

State of New Mexico Fire and Flood Recovery (2024 Events) Community Development Block Grant – Disaster Recovery Action Plan



New Mexico Department of
Homeland Security and Emergency Management

Updated as of July 31, 2025

Table of Contents

1.0	Executive Summary	5
1.1	Background	5
1.2	Disaster Overview	5
1.3	Funding and Method of Distribution Summary	12
2.0	Unmet Needs Assessment	13
2.1	Assessment Purpose and Overview	13
2.2	Housing Unmet Need	20
2.3	Infrastructure Unmet Need	33
2.4	Economic Revitalization Unmet Need	40
2.5	Planning and Capacity Unmet Need	46
3.0	Mitigation Assessment	48
3.1	Assessment Purpose and Overview	48
3.2	Statewide Mitigation Planning	49
3.3	Post-Disaster Risk Assessment	51
3.4	Active Mitigation Efforts	55
3.5	Unmet Mitigation Needs	57
4.0	Method of Distribution	60
4.1	Overview	60
4.2	New Mexico Home Recovery Program	66
4.3	Post-Disaster Infrastructure Investment Program	79
4.4	Disaster Resilience Planning Program	89
5.0	Interagency Recovery Coordination	96
5.1	State Recovery Priorities	96
5.2	Active Partners in Recovery	98
6.0	Program Administration	98
6.1	Summary of Administrative Structure	98
6.2	Compliance Requirements	101
6.3	Amendment Process	113
6.4	Program Information Accessibility	114
7.0	Citizen Participation Plan	115
6.5	Website	115
6.6	Community and Interagency Partner Engagement	115



6.7	Public Comment.....	116
6.8	Response to Citizen Complaints	118
6.9	Performance Review.....	120
8.0	Appendixes	121
7.1	Acronym List	121
7.2	Additional Data Required by HUD.....	123
7.3	Consultation Survey for Method of Distribution	136
7.4	CDBG Disaster Recovery Website.....	143
7.5	Community and Interagency Partner Engagement	143
7.6	Public Comment.....	143
7.7	Public Hearings	144
7.8	Citizen Participation Plan	144
7.9	Community Outreach Materials.....	144
7.10	Action Plan Summary.....	158
7.11	Public Comments and DHSEM Response	161
7.12	Certifications	231
7.13	References.....	234



Policy Changes and Updates

Version	Affected Section	Date
Version 1	Full Action Plan, original draft provided for public comment.	4/7/2025
Version 2	Full Action Plan, final version with public comments included.	6/4/2025
Version 3	Full Action Plan, addressing feedback from HUD	7/31/2025



1.0 Executive Summary

1.1 Background

On January 7, 2025, the U.S. Department of Housing and Urban Development (HUD) issued an allocation of \$137,178,000 to the State of New Mexico in Community Development Block Grant-Disaster Recovery (CDBG-DR) funding. The purpose of CDBG-DR is to support long-term disaster recovery by addressing unmet needs in communities impacted by DR-4795-NM: New Mexico's South Fork Fire, Salt Fire, and Flooding; and DR-4843-NM: New Mexico Severe Storm and Flooding.

Funding is authorized under Public Law 118-158, the Further Continuing Appropriations and Disaster Relief Supplemental Appropriations Act, 2025 (H.R. 10445-118th Congress (2023-2024)). Regulations for this CDBG-DR appropriation are detailed in 90 FRN 4759, as well as Universal Notice, 90 FRN 1754.

As the authorized agency for all statewide disaster response and recovery operations, the New Mexico Department of Homeland Security and Emergency Management (DHSEM) is the responsible entity for management of CDBG-DR. DHSEM implements disaster recovery efforts, including CDBG-DR, in coordination with the New Mexico Department of Finance and Administration (DFA), which is responsible for all annual, non-disaster Community Development Block Grant allocations.

1.2 Disaster Overview

The State of New Mexico experienced two federally declared disasters in 2024; DR-4795 was declared on June 20, 2024, in response to the South Fork Fire, Salt Fire, and subsequent flood events; and DR-4843 was declared on November 1, 2024, in response to a severe storm and flood event in Chaves County.

On June 17, 2024, the South Fork Fire ignited in Lincoln County and burned over 23,000 acres; simultaneously, the Salt Fire ignited on Mescalero Apache Tribal land, burning more than 7,000 acres. The fires developed in a parallel pattern that surrounded communities nearby, and resulted in the loss of several hundred homes, businesses, and multiple points of critical infrastructure. The destruction of vegetation and soil stability resulted in high susceptibility to post-fire flooding and debris flows; and proceeding New Mexico monsoonal rains triggered flash floods statewide, with especially severe impacts in burn scar areas. Floods inflicted severe damage on roads, bridges, water infrastructure, and homes. Similar impacts are expected to be ongoing during the annual monsoon season for at least the next five years as the watersheds stabilize.

On October 19, 2024, a slow-moving low-pressure system became stationary and unleashed 5.78 inches of rain—nearly half a year's worth of precipitation—in a single weekend. The event resulted in New Mexico's second federally declared disaster in 2024,



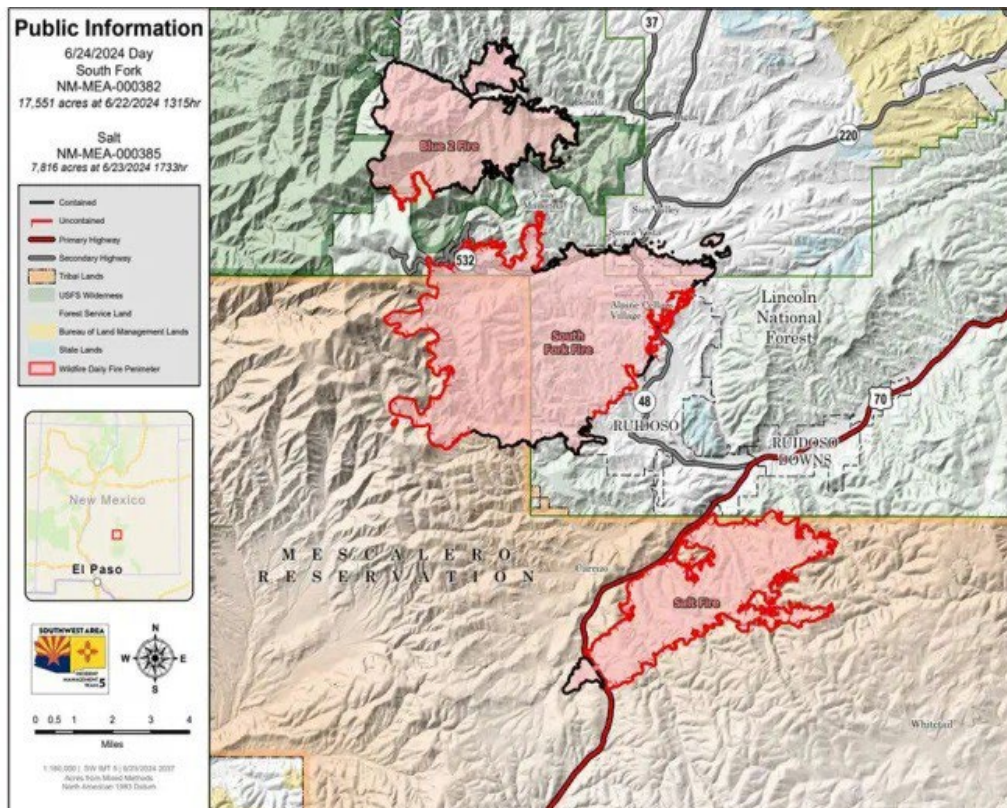
with heavily concentrated impacts in Chaves County. The storm resulted in several feet of water overwhelming local drainage systems and causing a massive city-wide flood in Roswell, as well as several communities downstream including Hagerman, Dexter, and Lake Arthur, where vehicles were swept into buildings, bridges, and other public infrastructure, and homes were filled with upwards of four feet of water.

For both disasters, DHSEM quickly mounted a response and recovery effort to provide time-sensitive assistance in service to impacted residents and local governments. HUD designated two counties as “most impacted and distressed,” which are Lincoln County for DR-4795, and Chaves County for DR-4843.

1.2.1 DR-4795-NM: South Fork Fire, Salt Fire, and Flooding

The South Fork and Salt Fires ignited on June 17, 2024. Both events began at the nexus of multiple high-fire-risk conditions, with serious drought conditions and humidity levels less than 9%. An influx of weather fronts caused windy conditions with unpredictable and shifting directions, creating a “tinderbox” of dry, dense fuel-load on the Mescalero Apache Tribal Lands and Lincoln National Forest. The result was two significant and uncontrolled fire events with imposing effects on nearby populated areas, which are characterized as dense Wildland Urban Interface areas (see *Figure 1* below).

Figure 1: Areas Impacted by South Fork Fire and Salt Fire



On June 20, 2024, the federal government issued a major disaster declaration (DR-4795) in Lincoln County and Mescalero Apache Tribe (Otero County).

Figure 2: Image Post-Fire in Cedar Creek Area (Lincoln County).

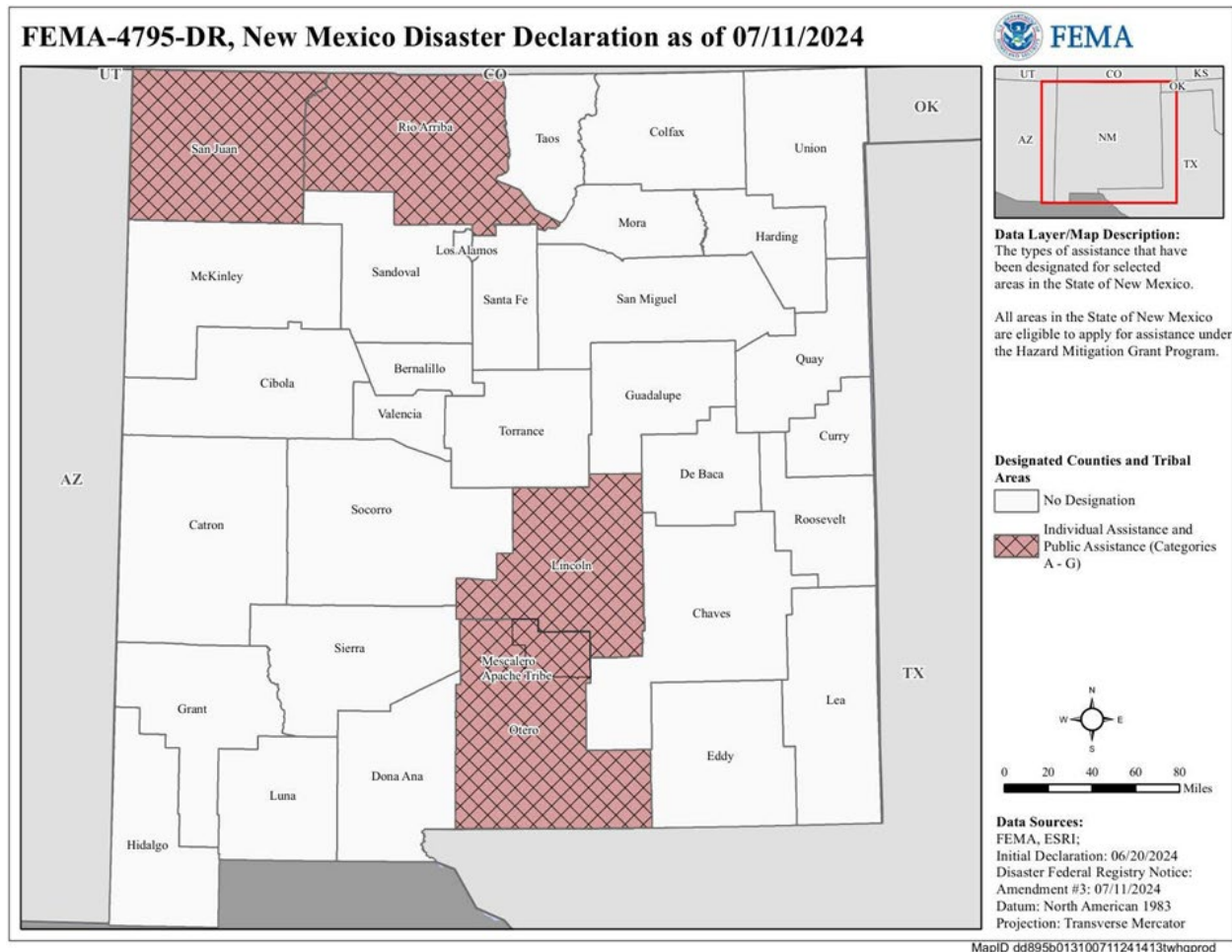


Figure 3: Image Post-Fire in Upper Canyon Area (Lincoln County).



Within a week, severe flood events were reported statewide, with heavily concentrated impacts on the new burn scars. The disaster declaration was subsequently amended to include flooding, and declared jurisdictions expanded to include Otero County, Rio Arriba County, San Juan County, and Mescalero Apache Tribe (see *Figure 4* below).

Figure 4: FEMA Disaster Declaration Map for DR-4795



Flooding continued for the duration of the monsoon season, which is typically characterized by heavy rain events from June through October. The mix of rain with burned soil creates a sludge that, when combined with mountainous terrain, is similar to concrete mix being poured down a plastic sheet. Disaster impacts grew exponentially statewide as wildfire impacts were exacerbated by flooding, mudflow, and debris flow. More than 8,000 residents had to evacuate, the southeastern region’s tourism-based economy was entirely shut down for the bulk of the summer season, and approximately 1,600 homes were lost between a roughly equal number of residences lost to the wildfire and those lost to the flood events.

The compounded disasters severely damaged critical infrastructure, utility networks, and water systems, increasing long-term risks to public safety and economic stability. Lincoln County and Mescalero Apache Tribe suffered the heaviest impacts, with post-disaster



damage reports from communities including the City of Ruidoso Downs, the Village of Ruidoso, Upper Canyon, Brady Canyon, Ponderosa Heights, Alpine Village, Cedar Creek, Lower Eagle Creek, Alto Lakes, Sonterra 1, Sonterra 2, Sonterra 3, Sun Valley, Sierra Vista, Villa Madonna, Ski Run Road, and communities west of Highway 48.

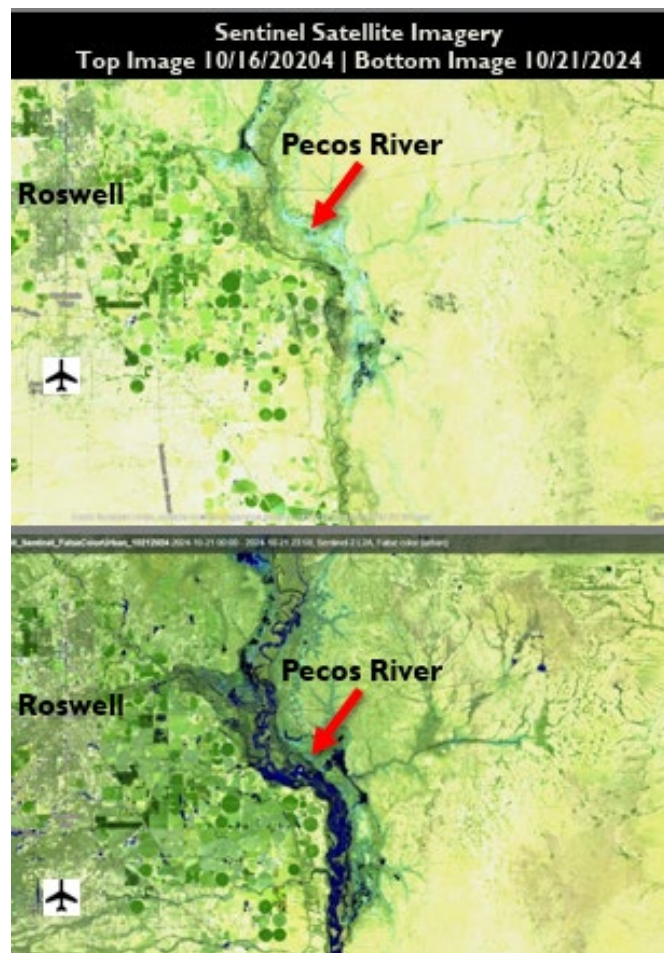
DHSEM quickly coordinated local, state, and federal agencies to provide response and recovery assistance to local jurisdictions. FEMA authorized Individual Assistance (IA), Public Assistance (PA), and Direct Housing programs to provide direct relief to affected residents, offset emergency response costs, and support infrastructure repairs. DHSEM also received a Disaster Case Management grant from FEMA within days of the federal declaration, allowing the State to establish intake alongside FEMA registration sites. This helped the State to provide timely response to resident needs, including donations (e.g., Salvation Army), Disaster SNAP, FEMA-IA appeals, and the locally operated Shelter Fund. Operations through Disaster Case Management are ongoing.

