

# Understanding What Uninsured Losses FEMA May Cover

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## Can FEMA Help Pay for Damage to my Home?

Residents who have uninsured or underinsured losses from the recent wildfires, and live in a designated county (Colfax, Lincoln, Mora, San Miguel and Valencia), may be eligible for FEMA help to make their homes livable. FEMA assistance is not the same as insurance. Assistance only provides the basic needs for a home to be safe, sanitary and livable. Home damage must be related to the wildfires that began April 5.

FEMA inspectors may contact residents who applied for help to complete damage assessments and calculate losses.

Every resident's situation is unique. FEMA assistance will allow you to make basic home repairs. Expenses for repairs that exceed the conditions to make a home safe, sanitary and livable are ineligible. FEMA assistance may include:

**Property:** FEMA may assist with home repair or replacement due to damage caused by fire, ash, or straight-line winds.

**Personal Property Assistance:** Funds for applicants to repair or replace essential uninsured disaster-damaged personal property. FEMA does not cover items such as dishwashers, home theater equipment, or other non-essential items.

**Transportation Assistance:** Funds for primary vehicles damaged by the disaster, including damage from fire, fallen trees, power lines or vehicle accidents caused by unsafe driving conditions.

While FEMA cannot reimburse you for food lost due to a power failure, voluntary organizations in your community may be able to help. You can also call 211 for assistance.



To apply for FEMA assistance, visit [disasterassistance.gov](https://disasterassistance.gov). If it is not possible to apply online, call the FEMA Helpline at 800-621-3362, from 7 a.m. to 10 p.m., Mountain Time seven days a week. Those who use a relay service such as a videophone should update FEMA with their specific number assigned to that service. Multilingual operators are available (press 2 for Spanish).

For the latest information on the wildfires, visit [fema.gov/disaster/4652](https://fema.gov/disaster/4652) Follow us on Twitter at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) and like us on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).



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