

Deadline to File for Flood Insurance Through the Claims Office is April 1

Release Date: February 28, 2024

SANTA FE, N.M. – The FEMA Hermit’s Peak/Calf Canyon Claims Office is making five years of flood insurance available to individuals and business impacted by the fire. To receive a federally backed National Flood Insurance Program (NFIP) policy, you must submit a claim for flood insurance no later than April 1. In most cases, there is a 30-day mandatory waiting period for all new NFIP policies. Submitting a claim for flood insurance coverage by April 1 will help to ensure coverage goes into effect before spring snow melt and monsoon season begin.

People have two options for obtaining flood insurance through the Claims Office:

- The Claims Office can pay up to five-years of flood insurance coverage through the NFIP. There are no out of pocket expenses, the Claims Office will pay for the premium directly.
- You can be reimbursed for a policy you purchased through a private insurance company after the fire.

Eligible claimants include:

- Households that were not required to carry flood insurance prior to the start of the fire on April 6, 2022.
- Properties located in NFIP-participating communities in Mora and San Miguel counties.
- Properties outside of Mora and San Miguel counties but in proximity to the burn scar may be eligible on a case-by-case basis to those who can demonstrate an increased risk of flooding.

If your property was required to carry flood insurance before the fire, you are not eligible to obtain flood insurance through the Claims Office. If your community is not an NFIP participating community, you are only eligible to be reimbursed for flood insurance purchased through the private market. To find out if your



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Page 1 of 2

community is a participating NFIP community contact your Navigator or call the Helpline at 505-995-7133.

If you have already submitted a Notice of Loss and would like to discuss eligibility for a new flood insurance policy, reach out to your navigator to discuss options.

If you have not yet submitted a Notice of Loss but would like to discuss your eligibility for a flood insurance policy through the Claims Office, you may call the Claims Office Helpline, 505-995-7133, or reach out by email, fema-hermits-peak@fema.dhs.gov.

The FEMA Hermit's Peak/Calf Canyon Claims Office is committed to meeting the needs of people impacted by the Hermit's Peak/Calf Canyon Fire and subsequent flooding by providing full compensation available under the law as expeditiously as possible. The Claims Office has approved 1,589 claims, which is 68 percent of the 2,340 claims with documentation submitted. More than \$406 million in payments have been approved. FEMA is only permitted to pay claims that have a signed Proof of Loss form and supporting documentation. Anyone impacted by the Hermit's Peak/Calf Canyon Fire and subsequent flooding is welcome to visit any one of our three Claims Offices. Visit fema.gov/disaster/current/hermits-peak/contact-us for locations and hours.

For information and updates regarding the Claims Office, please visit the Hermit's Peak/Calf Canyon Claims Office website at fema.gov/hermits-peak. For information in Spanish, visit fema.gov/es/hermits-peak. You can also follow our Facebook page and turn notifications on to stay up to date about the claims process, upcoming deadlines and other program announcements at facebook.com/HermitsPeakCalfCanyonClaimsOffice.



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Page 2 of 2