1.2.2 DR-4843-NM: New Mexico Severe Storm and Flooding

On October 19, 2024, a record-setting rain event hit Chaves County, New Mexico, with 5.78 inches of rainfall. The storm remained stationary for several hours, causing five inches of rain to accumulate on top of another five inches, and then another five inches, until the waterways were filled with several feet of water. The intense and prolonged rainfall overwhelmed local riverine and drainage systems, triggering severe flash flooding that devastated the City of Roswell, Hagerman, Dexter, and Lake Arthur (see *Figure 5*).

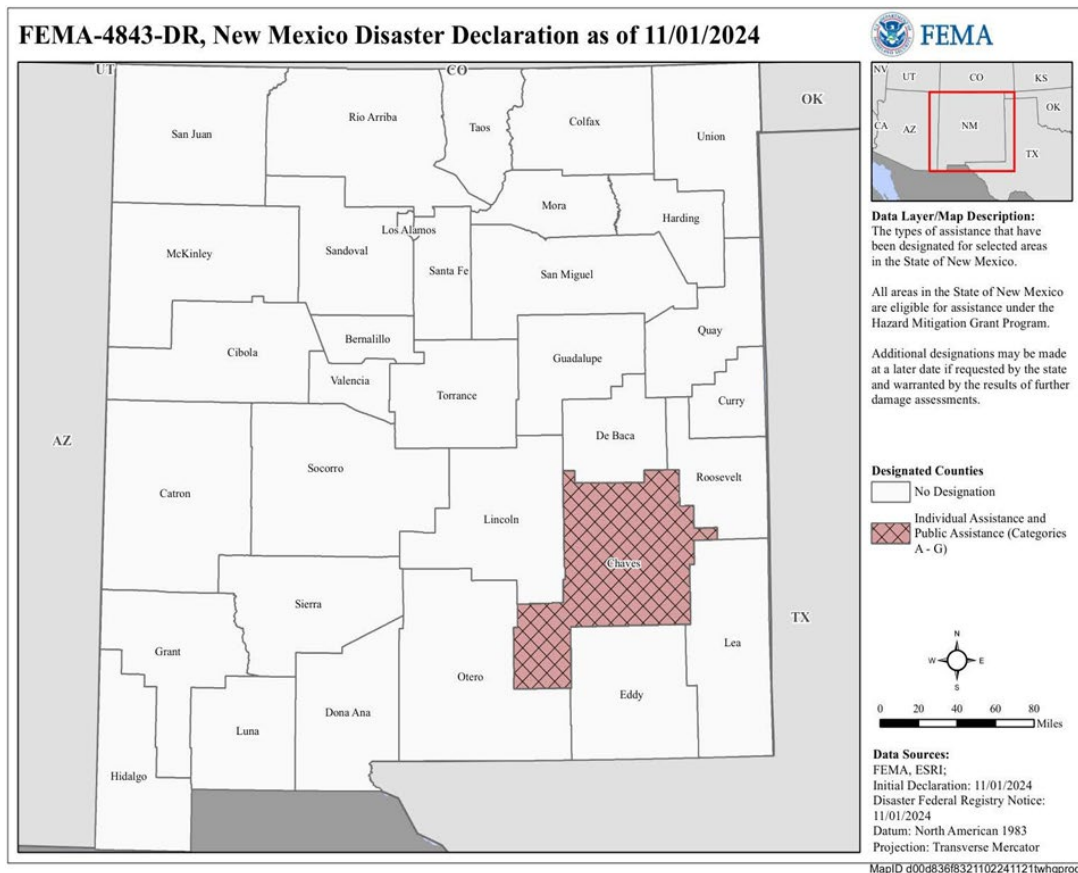
These areas were subsumed in a massive flash flood event, and due to the rapid onset of the event, residents had minutes to evacuate. Luckily, the New Mexico National Guard was in Roswell the night of the 19th for a training exercise; and between local emergency response officials and the National Guard personnel, more than 300 individuals were rescued in emergency swift water evacuations, most of which took place from 10:00 p.m. to early morning on October 20, 2024.

Figure 5: Sentinel Satellite Imagery Pre- and Post-Flood in Chaves County, NM



DHSEM immediately mobilized a team to work alongside the National Guard for preliminary damage assessments, and identified hundreds of homes, public buildings, and other facilities with flood lines exceeding four feet. Several hundred homes required mucking and gutting and interior repair, and others were completely destroyed from direct impact by train cars and vehicles swept up in the floods. Critical public infrastructure also suffered impacts, as vehicles were swept into bridges, several roads and channels were damaged, and floodwater inundated more than thirty (30) public buildings. On November 1, 2024, President Joe Biden issued a major disaster declaration (see *Figure 6* below).

Figure 6: FEMA Disaster Declaration Map for DR-4843-NM



In the aftermath, local, state, and federal agencies collaborated to support recovery efforts. FEMA activated IA and PA programs to provide financial aid for affected residents and facilitate infrastructure repairs. To assist residents, authorities established Disaster Recovery Centers (DRCs) in Chaves County where individuals could access housing assistance, crisis counseling, and legal services. DHSEM again mobilized its Disaster Case Management program and initiated debris programs.



Figure 7: Image of Post-Flood Mucking and Gutting (Chaves County).
Photo Credit: Juliana Halverson



© Juliana Halverson

Figure 8: Image of Post-Flood Waterway Damage (Chaves County).
Photo Credit: Juliana Halverson



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1.3 Funding and Method of Distribution Summary

Pursuant to the funding limits set forth in 90 FRN 1754 and the designated Mitigation Set-Aside allocations defined in 90 FRN 4759, DHSEM has defined a method of distribution which aligns with regulatory requirements for spending limits (described in *Table 1*).

Table 1: Mandatory Spending Targets and Limits for New Mexico CDBG-DR Funding

Category	Percent of Allocation	Program Allocation
Total Allocation	100%	\$137,178,000.00
Mandatory Spending Targets		
Minimum Allocation Spend in Most Impacted and Distressed Areas	80%	\$109,742,400.00
Minimum Allocation Spend to Serve Low- to Moderate-Income Persons	70%	\$96,024,600.00
Minimum Allocation Spend for Mitigation Set-Aside	13%	\$17,893,000.00
Mandatory Spending Caps		
Planning Cap	15%	\$20,576,700.00
Administrative Costs Cap	5%	\$6,858,900.00

Based on these requirements, DHSEM has developed the budget in *Table 2* for the administration of CDBG-DR funds for the 2024 disaster events, DR-4795 and DR-4843.

Table 2: New Mexico CDBG-DR Budget Summary for 2024 Disasters

Category	Percent of Allocation	Program Allocation	Target Spend on HUD-Identified MID
Administration	5%	\$6,858,900.00	N/A
State Planning Costs*	1%	\$2,000,000.00	N/A
New Mexico Home Recovery Program	73%	\$100,000,000.00	\$100,000,000.00
Post-Disaster Infrastructure Investment Program	20%	\$27,319,100.00	\$13,659,550.00
Disaster Resilience Planning Program	1%	\$1,000,000.00	\$1,000,000.00
Total		\$137,178,000.00	\$114,659,550.00

*State planning costs reflect expenditures projected for eligible planning activities to develop the Action Plan and associated overall planning products necessary to administer the CDBG-DR funds.



2.0 Unmet Needs Assessment

2.1 Assessment Purpose and Overview

The Unmet Needs Assessment (UNA) presents the best available data at the time of this authoring regarding unmet needs resulting from the 2024 disasters. Unmet needs are evaluated based on community unmet needs after the disasters in conjunction with resources from other available programs, to identify what issues require additional investment to support a holistic community recovery. This UNA was fundamental in shaping the final method of distribution for the CDBG-DR allocation to New Mexico, as detailed further in section 4.1.1 *Program Selection and Consultation Process*. The UNA findings represent a point-in-time snapshot of disaster impacts and are subject to change as new data is collected or identified.

2.1.1 Calculating Unmet Needs

The UNA evaluates the best available data in four sections: housing, infrastructure, economic revitalization, and planning/capacity building. A summary of total unmet needs by category is provided in *Table 3* below.

Table 3: Summary of Total Identified Unmet Needs

Recovery Category	Assessed Unmet Needs
Housing	\$98,729,770.02
Infrastructure	\$153,013,472.46
Economic Revitalization	\$61,599,628.00
Planning and Capacity Building	\$12,000,000.00
Total Estimated Unmet Needs	\$325,342,870.48

Data collection regarding unmet needs is largely shaped by intake mechanisms established through FEMA Individual Assistance and Public Assistance, Small Business Administration loan programs, and the State of New Mexico Disaster Case Management Program. Identified programs and resources are tracked based on federal, state, and local partner reporting via the Recovery Task Forces established for DR-4795 and DR-4843 (for more information, see section 5.0 *Interagency Recovery Coordination*).

2.1.2 Most-Impacted and Distressed Areas

HUD designated two counties as “most impacted and distressed” (MID) in the allocation for the State of New Mexico: Lincoln County, for impacts resulting from DR-4795; and Chaves County, for impacts resulting from DR-4843. The State of New Mexico is required to spend a minimum of 80% of program funding in these two counties due to their MID designation.



In addition to Lincoln County and Chaves County, the State of New Mexico has designated all other FEMA-declared counties for the DR-4795 and DR-4843 as State-identified “most impacted and distressed areas.” While total damage estimates are not as high in these areas, there was significant damage to acequias and other aspects of rural infrastructure which may require infrastructure assistance through the CDBG-DR program. This adds San Juan County, Rio Arriba County, Otero County, and Mescalero Apache Tribe as areas eligible to receive funding. These areas may receive up to 20% of the programmatic funding available through CDBG-DR.

A full summary of the FEMA declaration statuses and total reported damage via Individual Assistance Public Assistance is provided in *Table 4* below.

Table 4: Impacts Summarized by County¹

County	FEMA Declaration	FEMA Reported Infrastructure Damage (Public Assistance)	FEMA Reported Verified Loss (Individual Assistance)	Total FEMA Reported Damage
Lincoln County	Individual Assistance and Public Assistance (A-G)	\$153,849,827.04	\$23,007,992.03	\$176,857,819.07
Otero County	Individual Assistance and Public Assistance (A-G)	\$750,000.00	\$152,104.94	\$902,104.94
Mescalero Apache Reservation	Individual Assistance and Public Assistance (A-G)	\$3,687,164.31	\$5,573.54	\$3,692,737.85
Rio Arriba County	Individual Assistance and Public Assistance (A-G)	\$1,939,316.54	\$176,732.11	\$2,116,048.65

¹ Federal Emergency Management Agency. (2024). *Disaster reported losses for DR-4795 and DR-4843 impacted counties, NM*. FEMA Grants Portal. Retrieved February 29, 2024.



County	FEMA Declaration	FEMA Reported Infrastructure Damage (Public Assistance)	FEMA Reported Verified Loss (Individual Assistance)	Total FEMA Reported Damage
San Juan County	Individual Assistance and Public Assistance (A-G)	\$1,629,925.56	\$138,437.09	\$1,768,362.65
Chaves County	Individual Assistance and Public Assistance (A-G)	\$103,445,025.44	\$16,038,688.32	\$119,483,713.32
TOTALS		\$265,301,258.89	\$39,519,528.03	\$304,820,786.48

2.1.3 Demographic Profile of MID Counties

The State of New Mexico compiled relevant demographic data in the MID counties, as shown in *Table 5*.

Table 5: Demographic Breakdown²

	Chaves County	Lincoln County	Statewide Data
Total Population	65,156	20,266	2,113,344
Total Households	23,280	9,376	856,580
Percent of Total State Households	2.7%	1.1%	-
SOCIOECONOMIC STATUS			
Poverty Rate	18.5%	16%	18.4%
Employment Rate	96%	94.8%	95.2%
Median Household Income	\$49,673	\$47,919	\$54,020

² Retrieved from the U.S. Census Bureau at data.census.gov.



	Chaves County	Lincoln County	Statewide Data
HOUSEHOLD COMPOSITION			
Persons Identifying as Hispanic or Latino	38,100	6,770	1,148,000
Language Other Than English Spoken at Home	N/A	20.1%	35%

Full detail on all demographic data related to the disaster-impacted areas is provided in *Appendix 7.2 Additional Data Required by HUD*, which includes the following additional tables:

- Table 36: Place of Birth by County 123
- Table 37: Age Dependency by Census Tract in MID Counties..... 124
- Table 38: Percent of Population with Disability in MID Counties 124
- Table 39: Children in Households by County 126
- Table 40: Race by Census Tract (Section One) 127
- Table 41: Race by Census Tract (Section Two) 128
- Table 42: Race by Census Tract (Section Three)..... 129
- Table 43: Ethnicity by Census Tract 130
- Table 44: English Language Proficiency by Census Tract 132
- Table 45: Poverty Census Tract 132
- Table 47: Religious Affiliations by County 133

In general, the MID areas exhibited population rates reflective of their rural nature, with poverty rates and demographic statistics which are consistent with statewide demographics.

2.1.4 Special Needs Populations

DHSEM evaluated several key factors affecting populations at risk of disaster impacts. Households experiencing economic hardship, aging individuals, persons with limited English proficiency, and those with disabilities face some of the greatest barriers to full recovery. New Mexico consistently ranks among the most economically challenged states in the nation. According to the US Census Resource Library, 18.4% of New Mexico residents were living below the poverty line compared to national rate of 11.5%.³

³ Retrieved from the U.S. Census Bureau at <https://www.census.gov/library/publications/2024/demo/p60-283.html>.



Median household income across the state hovers around \$47,000—well below the national average of \$80,610⁴—further limiting residents’ ability to rebuild or relocate after a disaster. In Lincoln and Chaves Counties, these economic disparities are even more pronounced, leaving many households disproportionately reliant on federal and state assistance for recovery. This is especially prevalent for families who rely on agriculture and tourism; these industries were severely disrupted by the disaster, delaying economic recovery. Prolonged interruptions in these economic drivers extend recovery timelines for individuals and communities. This has a compounding effect: stalled industry activity reduces local tax revenue, limiting the capacity of local governments to invest in critical recovery efforts.

Additional SVI indicators highlight critical challenges that amplify vulnerability in these communities. Limited access to personal transportation restricts residents’ ability to evacuate or access recovery services. Many households experience crowded living conditions, which can increase health risks and complicate post-disaster housing recovery. Language barriers remain a significant obstacle: a notable proportion of the population in both counties has limited English proficiency, particularly in Spanish-speaking and tribal communities. These barriers make it more difficult to receive emergency alerts, understand application processes for aid, or engage fully with recovery programs.

At the same time, local healthcare systems—already under-resourced—are struggling to meet the increased demand for mental health and disaster-related medical services. This strain underscores the need for holistic recovery planning that considers both immediate health care and long-term community wellness.

Linguistic, cultural, and infrastructural challenges reinforce the importance of integrating culturally and linguistically appropriate services into recovery efforts. Spanish-speaking case managers, accessible outreach materials, and partnerships with trusted local organizations can help ensure that all populations are served in the recovery process.

2.1.5 Low- and Moderate-Income Analysis

HUD activities prioritize activities that principally benefit low- to moderate-income (LMI) persons and households. To maximize the impact of available resources, HUD requires

⁴ Retrieved from the U.S. Census Bureau at https://www.census.gov/newsroom/press-releases/2024/income-poverty-health-insurance-coverage.html?utm_source=chatgpt.com.



that at least 70% of CDBG-DR funds be provided to fund activities that directly benefit LMI individuals and households.

DHSEM has set mandatory spending targets across all CDBG-DR programs to ensure that at least 70% of all funds direct LMI populations (for more information, see *4.1.2 Budget Summary*). This ensures that populations in need of the most assistance receive priority for rebuilding homes, restoring infrastructure, and revitalizing local economies.

HUD defines low-income as being a family whose combined income is at or below 80% of the area median income (AMI), adjusted for family size. Additional income categories for low-income persons are detailed in *Table 6* below.

Table 6: Low-Income Categories

Low Income Categories	Household Annual Income
Extremely Low Income	30% or below AMI
Very Low Income	31%-50% AMI
Low Income	51%-80% AMI

HUD's definition of moderate-income covers households whose incomes are between 81% and 95% of the median income for an area, therefore DHSEM will only consider households with incomes at or below 80% AMI as being low and moderate income to ensure compliance with HUD regulations. A full summary of the income limits for MID areas in Lincoln and Chaves County are provided in *Table 7* below.



