is not covered by FEMA's Individual and Households Program (IHP). Voluntary Organizations in the disaster area may be able to help you with food needs.

**Question:** I am staying with friends or family; can I get reimbursed for any costs?

**Answer:** No. Lodging expenses incurred while residing at the home of family or friends will not be reimbursed.

**Question:** Does FEMA reimburse/cover the loss of secondary residences?

**Answer:** No. FEMA will provide disaster assistance to eligible applicants for a primary residence. FEMA will not consider more than one primary residence for a survivor and his/her spouse. FEMA defines your primary residence as the place where you live for more than six months of the year.

**Question:** FEMA reimburse for loss of outbuildings (detached garages, sheds, barns etc.)?

**Answer:** No. FEMA provides financial assistance for disaster-related necessary expenses and serious needs that are not covered by insurance or provided by any other source. However, FEMA encourages applicants with losses to apply for assistance so they may be provided with necessary referrals to voluntary agencies who may be able to help.

**The following New Mexico counties have been designated for FEMA Individual Assistance: Colfax, Lincoln, Mora, San Miguel and Valencia.**

Apply online at DisasterAssistance.gov or call the FEMA Helpline at 800-621-3362. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.