



November 19, 2024

NR- 048

Claims Office News Desk: (505) 995-7035

ClaimsOffice@fema.dhs.gov

News Release

File for Flood Insurance Through the Claims Office

New Deadline Is December 20, 2024

SANTA FE, N.M. – Congress and the President extended the deadline to file a claim for flood insurance from May 31, 2024, to December 20, 2024. Requests for flood insurance paid for by the Claims Office must be submitted to the Hermit's Peak Calf/Canyon Claims Office by December 20, 2024. Claimants can either submit a new Notice of Loss (NOL) for flood insurance or amend an existing Notice of Loss.

Eligible individuals and/or businesses with a heightened risk of flood from the fire may receive National Flood Insurance Program (NFIP) flood insurance for a period of five years. To receive a federal NFIP policy or to be reimbursed for a private flood insurance policy, you must submit a NOL for flood insurance no later than the December 20 deadline. There is a 30-day mandatory waiting period for all new NFIP policies. Submitting a claim for flood insurance coverage by the December 20, 2024, deadline will help to ensure coverage goes into effect before spring snow melt and monsoon season begin.

There are two options for obtaining flood insurance through the Claims Office:

- The Claims Office can pay for up to five years of flood insurance coverage through the NFIP and there are no out of pocket expenses, as the Claims Office will pay for the premium directly.
- Claimants can be reimbursed for a policy purchased between April 6, 2022, and December 20, 2024, through either the NFIP or a private insurance company if they were not required to carry flood insurance before April 6, 2022, and now are required to purchase flood insurance or have a heightened risk of flood.

Eligible structures include:

- Properties that were not required to carry flood insurance prior to the start of the fire on April 6, 2022, and did not purchase flood insurance before April 6, 2022.
- Properties where there is a heightened risk of flood from the fire that were not insured prior to the fire.
- Properties owned or rented by claimants located in NFIP-participating communities in Mora and San Miguel counties.
- Properties owned or rented by claimants outside of Mora and San Miguel counties but in proximity to the burn scar may be eligible on a case- by-case basis if they can demonstrate an increased risk of flooding.
- Properties owned or rented by claimants with two or more outside rigid walls with a fully secured roof and that is affixed to a permanent foundation.

Learn more at fema.gov/hermits-peak

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If the property was required to carry flood insurance before the fire, it is not eligible to obtain flood insurance through the Claims Office. If the individual's community is not an NFIP participating community, they are only eligible to be reimbursed for flood insurance purchased through the private market. To find out if your community is a participating NFIP community contact your Navigator or call the **Claims Office Helpline, 24/7 at (505) 995-7133**.

If an individual has already submitted a NOL and would like to discuss eligibility for this flood insurance policy, they can reach out to their Navigator to discuss their options.

If an individual has not yet submitted a NOL, the deadline for submission is **Dec. 20, 2024**. To discuss eligibility for a flood insurance policy through the Claims Office **call the Claims Office Helpline 24/7 at 505-995-7133 or via email at [fema- hermits-peak@fema.dhs.gov](mailto:fema-hermits-peak@fema.dhs.gov)**.

The Claims Office is committed to meeting the needs of impacted people by the Hermit's Peak/Calf Canyon Fire and cascading effects by providing compensation available under the law as expeditiously as possible. At the time of publication, the FEMA Claims Office has paid \$1.5 billion to claimants.

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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