Table 7:⁵ Chaves and Lincoln Counties FY2025 Income Limits

	Median Family Income	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Lincoln County	\$75,400	Extremely Low-Income Limits	\$15,850	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$46,750	\$49,800
		Very Low (50%) Income Limits	\$26,400	\$30,200	\$33,950	\$37,700	\$40,750	\$43,750	\$46,750	\$49,800
		Low (80%) Income Limits	\$42,250	\$48,250	\$54,300	\$60,300	\$65,150	\$69,950	\$74,800	\$79,600
Chaves County	\$65,900	Extremely Low-Income Limits	\$15,650	\$21,150	\$26,650	\$32,150	\$37,200	\$39,950	\$42,700	\$45,450
		Very Low (50%) Income Limits	\$24,100	\$27,550	\$31,000	\$34,400	\$37,200	\$39,950	\$42,700	\$45,450
		Low (80%) Income Limits	\$38,550	\$44,050	\$48,550	\$55,050	\$59,500	\$63,900	\$68,300	\$72,700

⁵ Retrieved from the Department of Housing and Urban Development at https://www.huduser.gov/portal/datasets/il/il2024/select_Geography.odn



2.2 Housing Unmet Need

The State of New Mexico already faces a shortage of affordable housing, and Chaves and Lincoln Counties are no exception. This scarcity was exacerbated by the devastation caused by both the floods of the DR-4843 declared event and the DR-4795 declared event—which delivered a double blow of wildfire and subsequent flooding. In Lincoln County, hundreds of homes were lost within the wildfire perimeter, and hundreds more outside the initial fire zone were destroyed in cascading flood events that followed.

Figure 9: Image of Post-Fire Home Damage (Lincoln County).



In Chaves County, entire neighborhoods were inundated with floodwaters exceeding four feet in some areas. Additional homes were destroyed when floodwaters carried railcars, vehicles, and other large debris into residential structures.

*Figure 10: Image of Post-Flood Home Damage (Chaves County).
Photo Credit: Juliana Halverson*



In these MID areas, housing is more than just shelter, it is integral to a rural way of life rooted in small-scale agriculture and ranching. Families have lived off the land for generations, often building their own homes and passing them down. The destruction of these homes represents not just a loss of property, but a profound loss of heritage, autonomy, and continuity.

Affordable housing in these areas was already scarce, and many residents lived in self-built or inherited homes that may lack formal documentation such as permits or clear titles. Without targeted support that addresses these realities, many families face the risk being left without viable housing options.

The total unmet housing needs reflect not only the cost of rebuilding but also the urgent need to expand affordable housing options. This is especially critical for low-income populations and displaced renters, who face higher barriers to stable housing post-disaster. Rebuilding must go beyond replacement—it must ensure that affected families, particularly those with limited means, have access to safe, secure, and affordable homes that support long-term recovery and community resilience.

2.2.1 Permanent Housing

The urgent need for permanent housing has become even more critical in the wake of two federally declared disasters: DR-4795 and DR-4843. Both events caused widespread destruction of homes and severely impacted housing availability in affected communities.

In Lincoln County, the South Fork and Salt Fires impacted approximately 1,400 structures, including an estimated 856 family homes. Subsequent monsoon flooding further devastated the area, with an additional 600 homes reportedly lost.

In Chaves County, preliminary damage assessments from the DR-4843 event identified:

- 146 homes completely destroyed
- 528 homes with major damage
- 247 homes with minor damage
- 148 homes affected in other ways

Post-fire flooding over the South Fork and Salt Fire burnscars in Lincoln County led to a third federally declared disaster in 2025: DR-4886. The flooding caused two fatalities and damaged at least 600 homes.

New Mexico's predominantly rural landscape already presents challenges to housing access and development. These disasters have significantly worsened an existing housing shortage, leaving many families with limited or no options for permanent housing in their communities.

2.2.2 Housing Affordability



The persistent affordable housing shortage has only intensified in the wake of recent disasters. According to the National Low-Income Housing Coalition, New Mexico is short 41,090 affordable and available housing units for extremely low-income renters, a group that comprises 28% of the state’s population.⁶

Housing market data from the New Mexico Association of Realtors further highlights the strain in MID areas, where a high volume of year-to-date sales and active listings suggests increased competition and rising costs. *Table 8* compares housing availability and affordability data from December 2022 to December 2024, reflecting the latest insights on market trends and the widening gap between supply and demand.

Table 8: New Mexico Association of Realtors Housing Statistics

	Active Listings in December 2022	Median Sold Price in December 2022	Active Listings in December 2024	Median Sold Price in December 2024
Chaves County	151	\$195,000	131	\$210,000
Lincoln County	154	\$379,000	292	\$425,000
New Mexico Statewide	16,952	\$306,000	13,647	\$345,000

The severe shortage of available housing in disaster-impacted areas has left many displaced families with few, if any, viable options to return home. Home listing trends reflect a persistently limited supply, making it increasingly difficult for wildfire survivors to rebuild their lives locally. As a result, many families have relocated to urban centers such as Las Cruces and Albuquerque in search of stability, access to services, and temporary housing. Without affordable housing solutions or targeted financial incentives, local governments fear that these families may never return—further depopulating and destabilizing already at-risk communities.

2.2.3 Multi-Family, Single-Family, and Rental Market Availability

The rental market and access to affordable multi-family housing in disaster-impacted areas is equally strained. Low vacancy rates and rising rental costs have placed

⁶ Retrieved from the National Low-Income Housing Coalition at https://nlihc.org/sites/default/files/gap/2024/Gap-Report_2024.pdf.



affordable rental units increasingly out of reach for low-income households, as higher-income renters occupy units once intended for those with fewer resources. The affordability crisis is projected to worsen. By 2030, nearly half of all income-restricted rental units could transition to market-rate pricing, eliminating a critical housing safety net for families who need affordable housing.

In the Village of Ruidoso and Lincoln County, permanent housing is mostly single-family, though Ruidoso has a mix of structure types. In Ruidoso, about 65% of all homes are single-family detached houses, and mobile homes are also significant (around 17% of the housing stock).⁷ The remaining share (roughly 17% of units) are attached or multi-family units—this includes townhouses, duplexes, apartments and condos (approximately 1000-1,200 units out of the 8,593 total).⁸ Many of these locations are vacation rentals.

After the DR-4795 event, and in coordination with the Village officials, the New Mexico Department of Homeland Security and Emergency Management (DHSEM) identified only 77 available rental listings for displaced residents—far short of the 156 individuals or families actively seeking housing. The available units spanned one-, two-, three-, and four-bedroom configurations.

Table 9 below compares the average monthly rent by unit size to the current Fair Market Rent (FMR) rates for Lincoln County. No additional filters—such as gender-specific, senior-only, or income-restricted qualifications—were applied to the list, meaning the practical availability may be even lower for many residents.

Table 9: Fair Market Rent Rate Compared to Post-Disaster Rates (Lincoln County).

	<i>One-Bedroom</i>	<i>Two-Bedroom</i>	<i>Three-Bedroom</i>	<i>Four-Bedroom</i>
2024 FMR Monthly Rate	\$790.00	\$933.00	\$1,271	\$1,549
Average Available Rental Monthly Rate	\$1,207.50	\$2,544.32	\$2,864.52	\$3,434.62

In Roswell and Chaves County (the area impacted by DR-4843), the housing stock is predominantly composed of single-family homes. In the City of Roswell, approximately 76% of housing units are single-family detached houses, while multi-family structures

⁷ Retrieved from the Village of Ruidoso at <https://www.ruidoso-nm.gov/affordable-housing-plan#:~:text=characteristics%20of%20housing%20occupied%20by,permanent%20residents.>

⁸ Ibid.



(e.g., duplexes, apartments) make up about 15% of the total stock, compared to a statewide average of 64.7% single-family detached units.⁹

Following the DR-4843 disaster declaration, DHSEM conducted a rental market analysis focused on the City of Roswell—the primary hub where displaced residents were seeking temporary housing. The initial research identified forty-two (42) active rental listings to serve an estimated one hundred and sixty (160) individuals in need of post-disaster accommodations. Data provided by FEMA helped identify up to ten additional units, bringing the total number of available listings to between fifty (50) and sixty (60).

Rental prices varied widely, ranging from \$603 per month for a one-bedroom unit to more than \$2,700 for larger homes. Additional expenses—including utilities, pet accommodations, and deposits—added further financial burden, with deposits alone ranging from \$300 to \$3,100. A detailed breakdown of rental availability by bedroom count is provided in *Table 10*.

Table 10: Fair Market Rent Rate Compared to Post-Disaster Rates (Chaves County).

	<i>One-Bedroom</i>	<i>Two-Bedroom</i>	<i>Three-Bedroom</i>	<i>Four-Bedroom</i>
2024 FMR Monthly Rate	\$790.00	\$933.00	\$1,271.00	\$1,549.00
Average Available Rental Monthly Rate	\$877.29	\$1,306.46	\$1,833.63	\$2,096.49

This data underscores that the existing inventory of affordable rental units was—and continues to be—insufficient to meet the needs of households in precarious housing situations, including those sheltering with family or friends or residing in temporary accommodations such as hotels.

2.2.4 Public Housing

There is limited public housing available in both Lincoln County and Chaves County, though local officials have initiated efforts to augment availability. The Public Housing Authority for both Chaves County and Lincoln County is Eastern Regional Housing

⁹ Retrieved from the City of Roswell at <https://roswell-nm.gov/Archive/ViewFile/Item/108#:~:text=The%20Census%20Bureau%20estimates%20that,the%20hou sing%20units%20in%20Roswell.>



Authority, which manages two public housing communities in Alamogordo for low-income families and seniors.

In the Village of Ruidoso, affordable housing planning is detailed in the Village of Ruidoso's Affordable Housing Plan, which was developed in line with the requirements set forth by the New Mexico Mortgage Finance Authority.¹⁰ Consistent with this plan, the Village of Ruidoso is funding initiatives such as the Mechem Meadows Housing Development, which includes ten units and was funded after the 2022 McBride Fire resulted in significant losses to local housing stock. No other public housing developments were identified in Lincoln County at the time of this authoring, though the Village of Ruidoso is continuing to seek additional funding to grow workforce housing.

The City of Roswell experienced flood impacts to three HUD-funded senior living complexes. Impacts resulted in the displacement of forty-two (42) displaced senior residents. An additional sixty (60) senior residents were in damaged HUD housing. DHSEM worked closely with FEMA to confirm transitional housing for these residents, who were relocated through efforts by local non-profit, YES! Housing.

2.2.5 Emergency Sheltering and Post-Disaster Housing Operations

Emergency sheltering was a critical component of the response to DR-4795, due in part to the scale and scope of evacuation orders affecting Lincoln County and the Mescalero Apache Tribe. Approximately 8,000 residents were evacuated.

New Mexico's Emergency Support Function 6 (Mass Care) activated fifteen (15) shelter sites, with a concentration in Lincoln County and the City of Roswell, providing planning, hosting, and feeding services. Operations were supported by the Salvation Army (donation management) and Team Rubicon (volunteer coordination). Agency partners also deployed shower and laundry trailers, and coordinated near-term feeding operations and donation distribution.

As fire impacts widened, it became evident that displacement would extend for weeks or even months. In response, DHSEM executed an emergency procurement to establish the White Mountain Relief Center in Ruidoso, which operated for approximately two months while FEMA mobilized the Transitional Sheltering Assistance (TSA) Program. TSA supported approximately 200 residents with interim sheltering.

¹⁰ Retrieved from Village of Ruidoso Planning & Zoning at <https://www.ruidoso-nm.gov/planning-zoning#:~:text=RUIDOSO%20AFFORDABLE%20HOUSING%20PLAN&text=This%20report%20conform%20to%20the,and%20counties%20for%20affordable%20housing>.



To support longer-term housing needs, DHSEM requested that FEMA activate a Direct Housing Mission. FEMA approved the request, assigning “P4” eligible status to 194 residents, with forty (40) residents licensed into units at the time of this writing. As part of this mission, FEMA also approved the Sales and Donations Program, allowing residents licensed into Direct Housing units to purchase them at a discounted rate.

In response to DR-4843, the overall scope and scale of evacuations, emergency sheltering, and interim housing focused on the identification and sheltering of residents whose homes were destroyed by the flood event. The American Red Cross activated one shelter in the City of Roswell, assisting fifteen (15) residents. Despite the State’s requests, FEMA did not active TSA or Direct Housing, and most residents continue to live in their damaged homes.

2.2.6 Impacts on Homelessness

These challenges also touch New Mexico’s homelessness crisis, leaving many with no clear path to stable housing. According to the 2023 Joint Albuquerque and Balance of State Report by the New Mexico Coalition to End Homelessness (NMCEH), 1,075 individuals were experiencing homelessness statewide.¹¹ The following *Table 11* provides a detailed breakdown of these individuals, highlighting the need for targeted housing solutions and recovery efforts to prevent further displacement and long-term homelessness in disaster-impacted communities.

Table 11: Status of Individuals Experiencing Homelessness in New Mexico¹²

	<i>Emergency Shelters</i>	<i>Transitional Housing</i>	<i>Unsheltered</i>	<i>Total</i>
Households with At Least One Child	96	41	11	148
Households Without Children	342	15	554	911
Households with Only Children	14	2	0	16
Total	452	58	565	1,075

¹¹ Retrieved from the New Mexico Coalition to End Homelessness at nmceh.org.

¹² Ibid.



The National Alliance to End Homelessness SOH: State and CoC Dashboard for New Mexico shows a 27% increase in New Mexico’s homeless population and a 26% increase in New Mexico’s unsheltered population.¹³ According to the dashboard, more than 3,800 persons experienced homelessness on a given night in 2023 and 18 out of every 10,000 people in the general population experienced homelessness.

This data does not necessarily account for persons experiencing homelessness after the 2024 disaster events. Anecdotal reports indicate that many individuals and families who lost their homes in the disaster would not have entered the formal homelessness system under normal circumstances but were forced into unstable or makeshift living situations due to the housing crisis. Many stayed with family or friends, lived in uninsulated structures, or resided in camper vans.

2.2.7 Unmet Housing Needs

The devastation to the housing stock in disaster-impacted areas requires significant investment to ensure full recovery.

Table 12 below provides a comprehensive overview of both the extent of damage to the housing stock and the unmet needs that still require additional resources.

Table 12: Summary of Housing Unmet Needs

Category	Data Source/Type	Number of Homes	Total Cost
Locally Reported Remaining Unmet Housing Needs	Jurisdictions impacted by DR-4795 (Lincoln County, Otero County, San Juan County, Mescalero Apache Tribe and Rio Arriba County). Rough estimate based on DHSEM GIS mapping of total structures damaged and FEMA-IA registrants.	1,456 homes	\$90,470,906.36
Locally Reported Remaining Unmet Housing Needs	Jurisdictions impacted by DR-4843 (Chaves County). Rough estimate based on DHSEM GIS mapping of total structures damaged and FEMA-IA registrants.	1,883 homes	\$59,026,500.00

¹³ Retrieved from the National Alliance to End Homelessness at endhomelessness.org/.



Category	Data Source/Type	Number of Homes	Total Cost
FEMA-IA Reported Award Data	Total Housing Awards Provided as of July 24, 2025.	2,837 awards	- \$29,806,636.34
SBA Reported Award Data	Total Awards Provided	149 awards	-\$20,961,000.00
Total Assessed Unmet Needs			\$98,729,770.02

Local officials and long-term recovery groups estimate that 3,339 households across Chaves and Lincoln Counties require housing assistance in the form of repair to damaged units, full reconstruction for lost or majorly damaged units, and mitigation (e.g., elevation of units) to withstand ongoing flooding. There is a relatively even distribution of need between the two disaster declarations (see *Table 13*), with a higher overall number of homes damaged in Chaves County, but a higher total value of loss in Lincoln and other DR-4795-affected counties (likely due to the increased cost associated with of total losses in the DR-4795 fire event).

