

FAQ: What Kinds of Hermit’s Peak/Calf Canyon Losses Can I Claim?

You can claim compensation for a wide variety of losses caused by the Hermit’s Peak/Calf Canyon fire and subsequent flooding. The information provided below provides some examples of losses that can be claimed. This is not an exhaustive list and claimants should direct questions on eligible losses to their Claims Navigator.

Property Loss	Business loss	Financial loss
<ul style="list-style-type: none"> • Uninsured or underinsured losses • Decrease in the value of real property • Damage to property and physical infrastructure • Debris removal • Loss of your land's ability to feed you through hunting, farming, or fishing. • Cost of reforestation or revegetation not covered by any other federal program 	<ul style="list-style-type: none"> • Assets or inventory (including timber, crops and other natural resources) • Business interruption and overhead costs • Wages paid to employees for work not performed • Business Income 	<ul style="list-style-type: none"> • Increased mortgage costs • Insurance deductibles • Temporary living or relocation expenses • Lost wages or personal income • Debris removal and other cleanup costs • Costs to reduce risk from natural hazards to pre-fire level • Disaster assistance loans • Certain loan expenses • Flood Insurance premiums • Medical expenses and mental health treatment

Frequently Asked Questions

Question: What if my loss isn’t listed here?

Answer: These are only examples of losses. If you’re unsure if your loss can be claimed, ask your Claims Navigator.

Question: Can I only claim losses from one category? What if I have property, financial *and* business losses?

Answer: Every claimant’s needs are unique, and you can submit a claim for losses from every category if they apply to your situation. For example, claiming lost business income will not disqualify you from claiming property or financial losses.



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Question: What are some real-world examples of losses that may be eligible for a claim?

Answer: Real-world examples of loss are provided below:

- Your land was damaged or destroyed in the fire.
 - Some of the losses you may be eligible for include: the appraised value of the land (the property); the cost of purchasing and raising the cattle which can now no longer graze on the land (financial); and the money you lost because you had no cattle to sell (business).
- Your home was destroyed. You can claim compensation for:
 - Costs for temporary lodging while evacuated; rent if you were/are unable to live in your home due to the fire; the cost to repair or rebuild your home; cost of content replacement; costs to reduce risk from natural hazards; the loan you took out to cover your immediate needs for food and shelter; and the cost of clearing the debris from your private property or the private road leading to your home.
- You are a farmer/rancher and your crops, supply of livestock feed was destroyed in the fire/flood; and you were unable to use your land for producing crops/feed due to the fire/flood. You may be able to claim compensation for:
 - The loss of your crops or feed during the event as a business loss (similar to inventory loss) and claim for the business disruption.
- You are a restaurant owner, and you lost your inventory of food and were unable to reopen for several months after the fire but continued to pay your employees.
 - You may submit a claim for business losses due to your lost inventory, loss of net income during closure, and wages paid to employees who were not able to do their job.
- Businesses loss related to not being able to operate your hunting guide business after the fire or loss of access to locally available natural resources you have used to produce artisan products such as pottery.
- Loss of subsistence resources used to feed (wild game, fish, wild plants) and clothe (wild furs and hides) your family, heat (firewood) or build (adobe or timber) your home, or resources you may have used for cultural or spiritual practices in your community.

Question: What kind of documents do I need to submit to prove my losses?

Answer: Documentation may vary depending on the type of loss. Examples may include receipts for repairs, invoices, proof of payment for a service or item, cost estimates from contractors or other professionals, photographs, insurance statements, property deed or tax records, vehicle title, pay stubs, title to land and vehicles, pictures of what was lost, documents showing things like the condition and square footage of a structure, proof of contents if available, or other documentation that demonstrates ownership, proof of purchase/payment, property value and/or loss, or a financial loss. Your Claims Navigator is available to answer any questions you may have.

Question: What if I lost documents I need in the fire?

Answer: If you need to gather and prepare any paperwork related to your claim for losses from the Hermit's

Peak/Calf Canyon Fire, you may need to replace some of your records. Some of these may be required to complete forms with the Claims Office, or you may want to get copies to have on hand for other use.

Claims Navigators will be able to support you in helping you get your documents replaced. They will have phone numbers and websites to any offices or agencies that may be needed to help replace lost documents.

Question: What if the property owner has passed away since the fire and the estate is in probate?

Answer: When possible, a clear title is the preferred documentation for legal property ownership. In cases where a clear title is not available because the property is in probate, the lawfully appointed executor or an attorney acting at the behest of the lawfully appointed executor are able to act as the Claimant and should submit documentation validating their role as executor. Then the Claims Office would apply the same claim processing procedures except that any claims payment would be made to the estate.

Question: Can I appeal or dispute the Claim's Office's determination of what losses are eligible?

Answer: Yes. If you disagree with the Claim's Office determination you can submit an appeal through a formal process with our office. All Claims Office appeals should be addressed directly to the Director of the Claims Office. Additional information on appeal processes and procedures will be made available on [fema.gov/hermits-peak](https://www.fema.gov/hermits-peak). The Claims Navigators or Advocate can help you understand how to access the appeals process.

Fill out a Notice of Loss, learn more about the Claims Office

If you haven't filled out a Notice of Loss form yet, visit [fema.gov/sites/default/files/documents/fema_notice-loss-hermits-peak-fire-form.pdf](https://www.fema.gov/sites/default/files/documents/fema_notice-loss-hermits-peak-fire-form.pdf) for a link to download or print the form. For instructions on how to file, including where to submit your form by email or by mail, visit [fema.gov/sites/default/files/documents/fema.gov_hermits-peak-calf-canyon-fire_how-to-submit-notice-of-loss-form_20221114.pdf](https://www.fema.gov/sites/default/files/documents/fema.gov_hermits-peak-calf-canyon-fire_how-to-submit-notice-of-loss-form_20221114.pdf). Claimants may submit more than one Notice of Loss if that is the best strategy for your unique situation. Your Navigator can help you develop a strategy for how to approach your overall claims including Notice(s) of Loss.

Watch for additional information through local media outlets, community meetings, postings in local stores, county offices and churches and through Facebook at [facebook.com/HermitsPeakCalfCanyonClaimsOffice](https://www.facebook.com/HermitsPeakCalfCanyonClaimsOffice).

The Hermit's Peak/Calf Canyon Fire Assistance Act provides compensation for those impacted by the Hermit's Peak/Calf Canyon fire. Compensation may cover eligible losses, including personal injury, loss of property, business loss or financial loss. For more information, visit [fema.gov/hermits-peak](https://www.fema.gov/hermits-peak). For information in Spanish, visit [fema.gov/es/hermits-peak](https://www.fema.gov/es/hermits-peak).