

HORIZONS

Office of Cerro Grande Fire Claims



The Federal Emergency Management Agency

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THE DIRECTOR'S CORNER

As we enter the final months of program, we are working harder than ever. Not only is August 28 the deadline for filing new claims, it is also the deadline for submitting a Proof of Loss for claimants who filed before March 28, 2002.

We have been listening closely to our claimants about what is needed to assure no one is left behind when the August 28 deadline passes. Some of the types of assistance we now provide to claimants to help them complete their claims include:

- A renewed presence at the Los Alamos Library on Saturday mornings from 9:00 a.m. to noon to answer questions and offer assistance.
- The Los Alamos Fire Survivors Association and OCGFC are jointly holding workshops. The next workshops are scheduled for July 18 and August 8 at the Church of Christ, 2323 Diamond Drive.
- OCGFC has staff specifically assigned to assist claimants with their Personal Property Inventories. Also, some claimants complete or nearly complete with their personal property lists have begun to mentor others who are still working to complete their inventories. Claimants who are taking advantage of these resources are making good progress completing their lists.
- Our office will have experts complete a study of the residential real estate market in Los Alamos County to determine if there has been a permanent loss of value in accordance with New Mexico law.

We continue to encourage claimants who may be eligible for mitigation to apply -- safer homes make a safer community!

OCGFC Hires Architect for Site work and Rebuilding Issues

Greg Walke, a licensed architect for 30 plus years, has recently joined the Office of Cerro Grande Fire Claims to work on the complex issues of additional site work, grading, compaction and soil testing. When there is a discrepancy between costs associated with site work for claimants and what is perceived to be 'normal' costs, Greg hired on to perform an analysis so that an appropriate amount of compensation can be awarded.

In the few weeks that Greg has worked, he has learned one valuable concept: compensation is based on the reconstruction of the pre-fire structure, not what people intend to build today. In addition, it helps to have as much information on the pre-fire structure so that the compensation is fair and reasonable.

When asked what his favorite project has been he replied, "I like Frank Lloyd Wright's response to that question---My favorite project is ---the next one." Greg can be contacted at 661-3121.

FAQs on Completing Your Claim

Q: What is the deadline for completing my claim?

A: Claimants who filed a Notice of Loss **before March 28, 2002** must complete their claim by signing a Proof of Loss **by August 28, 2002**.

Q: What happens if I can't get my Proof of Loss completed by the end of my extension?

A: If the extension was granted until August 28, 2002, the Proof of Loss must be signed on or before that date. If your extension ends before August 28 only in cases of hardship, a one-time, 30-day extension not to exceed August 28, 2002 may be granted.

Q: What happens if I do not submit my Proof of Loss by August 28, 2002 and I filed before March 28, 2002?

A: If a Proof of Loss is not received by August 28, 2002, a decision will be made on the amount of compensation you are due, based on the information already in your file. If you miss the August 28, 2002 deadline for submitting a Proof of Loss, you will not be able to appeal that decision and you will lose the 5% claims preparation expense fee. In addition, if we do not receive from you a Proof of Loss, you may be required to repay any partial payments that were received.

Q: Can I get an extension beyond August 28, 2002?

A: No, you may not. No extensions will be granted after this date.

Q: What is the last day to request to reopen my claim?

A: August 28, 2002, except for mitigation. You may reopen your claim to request mitigation funds until August 28, 2003.

Q: Can I withdraw my claim and re-file on or before August 28th to buy more time?

A: Yes you may. However claimants withdrawing must repay any monies they have received from OCGFC to date.

Q: If I appeal a portion of my claim, can I still receive a payment for the uncontested portions?

A: Yes, you can request in writing, a partial payment of any undisputed compensation awarded not paid on any previous partial payment, less the 5% claims preparation expense.

Q: Do I need to be actively in the rebuilding process to be eligible for mitigation?

A: No, you may be eligible to receive mitigation funding before rebuilding.

A Safer Home, A Safer Community

OCGFC claimant Donald Peterson and his wife, Lois, are in the final stages of remodeling a house they purchased to replace their home that was lost in the fire. The Peterson's applied for and received a mitigation grant to assist them in making their new home safer and more fire resistant.

"We found applying for our mitigation grant to be a pretty painless process - even though I believe we were the first mitigation project that didn't involved a rebuild but instead mitigated another property" said Mr. Peterson.

The mitigation projects they chose included:

- Upgrading to a light industrial grade roof
- Replacing the doors with more fire resistant types
- Adding attic ventilation
- Adding metal soffit and fascia
- Creating a defensible space around their home
- Adding a plastic chip outdoor deck that looks like a wooden one - but is fireproof

Mr. Peterson said of his mitigation efforts, "I think it made a much better remodel - even under normal circumstances - but we got caught in needing to comply with the new codes so the mitigation grant really helped us. We were spoon fed through the mitigation process by the mitigation specialist. We knew exactly what we had to work with which helped us budget the overall project."

If your residence was damaged or destroyed as a result of the Cerro Grande Fire and you received \$2000 or more in compensation you may be eligible for mitigation. For more information call Dale Lowe at 661-3121.

**Updated Policy Manual
available on FEMA & OCGFC
websites or at service center**