Table 13: Percentage of Need by Disaster Declaration

	Total Unmet Need (\$)	Total Unmet Need (%)	Impacted Homes (#)	Impacted Homes (%)
DR-4795 (Lincoln, Otero, San Juan, Rio Arriba, Mescalero Apache Reservation)	\$90,470,906.36	60.5%	1,456 homes	43.6%
DR-4843 (Chaves)	\$59,026,500.00	39.5%	1,883 homes	56.4%

2.2.8 Unmet Housing Needs Among Cost-Burdened Households

The disaster-impacted communities of DR-4795 and DR-4843 were already experiencing a severe shortage of affordable rental housing prior to the events, with a pre-disaster gap of 12,414 units across six counties as of July 2023. In the most heavily affected counties—Chaves, Otero, and Lincoln—the total affordable housing need has now grown to 10,047 rental units. This includes 6,708 units needed before the disasters and an additional 3,339 units either lost or required due to post-disaster displacement.

In addition to the shortage of units, many households are burdened by unsustainable housing costs. A household is considered cost-burdened if it spends more than 30% of its income on housing, and severely cost-burdened if housing costs exceed 50% of income. For low-income families, even finding housing within these thresholds is often unattainable, leaving them priced out of the market and increasingly at risk for displacement.



A substantial portion of the population in these disaster-affected counties falls into these cost-burdened categories, underscoring the need for targeted and sustained investments in affordable housing. *Table 14* presents a comparative analysis of housing cost burdens in these counties, illustrating the long-term affordability challenges that have been exacerbated by the disasters.

Table 14: Cost Burden Comparisons of Disaster-Affected Counties

	Households Paying Over 30% of Income on Rent	Households Paying over 50% of Income on Rent
Chaves	1,522	1,130
Lincoln	318	201
Otero	2,279	1,358
San Juan	2,392	2,328
Rio Arriba	427	568

The data highlights the widespread housing cost burden across disaster-impacted counties, affecting both renters and homeowners. However, renters—who typically have lower incomes than homeowners—are disproportionately affected. Statewide, an alarming 43.8% of New Mexico renters are cost-burdened, spending more than 30% of their income on housing. Even more concerning, 22% are severely cost-burdened, allocating over half of their income just to maintain housing stability.

2.2.9 Available Disaster Housing Resources

Housing recovery efforts are centered on supporting residents in their return home through a combination of immediate relief and long-term stabilization strategies. Since July 2024, DHSEM has convened the Southern New Mexico Disaster Housing Task Force, which meets at least monthly to coordinate recovery activities. This Task Force is led by the State of New Mexico Disaster Case Management Program, which provides one-on-one support to disaster survivors, guiding them through the complex recovery process. For many rural residents experiencing housing instability, this kind of targeted outreach is critical to building trust, increasing engagement, and ensuring equitable access to assistance.

Multiple key agencies are actively engaged in identifying and supporting displaced residents, helping to ensure that no one falls through the cracks. These partners will play a vital role in shaping and implementing future affordable housing initiatives—ensuring that recovery is not only responsive to current needs, but also lays the foundation for long-term housing stability and community resilience.

2.2.9.1 *State of New Mexico Disaster Case Management Program*



DHSEM currently administers several active FEMA-funded Disaster Case Management (DCM) grants, including dedicated programs for Lincoln County and Chaves County. These grants support recovery across all MID areas by coordinating resources and assisting individuals in implementing personalized Disaster Recovery Plans. With a two-year period of performance, these DCM grants will provide sustained support through at least the calendar year 2026.

Disaster Case Managers play a critical role in the recovery process. They conduct rapid intake, distribute resources, and work in close partnership with FEMA, local non-profits, and long-term recovery groups. The effectiveness of DHSEM's DCM program is reflected in its strong participation rates, which align with the total number of FEMA Individual Assistance registrants. Each case manager maintains a caseload of approximately 35 residents, helping them access recovery programs, develop and submit applications, advocate for pending requests, and navigate challenges such as contractor fraud.

To support recovery efforts in Ruidoso and surrounding communities impacted by DR-4795, DHSEM has deployed eighteen (18) full-time Disaster Case Managers. This team provides direct, one-on-one assistance, conducts wellness check-ins, coordinates unmet needs with government agencies, visits affected areas, and connects residents to the resources necessary to rebuild.

An additional eight full-time Disaster Case Managers are stationed in Roswell and neighboring communities to address recovery needs stemming from the severe storms and flooding under DR-4843-NM. In this region, the DCM team supports residents by coordinating contractors, offering emotional support, holding weekly check-ins to evaluate evolving needs, and working closely with state agencies to address gaps in services.

This collaborative, hands-on approach not only alleviates the burden on disaster survivors navigating complex recovery systems, but also enhances the efficiency of funding agencies, ensuring that resources reach the most impacted residents in need of the most assistance. By connecting residents with the support they need, DHSEM is fostering a more coordinated, compassionate, and equitable recovery—ensuring that no one is left behind. The DCM program is expected to play a role in supporting resident applications to receive assistance through the CDBG-DR program, so that known unmet needs can be more quickly addressed through available assistance.

2.2.9.2 State of New Mexico Private Property Debris Removal Program

DHSEM also launched a full-service Private Property Debris Removal (PPDR) program in both Lincoln and Chaves Counties following their respective disasters. In Lincoln County, the program required an urgent response in fire-impacted areas to remove hazardous materials before they could be mobilized by post-fire flooding. In Chaves County, where many residents quickly mucked and gutted their own properties, the focus shifted to right-of-way debris pickup to support community-wide cleanup.



As of the drafting of this Action Plan, the PPDR program includes a total of 1,122 parcels (APNs), with 833 properties fully completed. This represents an estimated 90% completion rate and marks a significant milestone in the overall recovery process. The program's scale and pace reflect strong interagency coordination and meaningful progress in restoring safety and livability across affected communities.

2.2.9.3 Long-term Recovery Groups

Since DR-4795 declarations, more than \$2 million dollars has been donated to the Community Foundation of Lincoln County, which is being used for immediate needs for those impacted by fires and flooding. Long-term organizing is in process, to support ongoing recovery for impacted residents. The Community Foundation of New Mexico has raised \$1 million and distributed more than \$350,000 to non-governmental organizations and communities in Otero, Lincoln, Rio Arriba and San Juan Counties, as well as the Mescalero Apache Reservation. These funds have provided financial resources for immediate and long-term recovery needs. A long-term recovery group is not yet active in Chaves County.

2.2.9.4 New Mexico Coalition to End Homelessness

The New Mexico Coalition to End Homelessness (NMCEH) plays a vital role as both a policy advisor and reporting agency, ensuring that aid is directed to where it is most needed. One of its key functions is the administration of the Continuum of Care (CoC), a regional or local planning body that coordinates housing and services funding for homeless families.

The CoC's work is crucial in developing a comprehensive funding strategy, aligning service providers with available housing opportunities to address the full spectrum of need. Aid often comes in the form of housing vouchers, helping families access safe, stable housing while they recover. These efforts are foundational in securing long-term investments in affordable housing, ensuring that recovery extends beyond temporary fixes and provides sustainable solutions for at risk populations.

2.2.9.5 Section 8 Voucher Program

The affordable housing crisis has been steadily worsening over the past decade, leading to overwhelming demand for federal Section 8 assistance across New Mexico. Housing authorities that manage Section 8 requests have become inundated, resulting in frequent opening and closing of waitlists as they reach capacity. This makes assistance sporadic and limited, especially for residents in low-income areas with urgent housing needs. While individuals can apply for assistance when waitlists are open, Section 8 should be viewed as a last resort for longer-term housing solutions.

Section 8 funding through HUD is offered in two forms: project-based or housing choice voucher (HCV)-based. However, the availability of emergency rental assistance via these channels for households displaced by DR-4795 and DR-4843 is still undetermined.



In Otero, Lincoln, and Chaves Counties, the Eastern Regional Housing Authority manages Section 8 assistance, but their project-based waitlist is currently closed. In the Mescalero Apache lands, the Mescalero Housing Authority administers Section 8, and their waitlist is also closed. This leaves many families facing significant uncertainty and further emphasizes the urgent need for more affordable housing resources to support recovery.

2.2.9.6 FEMA Individual Assistance

FEMA’s Individual Assistance (IA) program provides financial assistance and direct services to eligible individuals and households with uninsured or underinsured necessary expenses and serious needs resulting from a federally declared disaster. Based on available FEMA data, when combined with insurance payouts and other recovery funding sources, the estimated remaining unmet housing need across IA-declared counties is approximately \$65 million.

This projection accounts for 2,837 Individual Assistance applications approved as of July 24, 2025 and includes \$29.8 million already disbursed for home repairs, replacements, and other forms of assistance. However, due to limitations in FEMA’s data—including underreporting, eligibility constraints, and self-reported damage estimates—this figure is likely an underrepresentation of the full scope of unmet housing needs.

For a detailed breakdown of FEMA Individual Assistance data, including separate figures for renters and homeowners, refer to *Table 15* below.

Table 15: FEMA Individual Assistance Breakdowns

	Total FEMA Verified Loss	Total Approved Applications	Total FEMA Awards	FEMA IA Unmet Needs Estimate
DR-4795 (Lincoln, Otero, Rio Arriba, San Juan Mescalero Apache Reservation)	\$23,175,212.83	675	\$8,163,515.71	\$15,822,124.36
DR-4843 (Chaves County).	\$59,026,500.00	2,162	\$21,643,120.63	\$49,569,185.17
Sum for All FEMA-IA Declared Communities	\$82,201,712.83	2,837	\$29,806,636.34	\$65,391,309.53

2.2.9.7 Insurance

Data from FEMA’s Preliminary Damage Assessments (PDAs) reveal significant gaps in insurance coverage among disaster-impacted households. Following the flood event declared under DR-4843, approximately 62% of applicants had some form of insurance, yet only 1% held flood insurance. In the areas affected by DR-4795, just 44% of damaged residences were reported as insured.



To support residents and business owners in affected counties, the New Mexico Office of the Superintendent of Insurance (OSI) issued a Wildfire Emergency Order. This order provided critical support by ensuring continued access to healthcare services and preserving insurance coverage during periods of displacement. OSI also distributed recovery tools such as the Emergency Roadmap to Recovery, developed in collaboration with a national non-profit organization, to help families navigate the complex recovery process.

Insurance coverage for DR-4795 and DR-4843 disasters largely addressed claims related to smoke, soot, ash, inspections, and safety testing. For the purpose of streamlining the claims process, multiple filings by a policyholder are treated as a single-fire loss event, simplifying administration and facilitating faster support for those experiencing widespread damage. While these measures have eased the burden for some, the data underscores the significant insurance gaps that leave many households exposed. These gaps further highlight the urgent need for supplemental housing resources to address the full scope of unmet recovery needs.

At the time of this writing, OSI is still compiling data regarding post-disaster insurance coverage and total payments to impacted households.

2.2.9.8 Small Business Administration Disaster Home Loans

Small Business Administration (SBA) Disaster Home Loans are low-interest loans that help homeowners and renters repair or replace real estate and personal property damaged or destroyed by a federally declared disaster. As of February 24, 2025, the U.S. Small Business Administration (SBA) had approved \$13,786,500 in Disaster Home Loans for eligible applicants in the counties impacted by DR-4795 (SBA #NM 20407). As of February 28, 2025, an additional \$7,174,900 in SBA Disaster Home Loans had been approved for eligible applicants in counties impacted by DR-4843 (SBA #NM 20811). Combined, SBA Disaster Home Loan awards for both disasters total \$20,961,400.

2.3 Infrastructure Unmet Need

The prolonged disaster events associated with DR-4795 (impacting Lincoln, Otero, Rio Arriba, and San Juan Counties) and DR-4843 (impacting Chaves County) caused widespread damage to critical infrastructure, including roadways, bridges, culverts, drinking water treatment facilities, wastewater systems, acequias, and other essential public assets. The lack of resilient infrastructure significantly exacerbated flooding impacts, particularly in areas with wildfire burn scars resulting in severe and compounding damage across the affected counties.

A full cost summary capturing all damage described in the narrative sections below is presented in

Table 16 (see page 35).



2.3.1 Impacts on Roads and Bridges

Roads and bridges were among the most heavily impacted infrastructure components in both the DR-4795 and DR-4843 disaster events. According to FEMA Public Assistance data, road and bridge damage associated with DR-4795—which includes cascading impacts from flooding, mudflows, and debris flows—accounts for approximately 78% of all Public Assistance-eligible damage (for more information, see section 2.3.6.2). This high percentage reflects the repeated and severe flooding over burn scars, which has devastated transportation networks. In areas such as Cedar Creek and Upper Canyon, entire roadways have been washed out, while downstream bridges along key waterways are repeatedly overtopped or damaged during heavy rain events.

Similarly, the flooding event declared under DR-4843 caused substantial road and bridge damage. In some cases, floodwaters carried vehicles into bridge structures, further compromising roadway integrity. Entire segments of rural roadways were washed away, isolating communities and delaying emergency response efforts. While significant progress has been made through early recovery efforts, additional investment is required to complete critical bridge and roadway repairs and to build back infrastructure that is more resilient to future disasters.

2.3.2 Impacts on Acequias

New Mexico's acequias—historic irrigation channels that have sustained agricultural communities for centuries—are a cornerstone of the state's water management system and cultural heritage. In the wake of DR-4795, floodwaters carrying sediment, debris, and ash from wildfire burn scars rendered numerous acequias inoperable in Lincoln, San Juan, and Rio Arriba Counties. These damages pose a direct threat to the livelihoods of local farmers and ranchers, many of whom rely solely on acequia systems for irrigation.

The clearance and repair of these acequias is both critical and time-sensitive, particularly ahead of the spring snowmelt runoff. For many agricultural operations, this seasonal flow is the only viable water source. These interconnected canal systems deliver nutrient-rich water vital to maintaining productive farmland, making their timely restoration a top recovery priority.

The State's Acequia Task Force is leading recovery efforts in coordination with the New Mexico Acequia Association (NMAA), FEMA's Public Assistance program, and the Natural Resources Conservation Service's Emergency Watershed Protection (EWP) program. Together, these partners play a vital role in restoring essential infrastructure, coordinating funding and technical assistance, and ensuring the equitable distribution of water, ultimately helping to preserve New Mexico's agricultural traditions and rural economies.

2.3.3 Impacts on Waterways



In Chaves County, one of the unique and most severe impacts of the DR-4843 storm and flood event was the extensive damage to waterways. The intensity and rapid onset of flooding resulted in large volumes of debris being swept into channels and waterways, leading to significant erosion and structural damage (see *Figure 11*). In response, the State of New Mexico launched an emergency waterway debris clearance operation to address the immediate threat. This action was critical in preventing further degradation and reducing the risk of even more severe damage during the upcoming spring snowmelt.

These waterways are connected to a network of levees that form a critical component of the county’s drainage infrastructure. Maintaining and restoring these systems is essential for long-term flood resilience in Chaves County. As such, levee stabilization and drainage improvements will remain a central focus throughout the ongoing recovery process.

*Figure 11: Image of Waterway Damage (Chaves County).
Photo Credit: Juliana Halvorson*



2.3.4 Impacts on the Watershed and Forests

During the wildfires declared under DR-4795, watersheds across the affected regions sustained significant damage. Wildfires severely disrupt watershed health by destroying the vegetation that stabilizes soil, increasing the risk of sedimentation, debris accumulation, and flash flooding in local waterways. Without adequate tree cover, rainfall can rapidly erode soil, clog rivers and streams, and degrade water quality—negatively impacting aquatic ecosystems and compromising local water supplies.

Reforestation is essential for soil stabilization, erosion control, and flood mitigation. It helps restore natural water filtration systems and reduces excessive runoff. Artificial regeneration—through the planting of seedlings—enables land managers to select

appropriate species, control stocking density, and ensure optimal spacing, advantages that natural regeneration alone cannot provide. Successful reforestation efforts require comprehensive planning, including consideration of management objectives, site-specific conditions, weather variability, and potential impacts on wildlife. All efforts must adhere to Forest Regulations and Best Management Practices to ensure alignment with environmental standards and sustainability goals.¹⁴

Although forests and watersheds will eventually regenerate over time, this natural process can take decades. Proactive forestry regeneration and watershed restoration offer the most effective path to accelerating ecological recovery, protecting critical water resources, and strengthening the region’s long-term resilience to future disasters.

2.3.5 Unmet Infrastructure Needs

Table 16 below provides a summary of infrastructure impacts and identifies the investments needed to support long-term resiliency. These projects represent opportunities for transformative mitigation initiatives that are essential to sustained recovery and to strengthening the capacity of impacted areas to withstand future disasters. Strategic investments in these areas will help reduce vulnerability to recurring hazards such as spring snowmelt, monsoon season flooding, and other climate-related risks.

