

HORIZONS

Office of Cerro Grande Fire Claims



The Federal Emergency Management Agency

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IN THIS ISSUE:

The Director's Corner
Mitigation Specialist Hired
Individual Ombudsman Named
Individual Mitigation Encouraged
IRS Contact Information
County Closes Claim
Flood Season Approaches

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www.cerrogrande.losalamos.com
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SERVICE CENTER:

Located in Los Alamos in the Mari-Mac Plaza, across from Smith's grocery, between GNC and the Blue Window Bistro

Hours:

9 a.m. - 6 p.m. Monday-Friday
9 a.m. - 7 p.m. Thursdays

OMBUDSMAN:

Individual and Business

Bill Lehman
Office: 661-3121
Cellular: 505-934-9698

MITIGATION SPECIALIST:

Dale Lowe
Office: 661-3121
Cellular: 505-934-9768

THE DIRECTOR'S CORNER

As we step into spring, the Cerro Grande Fire Assistance Act program steps into its final six months. Our office is working hard to finalize and complete all the claims that have been filed. I encourage those who suffered losses as a result of the Cerro Grande Fire and have not yet filed a claim to call or come in now. I also encourage those who requested extensions until the end of the program, and those who are still working on their claims to come in now to our office and let us assist you in completing your claim.

In a recent survey of those who lost their homes, besides the personal property inventories, other issues that are preventing claim closure by those who lost their homes in the fire include: construction and site work concerns, mitigation and loss of use.

One of the common concerns I hear from claimants who lost their homes in the fire is that they cannot close their claims because they have not completed the process of rebuilding. Our program is designed to compensate individuals for *what they lost, not for what they are rebuilding*. If you have questions or concerns about outstanding issues such as loss of use- otherwise known as additional living expenses, additional site work costs or architecture fees, please let us know immediately so that we can work with you regarding those concerns, so that you can complete your claim.

We understand that while compensation for the losses suffered is a big part of the recovery process, it is just one step in recovery as a whole. We are working hard to assist all our claimants in completing their claims now, so that they are able to take their compensation and make important decisions regarding their futures.

Numerous resources are available to assist claimants in the sometimes difficult and daunting task of completing personal property inventories. Volunteers from the Computer Users Group are available to meet with claimants to search for prices of specialty items. Our office can provide detailed lists of common items found room by room in a household. We also have catalogs that claimants can take home to help them identify items they lost.

As the days continue to count down before the program ends August 28, 2002, we will continue to look for and find ways to best serve all our claimants in completing the Cerro Grande compensation process. If you have any suggestions, comments, questions or concerns contact our ombudsman, Bill Lehman or me.

I can be contacted directly at: director@cerrograndfire.com.

Dale Lowe Hired as Mitigation Specialist

FEMA's Office of Cerro Grande Fire Claims (OCGFC) recently hired mitigation specialist Dale Lowe to assist individuals with their mitigation plans. Dale came to FEMA from the private sector five years ago. He has worked on disasters throughout the United States, Guam, the Northern Mariana Islands, and Puerto Rico. Dale has served as a mitigation specialist, floodplain manager, insurance specialist, and grant specialist on hurricanes, floods, earthquakes, ice storms, and mudslide disasters.

"I realize that the fire was a horrific event for this community. I'm pleased with the opportunity to assist the citizens of Los Alamos in their recovery." said Dale. "I encourage those who are eligible or are wondering if they're eligible to apply for mitigation compensation"

Bill Lehman Named Individual and Community Ombudsman

Veronica Verde, OCGFC's individual ombudsman is headed home to Los Angeles. Veronica was there to open the doors of our Espanola Service Center on August 28, 2000. Bill Lehman, who is currently the business ombudsman, will become the ombudsman for both businesses and individuals on March 21.

Los Alamos County Closes Claim

The Los Alamos County Council on Tuesday, March 12, voted to close their Cerro Grande Claim on Friday, March 15. Like individual claimants the County will sign a Proof of Loss estimating all damages they suffered as a result of the Cerro Grande Fire.

Because of the complexity and size of the claim, the County and the OCGFC are entering into a closure agreement. The agreement guarantees the County can automatically reopen their claim on or before August 28, 2002, for the OCGFC to reevaluate any cost overruns and possible additional damages.

The County has been allotted \$30 million for mitigation projects. They have until August 28, 2002 to identify community-wide mitigation projects.

IRS Contact Information

Tax questions regarding your compensation? Contact the Internal Revenue Service. The local phone numbers are:

- Los Alamos 505-661-8235
- Santa Fe/Albuquerque 505-837-5501

Mitigation Available to Individuals

Especially with this year shaping up to be extremely dry, mitigation is more important than ever to both the homeowner and the community. The Cerro Grande mitigation program compensates individuals for actions taken to reduce the risk of future fire and flood losses.

Approximately 800 claimants who are eligible for mitigation have not yet filed their mitigation claims. Anyone whose residence was damaged or destroyed as a result of the Cerro Grande Fire and received \$2000 or more in compensation may apply for mitigation funds toward another home which they are rebuilding, purchasing, or own within the four core counties--Los Alamos, Rio Arriba, Sandoval, and Santa Fe. Claimants can apply for up to 15% of the compensation they received for losses and damages to their structure and land. Claimants must file for mitigation and have the measures completed by August 28, 2003.

For more information call Dale Lowe at 661-3121.

Purchase of Flood Insurance Encouraged Before May 12, 2002 Deadline

Reimbursement is available for the cost of flood insurance premiums for residents at heighten risk for flood due to the Cerro Grande Fire.

Flood insurance must be in place at least one month prior to a flood insurance claim being filed. The Internal Revenue Service considers flood insurance reimbursement to be taxable income.

The last day to purchase flood insurance and be eligible for reimbursement is May 12, 2002.

\$273 Million Paid (As of 3/18/02)

**15, 868 Total claims received
14,099 total claims completed
1,769 claims pending**

**14,242 individual claims received
580 individual claims pending**

**1,658 business claims received
101 business claims pending**

**167 individuals mitigation claims
800 claimants still eligible**

**4,137 insurance claims filed
No subrogation claims paid**