

# FEMA May Help Even If You Are Insured

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FEMA may provide assistance to underinsured residents of New Mexico who were impacted by the South Fork and Salt Fires and flooding. Even if you have insurance, FEMA may be able to help with costs that insurance doesn't cover. The following information explains how insurance affects eligibility for FEMA assistance:

## What should I know about FEMA assistance if I have insurance?

You need to tell FEMA about all the insurance coverage you have (e.g., flood, homeowners, renters, vehicle, mobile home, medical, burial, etc.) when you apply for FEMA assistance. FEMA can't pay for costs that your insurance covers, so it's important to contact your insurance company right away to file a claim.

## What if I still need help after getting money from my insurance?

In some cases, FEMA may help pay for costs your insurance didn't cover, up to FEMA's maximum award amounts. So, if you still need assistance, you can send FEMA a copy of the documents from your insurance company that show the damage or expenses your insurance covers. The types of documents residents can send include:

- Insurance settlement information.
- Insurance denial letter, including a denial because damage did not exceed the policy deductible.
- Proof of lack of insurance, such as a policy with an exclusion for specific causes of damage, or a lack of coverage for temporary housing.

## How does my insurance affect my FEMA assistance amount?

FEMA may be able to help with costs that your insurance doesn't cover. For each type of assistance, FEMA will look at your insurance payout and compare it to



your verified loss or damage.

If your net payout (the amount your insurance paid for your claim after deductibles) is less than the loss amount recorded during your FEMA inspection, you can get Home Repair Assistance for the difference between FEMA verified loss and your net insurance payout — up to the maximum award amount. For example:

- If you received \$2000 from your insurance company for home repairs and a FEMA inspection determines you need \$8000 of basic repairs to make your home safe to live in, you could be awarded up to \$6000 from FEMA.

### **Will FEMA help pay insurance deductibles?**

It depends. FEMA doesn't directly pay deductibles, but your FEMA award may be able to cover some or all of your deductible.

### **What about things insurance doesn't cover?**

Yes, FEMA may cover things that insurance doesn't cover, like damage to wells and septic systems.

### **How can FEMA help when my insurance claim is delayed?**

In some cases, FEMA may be able to provide some help while you are waiting for your insurance settlement. If it has been **30 days** or more since you filed your insurance claim and you have received no funds, call the FEMA Helpline at 800-621-3362. FEMA may be able to provide you some initial funds to rent somewhere to stay while you wait for your insurance settlement.

### **I don't agree with FEMA's decision. How can I appeal?**

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The eligibility letter you get from FEMA will have more information about what may be missing from your application and what types of documents you may need to submit to avoid an appeal.

- You may use an optional Appeal Request form, which is included in the eligibility letter you receive from FEMA. You can also choose to write and sign a



letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 800-827-8112 (Attn: FEMA).
- Visiting a Disaster Recovery Center.

***You cannot receive FEMA assistance if you have not applied to FEMA for federal disaster assistance.***

## How to Apply for FEMA Disaster Assistance

The first step for residents and business owners in **Lincoln, Otero, Rio Arriba** and **San Juan Counties** and the **Mescalero Apache Reservation** to receive assistance is to apply to FEMA. There are four ways to apply:

- Go online to [disasterassistance.gov/](https://disasterassistance.gov/)
- Download the [FEMA App](https://fema.gov/about/news-multimedia/mobile-products) for mobile devices at [fema.gov/about/news-multimedia/mobile-products](https://fema.gov/about/news-multimedia/mobile-products)
- Call the FEMA Helpline at 800-621-3362 between 5 a.m. and 9 p.m. MT. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.
- Visit a Disaster Recovery Center operated by the state of New Mexico and FEMA. For location and hours, visit [fema.gov/drc](https://fema.gov/drc)

For video in American Sign Language on how to apply for assistance, visit [youtube.com/watch=WZGpWI2RCNw](https://youtube.com/watch=WZGpWI2RCNw).

There are no costs involved to apply for, or receive, FEMA assistance.

If you live in **Lincoln, Otero, Rio Arriba** and **San Juan Counties** or the **Mescalero Apache Reservation** the deadline to apply for FEMA assistance is **Oct. 19, 2024**.