Table 16: Summary of Infrastructure Needs

Data Source/Type	Details	Total Cost
FEMA PA Cost Share for DR-4795	Reflects FEMA-PA State/local cost share not covered under the 100% share provided to areas with fires which were a result of federally prescribed burns.	\$94,899,615.63
FEMA PA Cost Share for DR-4843	Reflects FEMA-PA State/local cost share not covered under the 100% share provided to areas with fires which were a result of federally prescribed burns.	\$28,098,044.83

¹⁴ Retrieved from Energy, Minerals and Natural Resources Department at <https://www.emnrd.nm.gov/sfd/forest-regulations-and-best-management-practices-bmp/>.



Data Source/Type	Details	Total Cost
Mitigation Projects	Incorporates currently identified mitigation projects identified as part of the in-progress Watershed Restoration Plan which are not covered through available funding.	\$30,015,812.00
Total Assessed Unmet Needs		\$153,013,472.46

2.3.6 Available Infrastructure Resources

DHSEM leads two Recovery Task Forces focused on the coordination of infrastructure and related repairs: the Watershed Task Force (DR-4795) and the Infrastructure Task Force (DR-4843). Both Task Forces meet at least monthly (for more information, see section 5.0 *Interagency Recovery Coordination*). These groups focus on the coordination of a range of local, state, and federal resources for infrastructure recovery.

In general, based on the amount of funding available through these initiatives, DHSEM estimates that there is a higher amount of funding available than the current unmet needs estimate shown in

Table 16. A key reason the cost data does not yet reflect the full scope of available resources for infrastructure recovery is that many projects are still in the early stages of application processing, design, and implementation.

2.3.6.1 Long-Term Restoration and Recovery Plans

In response to the damages from DR-4795 (Lincoln County), DHSEM is spearheading the development of a comprehensive Watershed Restoration Plan, which will later shape a Master Drainage Plan. This plan employs a multi-jurisdictional assessment approach that integrates existing studies, identifies data gaps, pinpoints key sediment source areas, and refines sediment analysis methods. The goal is to develop both short- and long-term strategies for sediment reduction and energy dissipation in post-fire landscapes. The primary objectives of this initiative include:

1. **Refining Sediment Analyses:** Identify potential sediment reduction opportunities.
2. **Proposing Feasible Structural Measures:** Mitigate flood damage risks from increased runoff and sediment discharge.
3. **Utilizing Native Materials:** Reduce sediment sourcing and transport from destabilized channels and alluvial fan areas.
4. **Collaborative Guidance:** Work with state entities and the Watershed Task Force to restore watershed hydraulic processes in coordination with federal stakeholders and across jurisdictional boundaries.



In addition, DHSEM is initiating a holistic levee study in Chaves County to evaluate the county’s drainage systems and inform recommendations and project development aimed at improving long-term resilience to future severe storm and flood events.

These efforts align with DHSEM’s broader strategy to incorporate the costs of safeguarding housing and community infrastructure into recovery and mitigation planning. Research has consistently shown that investing in natural hazard mitigation yields significant returns—saving an average of six dollars for every one dollar spent on federal mitigation grants.

2.3.6.2 FEMA Public Assistance

FEMA’s Public Assistance (PA) program enables eligible entities, including counties, municipalities, private non-profits, electrical cooperatives, and water and sewer associations—to receive reimbursement for disaster-related costs. This includes funding for emergency work (Categories A and B), which covers immediate response efforts such as debris removal and emergency protective measures to address threats to public health and safety.

Eligible applicants may also qualify for permanent work (Categories C through G), which supports the repair, replacement, or restoration of public infrastructure. This includes roads and bridges, water control facilities, buildings and equipment, utilities, and parks, recreational, and other community facilities.

The data reflected in *Table 17* and *Table 18* below provides the best available total costs representing work to be completed (not yet obligated by FEMA) for each PA category that has been identified as an area of need resulting from the catastrophic fires and subsequent monsoon flooding. As of February 2025, the data updates in this table reflect the work documented on PA project worksheet development by the local jurisdictions and under review by FEMA and State.

Table 17: Total FEMA-PA Costs* by Category (DR-4795)

PA Category	Approximate Cost
A – Debris Removal	\$917,233.44
B – Emergency Protective Measures	\$1,514,394.68
C – Roads and Bridges	\$266,146,500.00
D – Water Control Facilities	\$42,085,433.72
E – Buildings and Equipment	\$2,634,867.09
F – Utilities	\$14,187,764.06
G – Parks, Recreational Facilities, and Other Items	\$11,585,900.00
	\$339,072,092.99

*Anticipated total cost will increase as projects are updated.



Table 18: Total FEMA-PA Costs* by Category (DR-4843)

PA Category	Approximate Cost
A – Debris Removal	\$0.00
B – Emergency Protective Measures	\$115,032.14
C – Roads and Bridges	\$6,157,000.00
D – Water Control Facilities	\$83,618,588.00
E – Buildings and Equipment	\$8,305,830.20
F – Utilities	\$47,621.51
G – Parks, Recreational Facilities, and Other Items	\$275,000.00
F – Administrative	\$4,925,953.59
*Anticipated total cost will increase as projects are updated.	\$103,445,025.44

2.3.6.3 FEMA Hazard Mitigation Assistance

In coordination with ongoing FEMA Public Assistance efforts, applicants may also pursue Section 406 Hazard Mitigation funding, which provides additional resources for hardening and resilience measures to protect infrastructure damaged during the disaster. This program allows for up to 15% of the total eligible project cost to be used for mitigation without requiring a Benefit-Cost Analysis, as outlined in the Public Assistance Program and Policy Guide Version 4 (PAPPG v4). Additionally, mitigation measures listed under Appendix J of the PAPPG v4 may be eligible for funding up to 100% of the eligible repair cost, depending on the scope and nature of the work.

Separate funding is available through the Section 404 Hazard Mitigation Grant Program (HMGP), which is administered by the DHSEM Mitigation Unit. These funds are awarded based on priorities established in Hazard Mitigation Plans and can be used to support a wide range of proactive risk reduction projects across eligible jurisdictions.

Finally, FEMA offers annual competitive grant programs through the Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance (FMA) programs. These programs are designed to support large-scale, forward-looking investments in hazard and flood mitigation, particularly those that enhance community resilience and reduce long-term disaster risk.

2.3.6.4 Natural Resources Conservation Services

The Natural Resources Conservation Service (NRCS) is contributing resources through its Emergency Watershed Protection (EWP) Program, which is designed to assist private landowners with urgent mitigation needs that protect life and property. Under this program, NRCS is currently providing direct support to landowners affected by the DR-



4795 disaster, as well as assisting with waterway and levee restoration projects in areas impacted by the DR-4843 event. These efforts are critical to stabilizing landscapes, reducing future flood risks, and safeguarding both private and public assets in at risk areas.

2.4 Economic Revitalization Unmet Need

Both 2024 disasters had significant impacts on key economic drivers in Lincoln and Chaves Counties, particularly within the agriculture and tourism sectors. In both areas, agricultural operations experienced prolonged disruptions due to infrastructure damage, watershed degradation, and ongoing recovery challenges. The tourism industry, which is vital to Lincoln County’s economy, also suffered due to damaged recreational assets, reduced access, and public safety concerns.

While the full extent of economic losses is still being assessed, there is broad stakeholder consensus that comprehensive, industry-specific recovery strategies will be essential. Tailored support for agriculture and tourism will be critical to achieving a holistic and sustainable recovery for these communities.

A full cost summary capturing all losses described in the narrative sections below is presented in *Table 20* (see page 41).

2.4.1 Impacts on the Agricultural Sector

The agriculture sector was among the most severely impacted by both federally declared disasters in 2024, compounding economic losses for farmers, ranchers, and agribusinesses across the affected regions. Wildfires under DR-4795 burned thousands of acres of grazing land, destroyed fencing, and devastated water infrastructure critical to livestock operations. Many ranchers experienced direct losses, including cattle, feed supplies, and essential pastureland—forcing them to purchase costly supplemental feed or reduce herd sizes. The destruction of windmills, irrigation systems, and stock tanks has further strained operations, turning recovery into a costly and prolonged process.

The severe storms and flooding associated with DR-4843 caused additional damage, washing away topsoil, drowning crops, and contaminating water sources with sediment and debris. In Chaves County—a major producer of alfalfa, hay, pecans, and dairy—farmers have reported significant crop losses and damage to irrigation infrastructure and farm roads. Prolonged soil saturation has also increased the risk of fungal diseases, rot, and long-term degradation, creating uncertainty around future planting seasons.

2.4.2 Impacts on Tourism Sector

Both Lincoln County and Chaves County have substantial tourism sectors that serve as key pillars of their local economies. The Village of Ruidoso and surrounding areas are renowned for their cool summer climate—a major draw for visitors from neighboring Texas—the historic Ruidoso Downs Racetrack, and the scenic mountain landscapes,



which support a wide range of outdoor recreation. Chaves County is home to the City of Roswell, internationally recognized for its “alien lore” and popular museums.

In Lincoln County, the tourism industry was devastated by the South Fork and Salt Fires, which forced a complete shutdown in the middle of peak travel season. The region, known for its outdoor activities, resorts, casinos, and seasonal attractions, suffered widespread destruction of lodges, vacation rentals, campgrounds, and popular hiking areas. Businesses dependent on tourism—including hotels, restaurants, retail shops, and adventure tour operators—faced abrupt closures, resulting in immediate and severe financial losses. The long-term outlook remains uncertain, as damage to scenic areas, ski trails, and key infrastructure may deter visitors for years, significantly delaying economic recovery. Major attractions such as Ski Apache, Inn of the Mountain Gods, and Ruidoso Downs Racetrack have been forced to suspend or reduce operations, creating ripple effects throughout the regional economy.

Chaves County also experienced tourism-related losses as a result of DR-4843. Flooding and severe storms led to road washouts, trail erosion, and infrastructure failures, restricting access to key destinations. Notably, several of Roswell’s museums sustained millions of dollars in damage, impacting their ability to reopen or operate fully. Ongoing transportation challenges caused by damaged roads and closures have further limited visitor access, weakening the local tourism economy.

2.4.3 Impacts on the Local Businesses

Local businesses across multiple sectors in Lincoln and Chaves Counties have experienced severe disruptions as a result of DR-4795 and DR-4843. Retail stores, restaurants, and service-based enterprises in Ruidoso, Roswell, and surrounding communities have faced extended closures, supply chain interruptions, and workforce shortages. Power outages, hazardous conditions, and road closures forced temporary shutdowns, while structural damage, inventory losses, and increased operating costs have created long-term financial strain.

Many businesses now face significant barriers to reopening, including insurance coverage gaps, rising repair costs, and delays in accessing state and federal assistance. These challenges are particularly acute for small, locally owned businesses, which often lack the capital reserves to sustain prolonged interruptions.

In response, the New Mexico State Legislature allocated funding through House Bill 1, enabling DHSEM to coordinate with partners such as local Chambers of Commerce to provide outreach and direct support to small businesses. *Table 19* presents findings from initial business assessments, highlighting the number of businesses that have expressed interest in or demonstrated a need for non-loan recovery funding.



Table 19: Local Business Outreach Findings

Business Industry Category	Quantity of Total Business Assessed	Total Businesses Interested in Assistance
Retail	37	25
Service	12	8
Hospitality	8	5
General	67	48

Preliminary data from the Southeastern New Mexico Economic Development Department further indicates that multiple businesses have experienced revenue declines of 76% to 100%, reflecting the devastating impact of prolonged closures and lost consumer activity.

These disruptions have triggered broader economic consequences, particularly in the area of employment. According to the New Mexico Department of Workforce Solutions, unemployment claims have risen significantly, reflecting job losses and income instability for affected residents. Many displaced business owners and employees remain physically separated from their places of work or have lost access to their customer base, making it difficult to resume operations.

Additional strain is anticipated for seasonal, tourism-dependent businesses as the state enters peak recreational periods, potentially compounding economic losses if visitor activity does not return. Without substantial support for recovery and economic revitalization, the long-term outlook for small businesses and employment in these communities remains precarious.

2.4.4 Unmet Economic Revitalization Needs

A full summary of economic losses is presented in *Table 20*.

Table 20: Unmet Economic Revitalization Needs Assessment

Category	Data Source/Type	Type of Loss	Total Cost
Local Revenue Loss	Locally reported revenue loss (sourced from County and Village Officials)	Lost Revenue	\$72,000,000.00
SBA Reporting	Total SBA Business Awards (Lincoln County).	103 applications	- \$1,797,972.00
SBA Reporting	Total SBA Business Awards (Chaves County).	106 applications	- \$8,602,400.00
Total Assessed Unmet Need:			\$61,599,628.00

2.4.5 Available Economic Revitalization Resources

The State of New Mexico is committed to supporting local businesses impacted by DR-4795 and DR-4843 through a comprehensive, coordinated economic recovery strategy. In recognition of the widespread economic disruption, and consistent with the authorities



under a state appropriation to provide technical assistance to local businesses, DHSEM launched an Economic Recovery Task Force, which brings together key partners including the New Mexico Economic Development Department, New Mexico Tourism Department, and the U.S. Economic Development Administration (EDA). This Task Force convenes monthly to coordinate subject matter expertise, align resources, and develop actionable solutions for affected communities.

Seasonal businesses in tourism-dependent areas face further risk as the state enters peak recreation periods, potentially compounding financial losses and delaying recovery. The coordinated work of the Economic Recovery Task Force—paired with targeted investments in small business support, infrastructure, and marketing—is focused on coordinating local, state, and federal resources to stabilize local economies, retain jobs, and restore long-term economic vitality in Lincoln, Chaves, and other disaster-impacted counties.

At the time of this writing, OSI is still compiling data regarding post-disaster insurance coverage and total payments to impacted businesses.

2.4.5.1 *Small Business Administration Loans*

The U.S. Small Business Administration (SBA) has issued several disaster loans to businesses affected by the DR-4795 and DR-4843 events. A summary of these loans is provided in *Table 21*. These SBA loans offer a vital financial lifeline to businesses navigating disaster recovery, helping them maintain operations and address immediate financial needs. Two primary SBA loan types support disaster-impacted businesses:

- **Business Physical Disaster Loans** provide funding to repair or replace real estate, machinery, equipment, inventory, and other physical assets damaged or destroyed by the disaster.
- **Economic Injury Disaster Loans (EIDL)** offer working capital to help small businesses meet ordinary and necessary financial obligations that they would have been able to pay if the disaster had not occurred. These loans are especially critical for businesses experiencing revenue losses, supply chain disruptions, or extended closures.

Together, these loan programs help stabilize business operations, support employee retention, and sustain economies while longer-term recovery measures are implemented.

Table 21: SBA Loan Awards

MID County	Number of Awards	Total Award Amount
Lincoln County	103 awards	\$1,797,972.00
Chaves County	106 awards	\$8,602,400.00



2.4.5.2 *House Bill 1 Economic Recovery Team*

DHSEM received a \$10 million allocation to support a broad range of post-disaster technical assistance activities, including targeted support for small businesses impacted by DR-4795 and DR-4843. While the New Mexico Constitution's Anti-Donation Clause prohibits DHSEM from providing direct financial assistance to private businesses, this funding enables the agency to deliver vital technical assistance through a dedicated team of Small Business Specialists and Regional Economic Recovery Specialists. These specialists assist local businesses in identifying available grant opportunities, navigating complex application processes, and accessing other critical recovery resources. This proactive, service-oriented approach ensures businesses can pursue non-loan financial support and helps bridge resource gaps in disaster-impacted communities.

2.4.5.3 *Local Economic Development Act Grants*

The State of New Mexico's Local Economic Development Act (LEDA) grants serve as a powerful tool for long-term recovery and economic revitalization following disasters such as DR-4795 and DR-4843. In both Lincoln and Chaves Counties, local businesses have faced significant financial setbacks due to wildfires, flooding, and the resulting disruptions to infrastructure, tourism, and commerce. While SBA disaster loans and federal funding provide immediate relief, LEDA grants offer a complementary and flexible source of capital to support business expansion, job creation, and critical infrastructure projects that promote resilience and community recovery.

LEDA grants enable state and local governments to form public-private partnerships with qualifying businesses, helping fund building repairs, facility expansions, or infrastructure upgrades. These investments are performance-based and tied to job creation or retention, ensuring public funds directly support economic stability and growth.

2.4.5.4 *Agriculture Programs*

In partnership with the New Mexico Department of Agriculture, DHSEM also launched a disaster-specific Agriculture Task Force which convenes partners such as the New Mexico State University Cooperative Extension Service, local Soil and Water Conservation Districts, the Natural Resources Conservation Service, Farm Services Agency, and local jurisdictional authorities, to coordinate available programming for agriculture losses specifically. Resources identified by the Task Force are detailed in *Table 22*. Cost data from these partners is not available at the time of this authoring and is therefore not reflected in the consolidated cost data presented in *Table 20*.



Table 22: Agriculture Programs Identified via the Agriculture Task Force

Implementing Agency	Program	Description
USDA - Farm Services Agency	Noninsured Crop Disaster Assistance Program (NAP)	If purchased prior to the event, provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields, crop losses, or prevent crop planting.
USDA - Farm Services Agency	Emergency Assistance for Livestock, Honeybees, and Farm Raised Fish (ELAP)	Helps eligible owners and producers for losses due to disease (including cattle tick fever), adverse weather, or other conditions not covered by LFP and LIP (see below).
USDA - Farm Services Agency	Emergency Conservation Program (ECP)	Provides funding and technical assistance for farmers and ranchers to restore farmland damaged by natural disasters.
USDA - Farm Services Agency	Livestock Indemnity Program (LIP)	Provides benefits to livestock owners and some contract growers for livestock deaths exceeding normal mortality rates that are the direct result of an eligible adverse weather event. It may also help livestock owners that must sell livestock at a reduced price.
USDA - Farm Services Agency	Livestock Forage Disaster Program (LFP)	Provides compensation to eligible livestock producers who have suffered grazing losses due to drought that is native or improved pastureland with permanent vegetative cover or that is planted specifically for grazing.
USDA - Natural Resources Conservation Service	Emergency Watershed Protection Program (EWP)	Provides direct assistance to landowners and communities to reduce hazards to life and property.
USDA - Risk Management Agency	Crop Insurance	If purchased prior to the event, provides indemnity payments to growers who purchased insurance for production and quality losses, including losses from an inability to plant caused by an insured cause.
Local Soil and Water Conservation Districts	Cost Share Assistance	Supports the coverage of cost shares associated with federal programs.



2.5 Planning and Capacity Unmet Need

2.5.1 Planning and Capacity Unmet Need

The prolonged disaster events associated with DR-4795 and DR-4843 quickly exceeded local and state capacity for prolonged response and recovery operations. While the State of New Mexico rapidly mobilized resources to address the immediate needs of affected communities, the redirection of personnel and technical expertise toward disaster response created functional gaps across state, county, and municipal agencies. This strain was particularly evident in rural counties, where chronic underfunding and limited staffing capacity hampered the ability to manage disaster response, recovery, and long-term mitigation efforts.

To ensure sustainable recovery and build long-term resilience, significant investment is required in planning, staffing, and technical capacity at all levels of government. Local jurisdictions—especially those in rural and frontier regions—require support to develop comprehensive investment strategies that account for the interdependent nature of infrastructure systems, watershed stabilization, housing, and economic development. The need extends beyond short-term staffing and includes long-range planning, grant management, hazard mitigation design, and coordination across multiple agencies and levels of government.

Strategic planning and capacity building are essential to navigating the complexity of post-disaster recovery and preparing for future events. Strengthening administrative infrastructure and providing targeted technical assistance will allow communities to manage large-scale recovery investments, engage in regional planning, and implement resilience measures that reduce risk and improve outcomes for at risk populations.

2.5.2 Unmet Planning and Capacity Needs

Throughout the response and recovery efforts for DR-4795 and DR-4843, sustained operations were made possible only through significant reliance on surge staffing—including personnel deployed through the Emergency Management Assistance Compact (EMAC), the Intrastate Mutual Aid System (IMAS), the National Guard, and contracted staff. These temporary resources were critical in meeting the extraordinary demands of emergency response, coordination, and early recovery. However, as these deployments ramped down, the day-to-day responsibilities of managing disaster recovery operations often reverted to severely understaffed state and local agencies—many of which rely on just one or two individuals to handle the full scope of recovery activities.

This limited staffing structure is unsustainable, especially in rural and under-resourced counties. The administrative burden of disaster recovery—including grant management, compliance reporting, interagency coordination, project development, and long-term planning—requires far more capacity than currently exists. To address this, the State of New Mexico has identified a need for investment in additional personnel at both the state



and local levels to provide essential technical assistance, manage federal recovery programs, and ensure that funding is deployed effectively and equitably.

The additional staffing levels and functional roles needed to augment these capabilities are detailed in *Table 23* below. These positions have been identified as critical to supporting recovery operations, sustaining long-term resilience planning, and ensuring the effective use of federal and state recovery resources across all impacted jurisdictions.

Table 23: Local Capacity Building and Staffing Needs (DR-4795)

Capacity Type	Description	Estimated Annual Cost	Total Cost: 3-year Period	Total Cost: 5-year Period
Recovery and Mitigation Management	Four Mitigation and Recovery Positions in Lincoln County	\$360,000.00	\$1,080,000	\$1,800,000
	Four Mitigation and Recovery Positions in Lincoln County	\$360,000.00	\$1,080,000	\$1,800,000
Local Grant Management	One Grant Writer and One Grant Manager in Lincoln County	\$160,000	\$480,000	\$800,000
	One Grant Writer and One Grant Manager in Chaves County	\$160,000	\$480,000	\$800,000
Emergency Management	One Additional Emergency Manager in Lincoln County	\$80,000	\$240,000	\$400,000
	One Additional Emergency Manager in Chaves County	\$80,000	\$240,000	\$400,000
MID County Planning and Zoning Office Staff	Four Additional Planning and Zoning Staff in Lincoln County	\$300,000	\$900,000	\$1,500,000
	Four Additional Planning and Zoning Staff in Chaves County	\$300,000	\$900,000	\$1,500,000
Long-term Recovery and Resilience Plans	Six Plans for \$500,000 Each	\$3,000,000	\$3,000,000	\$3,000,000
Total Assessed Unmet Needs		\$4,800,000	\$8,400,000	\$12,000,000



At the heart of effective post-disaster recovery is the availability of qualified personnel who can carry out the essential administrative, technical, and planning functions that drive recovery forward. Communities within the MID areas face acute staffing shortages in critical roles such as building inspection, code enforcement, emergency management, and urban and regional planning.

To build back stronger and more resilient communities, both state and local agencies must be equipped with the capacity to implement the best practices, enforce modern building standards, and lead coordinated recovery efforts. In addition to personnel, dedicated planning resources are urgently needed to support the development of long-term investment strategies, integrate infrastructure and hazard mitigation planning, and guide equitable redevelopment. Investing in this capacity is not only essential for executing recovery programs efficiently—it is the foundation for long-term resilience and risk reduction across New Mexico.

2.5.3 Available Planning Resources

At this time, there are no significant dedicated resources available to support capacity building or the development of comprehensive recovery and resilience plans in the disaster-impacted areas. While various federal and state programs provide funding for infrastructure repair and housing recovery, there is a notable gap in funding specifically allocated for administrative staffing, technical assistance, or long-range planning efforts.

3.0 Mitigation Assessment

3.1 Assessment Purpose and Overview

The CDBG-DR appropriation to the State of New Mexico for 2024 disasters includes a Mitigation Set-Aside Fund of \$17,893,000 to support post-disaster mitigation projects. The purpose of this Mitigation Needs Assessment is to analyze the hazards that present the most urgent risks to disaster-impacted communities. The Mitigation Needs Assessment goes on to describe active efforts to facilitate mitigation planning in post-disaster areas, with details on both current and projected unmet mitigation needs which may be supported through the CDBG-DR Mitigation Set-Aside Fund.



3.2 Statewide Mitigation Planning

3.2.1 State of New Mexico Hazard Mitigation Plan

The 2023 New Mexico State Hazard Mitigation Plan—which is also developed by and housed under DHSEM—covers the five-year period from 2024 through 2028.¹⁵ The Hazard Mitigation Plan provides detailed analyses of natural hazards statewide and emphasizes the importance of proactive planning and community resilience. Primary hazards identified in the plan include:

- **Wildfire.** Wildfire poses a significant threat due to dense forests and persistent drought conditions. According to the 2024 Communities at Risk Assessment Plan,¹⁶ a fire risk report developed by the New Mexico State Forestry, there are 448 high risk communities, 312 moderate risk communities, and 159 low risk communities throughout New Mexico. Among the high-risk areas identified in the report: MID area, Lincoln County, which is home to thirty (30) of the 448 high-risk communities.
- **Flooding.** Flooding events can be a major concern, especially in rural communities, where flooding and debris flow may inundate local waterways and acequias, causing lasting damage. New Mexico experiences an annual monsoonal rain pattern from June to October every year, meaning that damaged or unprepared drainage systems can face repetitive and compounding flood impacts.
- **Drought.** Drought is a pervasive issue, impacting water resources essential for residential use, agriculture, ecological resilience, and emergency responses like firefighting. Drought can increase fire risk, increasing dry fuel loads. Extended dry periods have also led to drier soils which degrade the land's natural water absorption capacity.
- **Severe Weather.** Severe weather events, including heavy snow, ice storms, and thunderstorms, also pose challenges by disrupting infrastructure, travel, and power systems, particularly in remote areas.

¹⁵ Retrieved from NM Department of Homeland Security and Emergency Management at <https://nmdhsem2024-cf.rtscustomer.com/wp-content/uploads/2024/03/2023-State-of-New-Mexico-Hazard-Mitigation-Plan.pdf>.

¹⁶ Retrieved from the Energy, Minerals, and Natural Resources Department at https://www.emnrd.nm.gov/sfd/wp-content/uploads/sites/4/2024_CAR_Plan_Update_FINAL_12.10.2024.pdf.



- **Landslides and Debris Flow.** Landslides and debris flows are significant concerns, often triggered by heavy rainfall or wildfires that destroy stabilizing vegetation and habitat quality.

These hazards can interact with one another, and may have complex effects on long-term recovery efforts, particularly after wildfires. For example, in multiple disaster-affected communities, flooding, landslides, and debris flow cause several impacts to streams and waterways, repeatedly blowing out bridges, culverts, and roadways. Similarly, municipal water systems can be compromised when local filtration systems are unable to process increasingly compromised water sources filled with debris and sediment. For example, in the DR-4843 designated MID area of Chaves County, addressing damage to levees and waterways is now on a tight clock, to complete necessary repairs before the next monsoon season.

Of particular importance is the disproportionately high impact that these issues can have on rural areas; New Mexico’s comprehensive risk assessment therefore focuses on the unique vulnerabilities of the state’s rural communities, acknowledging those factors which can impact agriculture (e.g., disrupted availability of water for irrigation via acequias, extensive economic impacts when mudflow and debris flow interrupt water channels).

The Hazard Mitigation Plan outlines several goals to manage both current and future disasters. The primary goals for mitigation include:

- **Goal 1:** Reduce the number of injuries and fatalities from natural hazards.
- **Goal 2:** Reduce the amount of property damage, both public and private, from natural hazards.
- **Goal 3:** Reduce the number of necessary evacuations.
- **Goal 4:** Shorten recovery time for community functions and the natural environment after natural hazard events.
- **Goal 5:** Improve communication, collaboration and integration among State, Tribal, and Local emergency management agencies.
- **Goal 6:** Increase awareness and understanding of risks and opportunities for mitigation among emergency management agencies.
- **Goal 7:** Mitigate repetitive loss and severe repetitive loss structures in the state to reduce impacts of flooding.

The plan outlines various mitigation strategies, including the promotion of Community Wildfire Protection Plans, forest thinning projects, construction of debris basins, and stormwater and conveyance system improvements. It also stresses the importance of investments in water infrastructure, such as reservoirs, while fostering interagency coordination to enhance drought resilience; this approach aligns with other statewide initiatives to build regional water plans. To support these efforts, the plan identifies funding



opportunities like the Building Resilient Infrastructure and Communities (BRIC) program, the U.S. Department of Agriculture’s Rural Development community facilities and other grants, and the Hazard Mitigation Grant Program (HMGP).

3.2.2 Local Hazard Mitigation Plans

Local Hazard Mitigation Plans further support the execution of mitigation efforts. The 2024 Lincoln County Hazard Mitigation Plan,¹⁷ approved by FEMA in March 2024, outlines a coordinated approach to identifying and mitigating natural hazards that threaten the county and its municipalities. Developed through collaboration between Lincoln County, the Village of Ruidoso, Town of Carrizozo, Village of Capitan, Village of Corona, and other jurisdictions, the plan assesses risks associated with wildfires, flooding, and other hazards and prioritizes strategies to reduce community vulnerability.

The plan includes actions such as hazardous fuels reduction, watershed stabilization, stormwater infrastructure improvements, and public education campaigns. The planning process involved robust community engagement and intergovernmental coordination throughout 2023 to ensure that the strategies reflect local needs and capacities.

The Chaves County Multi-Jurisdictional Hazard Mitigation Plan,¹⁸ adopted in 2022, serves as the county’s strategic roadmap for reducing risks from natural and technological hazards. Developed jointly by Chaves County and its incorporated municipalities—including the City of Roswell—the plan provides a detailed hazard risk assessment, identifying vulnerabilities to flooding, wildfire, drought, severe weather, and hazardous materials incidents.

Based on this assessment, the plan proposes a range of mitigation actions, including drainage and flood control projects, vegetation management, structural retrofits, and expanded public awareness efforts. The plan also defines clear implementation roles for local agencies and prioritizes eligible projects for future grant funding.

3.3 Post-Disaster Risk Assessment

Through the Mitigation Needs Assessment process, the most critical risks identified stem from two primary hazard categories: post-fire burn scar flooding and elevated wildfire risk

¹⁷ Retrieved from Village of Ruidoso at <https://www.ruidoso-nm.gov/multi-jurisdictional-hazard-mitigation-plan#:~:text=The%20planning%20process%20for%20the,taken%20to%20reduce%20that%20risk.>

¹⁸ Retrieved from Chaves County at <https://www.chavescounty.gov/home/showpublisheddocument/836/637992710649900000>.



in areas impacted by DR-4795, and increased flood damage potential linked to compromised waterway systems in areas impacted by DR-4843.

In Lincoln and surrounding counties affected by DR-4795, the aftermath of severe wildfires left large burn scars across the landscape, destabilizing soils and significantly increasing the risk of flash flooding, debris flows, and erosion. These risks are especially acute during monsoon season and high-intensity rainfall events.

In Chaves County, impacted by DR-4843, the disaster revealed structural vulnerabilities in existing flood control and waterway systems. The flooding overwhelmed local drainage networks, overtopped dams, and caused significant erosion and sediment deposition, underscoring the need for long-term watershed stabilization and enhanced stormwater infrastructure.

3.3.1 Heightened Post-Fire Risks

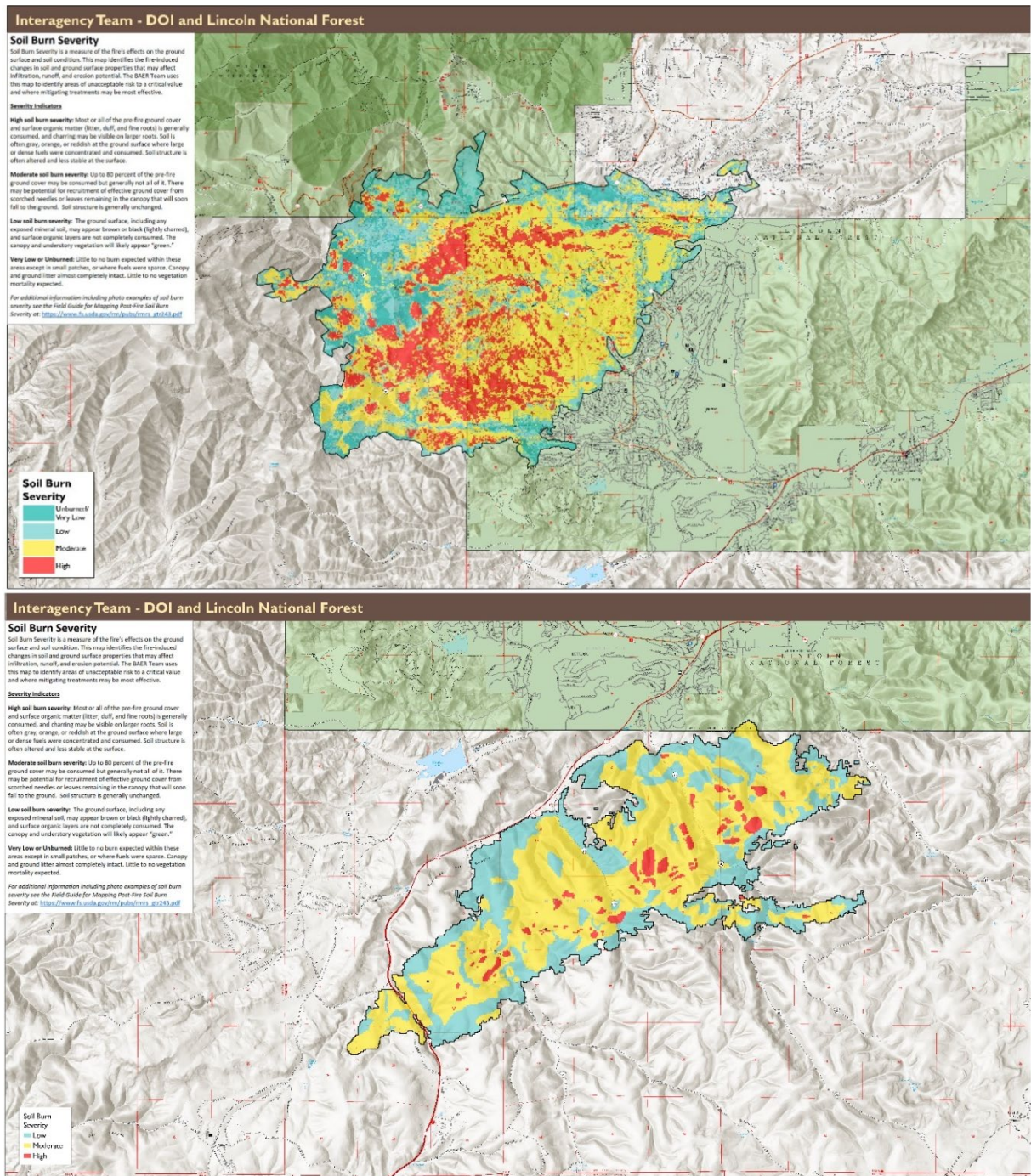
Pre-fire conditions allowed for natural absorption of rainfall due to healthy vegetation and intact soils. However, particularly in the DR-4795 MID-designated area of Lincoln County, the fire-induced hydrophobicity and loss of vegetation cover have made the soil less capable of retaining moisture, transforming modest precipitation events into high-runoff episodes. Post-fire assessments conducted by Burned Area Emergency Response (BAER) teams evaluated soil burn severity (SBS) post-fire, factoring in vegetation loss, soil structure changes, and infiltration capacity.¹⁹ The South Fork fire's SBS distribution is as follows (see also *Figure 12* below):

- High: 20%
- Moderate: 46%
- Low: 23%
- Very Low/Unburned: 11%

¹⁹ SBS maps, created using ESRI ArcGIS software and satellite imagery, help predict erosion potential and changes to runoff patterns. The more severe a fire's effects are on the soil, the more likely that the impacted soils will erode in subsequent rainstorms- especially in locations with steep slopes such as those in Lincoln County. The resulting post-fire erosion can cause tremendous damage to homes and other structures in the years following fire.



Figure 12: South Fork Fire and Salt Fire Burn Severity Maps



The result of high- and moderate-severity burn scar areas—particularly in such a mountainous area—is severe post-fire flooding, mudflow, and debris flow events, particularly during the annual monsoon season. The annual monsoonal rain pattern brings intense, short-duration storms, which can lead to rapid runoff in areas where vegetation has been destroyed by fire. As erosion takes place, hazard trees and other large debris may enter into active stream channels, causing excessive sediment build-up and conveyance issues, subsequently impacting bridges, culverts, and roadways. Post-



fire landscapes have been particularly susceptible to flash floods, with heavy rains leading to mudflows and debris-laden waters that damage infrastructure and natural habitats, doubling the damage estimates through programs such as FEMA Public Assistance.

Local authorities typically maintain a response posture for the duration of monsoon season, and a combination of state and federal resources such as the New Mexico National Guard actively supported just-in-time projects in 2024 to divert waterflow away from high-population areas. The Village of Ruidoso actively advises residents to develop evacuation plans, maintain emergency kits, and stay informed through reliable weather forecasts. However, the force and volume of debris flow means that areas either in or near the floodplain are now subject to much higher flood risks than they were previously. Some areas, such as Cedar Creek and Upper Canyon, which have severe burn scar on steep topography, are struggling with even greater challenges, such as potential for mudflows and landslides.

Post-wildfire impacts are not limited to flooding; as areas with moderate burn severity have a high volume of woody debris from partially damaged trees that can accumulate over time, adding to the fuel load. Post-fire soil conditions also contribute to heightened future fire risks. In moderate- and low-severity burn areas, the soil may become hydrophobic, reducing water infiltration and leading to quicker drying of surface fuels. The combination of dry surface fuels and retained vegetation makes these areas more susceptible to ignition. Woody debris and standing hazard trees near powerlines pose an ongoing threat, particularly during snow and wind events that can cause those trees to fall. The delayed mortality of fire-damaged trees also contributes to a growing fuel bed as deadfall increases.

3.3.2 Heightened Waterway and Levee Risks

Chaves County is home to an extensive and interconnected network of waterways, flood control structures, and levees that play a critical role in managing stormwater, protecting residential areas, and supporting agricultural and industrial operations. This system includes engineered channels, diversion structures, levees, and natural waterways that direct storm runoff through both urban and rural areas—particularly within and around the City of Roswell.

During the October 2024 flood event declared under DR-4843, this drainage network sustained widespread damage. High-velocity floodwaters overwhelmed existing capacity, eroded levee embankments, and deposited large volumes of sediment and debris throughout the system. Culverts and water crossings were blocked or damaged, and floodwaters overtopped multiple control points, resulting in uncontrolled flows that severely impacted homes, roadways, and public infrastructure.

The accumulation of debris and the structural damage sustained by key segments of the waterway system significantly increase the likelihood of compounding damage in the event of future rainfall or runoff events. With many channels still partially obstructed and erosion already weakening levee and bank integrity, even moderate storms could cause



localized failures, overtopping, or downstream flooding. These risks are particularly pronounced in areas where the system lacks redundancy or where floodwaters now follow altered paths due to scouring and channel migration.

Without comprehensive long-term repairs and systematic improvements, the resilience of the entire watershed system remains compromised. Immediate stabilization efforts—such as debris removal and emergency repairs—have provided short-term relief, but they are insufficient to prevent continued degradation. To fully restore and strengthen the system, Chaves County requires strategic investment in levee rehabilitation, sediment management, channel capacity upgrades, and integrated watershed planning.

These efforts will be essential not only to protect at risk communities from future flood damage, but also to ensure that the waterway network can safely handle seasonal runoff, maintain functionality during extreme events, and support the long-term recovery and resilience of the region.

3.4 Active Mitigation Efforts

Mitigation initiatives are led by the DHSEM Mitigation & Recovery Bureau, which manages a Watershed Task Force for the DR-4795 declared event, as well as an Infrastructure Task Force for the DR-4843 declared event (see also section 5.0 *Interagency Recovery Coordination*). At the time that this Action Plan was authored, DHSEM is in the process of creating a consolidated Common Operating Picture which details the geolocations of known impacts and future projects. A full detail of projects which are currently in process through the Watershed Task Force is provided in *Table 24*.

Table 24: Watershed Task Force and Infrastructure Task Force Active Efforts

Agency	Project	Project Notes
Cybersecurity and Infrastructure Security Agency	Technical Assistance	Cybersecurity and Infrastructure Security Agency (CISA) is providing technical expertise and assistance to DHSEM to apply an interdependency-driven framework that fully captures all long-term infrastructure impacts from the disasters.
Federal Emergency Management Agency	Public Assistance	Authorizes assistance under the Stafford Act for projects addressing eligible damage to public facilities. Includes measures eligible under the 406 Hazard Mitigation Grant Program, as well as activities for hazard tree removal.
Federal Emergency Management Agency	404 Hazard Mitigation Grant Program	Funds competitive grant applications to support eligible projects which can mitigate hazards throughout the State of New Mexico, with prioritization given to disaster-impacted communities.



Agency	Project	Project Notes
National Weather Service	Emergency Weather Guidance	Provides essential emergency response planning, based on predicted weather patterns over burn scars. For areas where water gauges are in place, National Weather Services (NWS) also supports predictions for where floods are most likely.
Natural Resources Conservation Service	Emergency Watershed Protection Program	Assists landowners by assessing damage and addressing eligible threats to life and property through Emergency Watershed Protection (EWP) project measures. Priority is currently given to projects for flood protection. Acequias may also receive assistance.
New Mexico Department of Finance and Administration	House Bill 1	Provides up-front cashflow to local jurisdictions for the execution of projects obligated through FEMA Public Assistance.
New Mexico Department of Homeland Security and Emergency Management (DHSEM)	Watershed Restoration Plan and Master Drainage Plan	Through House Bill 1 funding, DHSEM is executing LiDAR flights to shape data analysis and a future Watershed Restoration Plan and Master Drainage Plan, which evaluates the burn scar impacts and identifies projects to mitigate those impacts.
DHSEM	Comprehensive Levee Study	DHSEM is executing a holistic study of the drainage systems in Chaves County, with a focus on waterways and levees. The study will shape recommendations for long-term infrastructure investments.
DHSEM	Disaster Case Management	Coordinates access to Watershed Task Force resources at the individual resident/landowner level.
DHSEM	Private Property Debris Removal	Provides direct assistance to residents through the clearance of disaster-related debris, including hazard trees.
New Mexico Energy, Minerals, and Natural Resources Department	Hazard Tree Removal	Provides landowners direct assistance with hazard tree removal.
U.S. Geological Survey	Water Gauges	Provides gauge installation and technical assistance.



3.5 Unmet Mitigation Needs

3.5.1 Unmet Mitigation Needs for Infrastructure Projects

The DR-4795 disaster caused widespread and multi-layered impacts across Lincoln County, particularly in areas affected by the South Fork Fire. One of the most pressing infrastructure-related concerns is the condition of roads in and near burned areas, which face ongoing risk of clogging and failure due to post-fire debris flows. Burned Area Emergency Response reports identified critical vulnerabilities along roads where accumulated debris threatens to overwhelm drainage infrastructure. Recommended emergency treatments include the removal of large debris and hazard trees, installation of debris racks, and stabilization or armoring of roadway embankments at drainage crossings to prevent erosion and road failure. General traveler safety measures, such as warning signs and public communications, are also recommended for roads and trails within or adjacent to the burn area. At present, many of these protective measures remain only partially funded or pending implementation.

Vegetative recovery across the fire footprint varies depending on climate, elevation, and burn severity, with a typical recovery period of three to five years. However, prolonged drought may significantly delay this timeline. The spread of non-native invasive species presents an additional long-term ecological threat, as these species can outcompete native vegetation, reduce wildlife habitat, and alter future wildfire behavior. These efforts are time-sensitive and require sustained resources over multiple years to be effective.

The DR-4843 disaster caused widespread and multifaceted damage across Chaves County, with particularly severe impacts in and around the City of Roswell. Intense rainfall on October 19, 2024, led to rapid onset flooding that overwhelmed drainage systems, overtopped flood control structures, and caused significant erosion and structural damage across both public and private infrastructure. Emergency inspections conducted after the event identified erosion in dam spillways and embankments, highlighting serious vulnerabilities in the county's flood control infrastructure. These conditions present ongoing safety concerns and will require detailed assessments, planning, and rehabilitation to ensure future protection of life and property.

In addition to the direct impacts of the flood event, existing high-risk flood control structures have been flagged for further analysis and upgrades. However, efforts to advance mitigation studies and engineering assessments have been hindered by limited staffing and financial capacity at the local level. The scale and severity of this flood—unprecedented in recent memory for the region—revealed gaps in preparedness and emphasized the need for improved early warning systems, dam safety evaluations, and long-term watershed management strategies.

Federal programs such as the Emergency Watershed Protection Program, FEMA's Hazard Mitigation Grant Program, and FEMA Public Assistance (have provided essential support for initial stabilization and mitigation efforts). These include targeted debris



removal, flood control measures, and infrastructure restoration in high-risk areas. However, the scale and complexity of recovery needs—particularly in transportation, watershed management, flood control systems, drainage infrastructure, and environmental restoration—require additional investments. Without sustained funding and technical capacity, communities remain at risk for continued degradation and future disaster impacts.

3.5.2 Unmet Mitigation Needs for Housing Projects

The disasters declared under DR-4795 and DR-4843 revealed critical vulnerabilities in the housing stock across affected counties, particularly in areas where wildfires and flooding destroyed entire neighborhoods or placed homes in high-risk zones. In Lincoln County, wildfire damage was compounded by post-fire flooding, leading to the destruction of over 800 homes and leaving many others exposed to repeated flood events due to altered watershed behavior and unstable terrain. In Chaves County, unprecedented flooding caused widespread damage to homes, with many structures located in areas without a history of flood risk or adequate mitigation infrastructure.

These events exposed the lack of resilient construction practices and highlighted the urgent need for proactive housing mitigation efforts. In many cases, homes were built prior to the adoption of modern building codes or were constructed in hazard-prone areas without adequate elevation, defensible space, or water diversion features. As rebuilding efforts begin, it is imperative that recovery does not recreate pre-disaster vulnerabilities.

Housing mitigation must include a combination of structural and non-structural strategies. Structural approaches include elevating homes in flood-prone areas, using fire-resistant materials in construction, installing water diversion or drainage systems, and incorporating defensible space and ignition-resistant design in wildfire-prone communities. Non-structural strategies involve updating local building codes, adopting and enforcing floodplain management regulations, expanding community outreach, and providing technical support to homeowners navigating the rebuilding process.

However, effective implementation of these mitigation strategies requires sustained resources, staffing, and public engagement. Many jurisdictions lack the personnel necessary to process complex permitting, conduct Substantial Damage determinations, or enforce upgraded building standards—especially in the face of community resistance driven by cost concerns or lack of insurance coverage. Additionally, there is a need for training and technical assistance at both the state and local levels to help residents understand mitigation requirements and make informed rebuilding decisions.

To reduce long-term risk and ensure housing resilience, mitigation investments should include:

- Elevation and hardening of homes.
- Enforcement of resilient building codes.



- Use of resilient building options.

Mitigating housing risks now will reduce future losses, decrease the cost burden of future disasters, and build safer, more resilient communities for those most affected by wildfire and flood events.

3.5.3 Additional Post-Disaster Mitigation Strategies

To mitigate repetitive loss and severe repetitive loss structures in the state and reduce flooding impacts, project funds may also be allocated to efforts that aim to prevent damage from a wide range of future disaster types. Infrastructure resiliency solutions, tools, and improvements may include:

- **Stormwater Management:** Retention basins, acequias, larger culverts, debris guards, erosion control solutions.
- **Durable Roadways:** Permanent, concrete roads designed to withstand future flooding.
- **Enhanced Water Treatment Systems:** Facilities capable of handling debris-laden water.
- **Backup Communication Systems:** To ensure connectivity during emergencies.
- **Power Generators for Critical Systems:** Supporting water, sewer, electrical, and other essential services.
- **Reforestation Initiatives:** To prevent erosion and restore natural wildlife habitats.
- **Centralized Hazard Mapping and GIS Enhancements:** For improved disaster preparedness and response.
- **Grey Water Systems and New Water Sources:** To enhance water resource management.
- **Vulnerability Assessments and Susceptibility Maps:** To identify and address potential risks.
- **Retrofits for Hazard-Prone Facilities:** Strengthening structures to withstand disasters.
- **Damage Estimation Software Training:** To improve post-disaster assessments.
- **Region-Specific Building Codes and Zoning:** Reflecting actual risk profiles.
- **Snow Fences:** To manage snow-related hazards.
- **Additional Storm Shelters:** Providing safe havens during severe weather events.
- **Reduced Combustible Fuels Around Critical Facilities:** To minimize fire risks.



4.0 Method of Distribution

DHSEM serves as the lead agency responsible for the coordination and implementation of recovery operations related to the DR-4795 and DR-4843 disaster events. In collaboration with local jurisdictional authorities, state agencies, federal partners, non-profit organizations, and other stakeholders, DHSEM has worked to coordinate and align available resources to support long-term recovery. Refer to *5.0 Interagency Recovery Coordination*, for additional details regarding the interagency engagement and coordination structure.

As part of its recovery leadership responsibilities, DHSEM conducted an in-depth analysis of unmet needs not addressed by existing programs and funding streams. This analysis, detailed in section *2.0 Unmet Needs Assessment*, was complemented by local consultation and stakeholder engagement to ensure that the most pressing challenges were identified and addressed through targeted program development.

This Method of Distribution outlines the recovery projects and program areas identified through that process. It articulates the state’s overarching recovery strategy for the DR-4795 and DR-4843 disaster declarations and provides a framework for the use of CDBG-DR funds, including program descriptions, eligible activities, regulatory requirements, minimum and maximum award amounts, and the administrative structure responsible for executing recovery operations in an efficient, compliant, and equitable manner.

4.1 Overview

The Method of Distribution details how DHSEM will allocate and administer CDBG-DR funds to support disaster recovery from DR-4795 and DR-4843, through three primary programs (see *Figure 13*).

Figure 13: CDBG-DR Programs Funded for 2024 Disasters



Programs will address needs in the five counties included in the disaster declarations for DR-4795 and DR-4843, including Lincoln, Rio Arriba, San Juan, Otero, and Chaves Counties, as well as the Mescalero Apache Tribe. However, programs will primarily focus on the HUD-identified MID areas of Lincoln County and Chaves County. These counties experienced the most significant impacts from DR-4795 and DR-4843 and have been prioritized for funding based on the severity of disaster-related damages and unmet needs.

Each program summary provides additional detail regarding the tie to disaster, unmet needs, the purpose and objectives of program activities (including their tie to the HUD National Objectives), the Housing and Community Development Act (HCDA) 1974 activity citation, a breakdown of eligible and ineligible activities, a description of how program efforts will support mitigation, details on the application process and selection criteria, and an overview of the program administration plan.

4.1.1 Program Selection and Consultation Process

During the program selection process, DHSEM developed a program options summary and associated survey (see *Appendix 7.3*) which was distributed to local jurisdictional authorities and the Council of Governments in Lincoln County and Chaves County, and elicited responses from: local Commissioners, the Southeastern New Mexico Council of Governments representative, Flood Commission Superintendent, City and County Managers, City and Village Councilman, Fire and Rescue personnel, and local non-profit organization representatives.

This survey used a ranking methodology for local leaders to rank potential HUD programs on a scale from most to least critical. Each program was then scored based on the local leadership rankings.²⁰ The resulting score by program is provided in *Table 25* below.

Table 25: Local Consultation Survey Responses

Program	Most Critical	More Critical	Somewhat Critical	Less Critical	Least Critical	Overall Score
Infrastructure Activities Program	9	5	2	1	2	70

²⁰ The “Most Critical” ranking was scored as five points; the “More Critical” ranking was scored as four (4) points; the “Somewhat Critical” ranking was scored as two points; the “Less Critical” ranking was scored as 1 point; and the “Least Critical” ranking was scored as zero (0) points.



Program	Most Critical	More Critical	Somewhat Critical	Less Critical	Least Critical	Overall Score
Home Rehabilitation, Reconstruction, or New Construction	10	2	4	0	1	66
Planning Grants	6	8	1	0	2	64
Business Recovery Grant and Loan Program	6	5	3	3	0	59
Community-Based Development Program	4	7	5	1	0	59
Mitigation Investment Program	5	5	5	2	0	57
Public Assistance Cost Share	7	2	5	0	3	53
Home Buyouts	6	2	5	2	2	50
Homebuyer Assistance Program	3	5	6	3	0	50
Acequia Assistance Program	1	6	5	3	2	42
Housing Counseling Services	2	1	9	5	0	37

These survey results were then cross-referenced against the total needs estimates established through the Unmet Needs Assessment (see *Table 26* below), with a focus on the proportion of unmet needs in each recovery category.

Table 26: Percentage Calculation of Unmet Needs by Category

Recovery Category	Assessed Unmet Needs (\$)	Proportion of Unmet Needs (%)
Housing	\$98,729,770.02	31%
Infrastructure	\$153,013,472.46	46%
Economic Revitalization	\$61,599,628.00	19%
Planning and Capacity Building	\$12,000,000.00	4%
Total Unmet Needs Estimate	\$325,342,870.48	

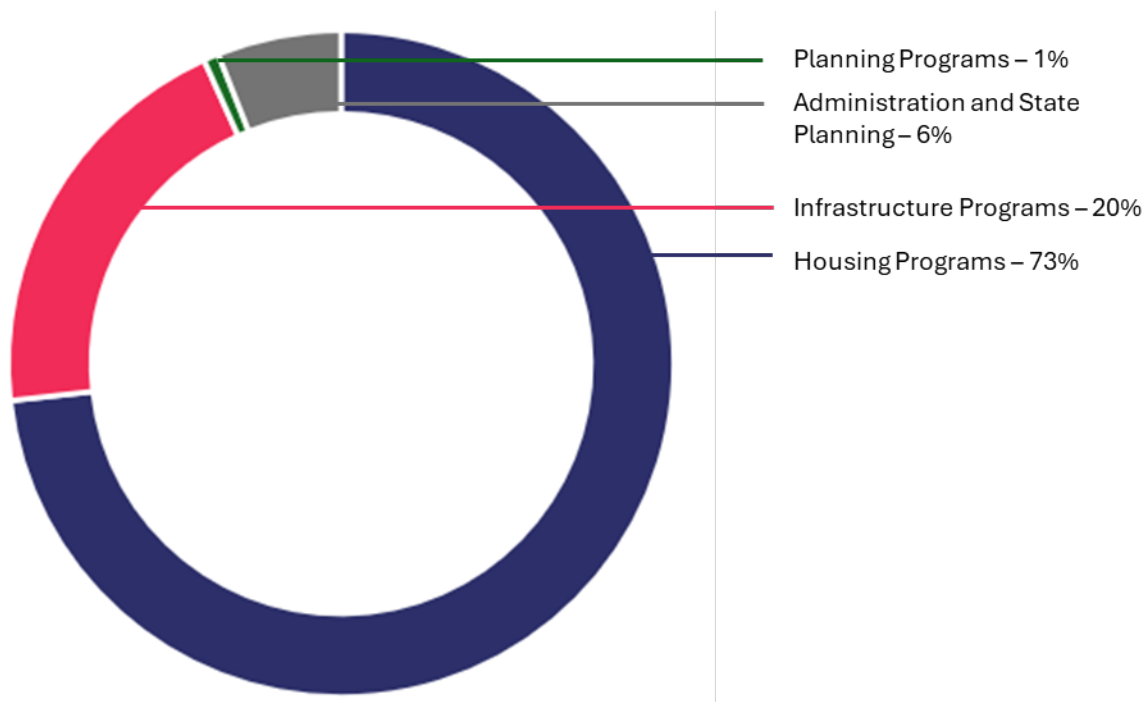


DHSEM then took into consideration additional projected funding from programs which are expected to alleviate unmet needs beyond the current funding allocated across federal and state agencies. Details on these programs are provided in section 2.0 *Unmet Needs Assessment*, and include funding such as New Mexico Economic Development Department Local Economic Development Act (LEDA) grants, additional forecasted FEMA Public Assistance, U.S. Department of Agriculture disaster programs, and capital outlay through the State of New Mexico. Notably, significantly more funding was projected for Economic Recovery—one of the state’s overall recovery priorities—through LEDA and potential Economic Development Administration (EDA) disaster supplemental funding, which in turn reduced the long-term projection of unmet economic recovery needs and informed the decision to omit an economic recovery program from the CDBG-DR grant Method of Distribution.

Based on these considerations, DHSEM developed a Method of Distribution which would include the top three program selections by local jurisdictions—Infrastructure Activities Program; Home Rehabilitation, Reconstruction, or New Construction; and Planning Grants—with a higher concentration of resources on key issues were expected to have sustained gaps in programs across local, state, and federal partners.

Specifically, this meant providing a higher proportion of funding for long-term housing needs which, when evaluated in the larger landscape of potential funding opportunities, are less likely to be addressed through other resources. A summary of this distribution is provided in *Figure 14* below.

Figure 14: Proportion of CDBG-DR Spending by Program Category



4.1.2 Budget Summary

The Method of Distribution has been developed to incorporate the mandatory targets and caps established by HUD in 90 FR 1754. These include requirements to: direct a specified portion of funding to support LMI populations; serve HUD-identified MID areas; allocate and spend the Mitigation Set-Aside; and limit expenditures on planning and administrative activities in accordance with federal thresholds. These targets are outlined in *Table 27*.

Table 27: Mandatory Spending Targets and Limits for New Mexico CDBG-DR Funding

Category	Mandatory Targets (%)	Minimum Program Target (\$)
Total Allocation	100%	\$137,178,000.00
Mandatory Spending Targets		
Minimum Allocation Spend in Most Impacted and Distressed Areas	80%	\$109,742,400.00
Minimum Allocation Spend to Serve Low- to Moderate-Income Persons	70%	\$96,024,600.00
Minimum Allocation Spend for Mitigation Set-Aside	13%	\$17,893,000.00
Mandatory Spending Caps		
Planning Cap	15%	\$20,576,700.00
Administrative Costs Cap	5%	\$6,858,900.00

Based on these requirements, DHSEM has developed the budget in *Table 28* for the administration of CDBG-DR funds for the 2024 disaster events, DR-4795 and DR-4843. This table also includes the final program targets for spending in MID areas.

Table 28: New Mexico CDBG-DR Budget Summary for 2024 Disasters

Category	Percent of Allocation	Program Allocation	Target Spend on HUD-Identified MID
Administration	5%	\$6,858,900.00	N/A
State Planning Costs*	1%	\$2,000,000.00	N/A
New Mexico Home Recovery Program	73%	\$100,000,000.00	\$100,000,000.00
Post-Disaster Infrastructure Investment Program	20%	\$27,319,100.00	\$13,659,550.00
Disaster Resilience Planning Program	1%	\$1,000,000.00	\$1,000,000.00
Total		\$137,178,000.00	\$114,659,550.00

*State planning costs reflect expenditures projected for eligible planning activities to develop the Action Plan and associated overall planning products necessary to administer the CDBG-DR funds.



4.1.3 HUD National Objectives

The implementation of the CDBG-DR program is guided by federal requirements to ensure that funds are used effectively to address unmet needs in disaster-affected communities. At the core of CDBG-DR implementation are HUD's National Objectives, which shape all funded activities. These National Objectives are as follows:

- **Benefit to Low- and Moderate-Income (LMI) Persons:** Activities must primarily benefit individuals with incomes at or below 80% of the area median income.
- **Elimination of Slum and Blight:** Activities should address and prevent conditions of slum and blight in a community.
- **Urgent Need:** Activities must address serious and immediate threats to the health or welfare of the community that are of recent origin or recently became urgent, and where other financial resources are not available.

At least one National Objective is tied to each program funded through the New Mexico CDBG-DR programs, as detailed below.

4.1.4 Method of Distribution Section Organization

Each of the following program sections provides key programmatic information, including disaster tie-back, applicable statutory and regulatory citations, a breakdown of eligible and ineligible activities, alignment with mitigation goals, funding criteria, and program administration plans for implementing CDBG-DR-funded activities.

Each program will be supported by a Program Guide outlining the specific policies and procedures necessary for execution.

Due to the cross-cutting nature of compliance requirements, additional detail is provided in *6.2 Compliance Requirements*, which also addresses overarching regulatory obligations applicable across all programs.



4.2 New Mexico Home Recovery Program

The purpose of the New Mexico Home Recovery Program is to provide direct rehabilitation, reconstruction, and new construction services for disaster-impacted single-family homes affected by events declared under DR-4795 and DR-4843.

Counties Served: Lincoln, Chaves

HCDA Citation: Section 105(a)(3), Section 105(a)(4), Section 105(a)(5), Section 105(a)(11), Section 105(a)(13), Section 105(a)(20), Section 105(a)(26), 90 FR 1754

National Objective: LMI, Urgent Need

Minimum Award: \$5,000.00
Maximum Award: \$350,000.00

Total Allocation: \$100,000,000.00

4.2.1 Program Summary

The New Mexico Home Recovery Program provides direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by federally declared disasters in Lincoln and Chaves Counties. The goal of the New Mexico Home Recovery Program is to help disaster-impacted residents return home to safe, resilient, and sustainable living conditions, with mitigation strategies integrated to reduce future disaster risks.

This program will be administered by the State of New Mexico through direct service delivery, ensuring both the efficient allocation of resources and compliance with applicable federal and state disaster recovery guidelines. To implement the program, DHSEM will conduct a competitive procurement process to establish a qualified pool of contractors. Approved projects will be assigned to these contractors for execution, with DHSEM overseeing project management and issuing payments directly to the contractors. Homeowners will not receive direct financial assistance; instead, DHSEM will cover the cost of eligible construction measures directly through the program funds.

Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, with prioritization based on demonstrated need and program criteria (see section 4.2.5 for additional details). By leveraging state-managed resources, the program will facilitate a coordinated recovery effort, helping impacted households return to safe, sustainable, and resilient housing.

4.2.2 Purpose and Objectives

The CDBG-DR New Mexico Home Recovery Program for DR-4795 and DR-4843 is a critical investment in rebuilding and strengthening communities in Chaves and Lincoln



Counties. These federally declared disasters have left many households struggling to recover, and this program provides the direct assistance necessary to restore safe, secure, and resilient housing for those most impacted.

4.2.2.1 *Tie to Disaster*

Both DR-4795 and DR-4843 had catastrophic impacts on the housing stock in Lincoln and Chaves Counties, which are the focus of the New Mexico Home Recovery Program. The New Mexico Home Recovery Program is designed to address the unmet housing needs which resulted from both disaster declarations, as detailed in section 2.0 *Unmet Needs Assessment*. It addresses the prominent scope of housing loss and damage through strategic investment in repair, reconstruction, and mitigation, with the goal of returning families to stable, resilient housing.

In Lincoln County, approximately 1,600 homes were lost due to the South Fork and Salt Fires, followed by post-fire flooding that destroyed infrastructure and community lifelines. While this figure includes a substantial number of secondary homes, FEMA data validated 563 registrants as requiring habitability repairs. Additionally, many low-income neighborhoods located downstream of the burn scar require elevation above base flood elevation or relocation of units outside the floodplain to prevent future flood damage.

In Chaves County, 1,772 households were identified as needing habitability repairs, with extensive damage caused by severe flooding and wildfire events in 2023. These disasters significantly compromised the structural integrity of homes, creating an urgent need for comprehensive rehabilitation and reconstruction.

While FEMA Direct Housing and other programs have supported temporary housing needs, there is not currently a program which facilitates long-term housing recovery. The New Mexico Home Recovery Program, funded through CDBG-DR allocations for DR-4795 and DR-4843, is therefore designed to address these urgent housing needs through a combination of rehabilitation, reconstruction, and resilience-building strategies.

4.2.2.2 *Service Delivery in MID Areas*

The New Mexico Home Recovery Program will exclusively provide services to residents currently living in the HUD-designated MID areas:

- Lincoln County, NM
- Chaves County, NM

Residents must have been living in the home, in the HUD-identified MID county, which was damaged at the time of the disaster, to be eligible to receive assistance.

Residents in State-designated MID areas are not eligible to receive assistance.



4.2.2.3 National Objectives

The New Mexico Home Recovery Program aligns with the following HUD National Objectives:

- **Benefit to LMI Persons.** The program will prioritize services to LMI persons, pursuant to 24 CFR 570.483(b), and according to the criteria described in section 4.2.5.1 *Funding Criteria*, below.
- **Urgent Need.** Pursuant to 24 CFR 570.483(d), the program will coordinate repairs to disaster-impacted areas affected in the 2024 disaster events, thereby constituting an urgent need.

4.2.2.4 Target Populations

The most critical priority of the New Mexico Home Recovery Program is to serve disaster-impacted families, by providing much-needed assistance to complete the necessary home repairs and, as necessary, reconstruction or new construction of homes, so that families can return to their place of residence in their community. Without this assistance, rural communities can struggle to maintain and support residents, and vibrant rural areas struggle to survive.

The program application process therefore conducts outreach and application processing in a manner which proactively and exclusively serves disaster-affected residents (for more information, see section 4.2.5.1 *Funding Criteria*, below). To meet the CDBG-DR requirement to dedicate at least 70% of funding in service to LMI populations, the New Mexico Home Recovery Program also focuses on reaching LMI populations whose annual incomes are at or below 80% of AMI.

As detailed in the Unmet Needs Assessment, DHSEM assessed the impacted populations who were affected by the DR-4843 and DR-4795 disasters. Additional detail regarding this assessment is provided in 2.1.4 *Special Needs Populations*, as well as in *Appendix 7.2*. As it relates to the execution of the New Mexico Home Recovery Program, DHSEM works to maintain clear, cohesive outreach and service delivery to:

- **Elderly Residents.** Seniors are especially at risk in disaster situations. The program prioritizes the repair and reconstruction of homes for elderly residents, particularly those with mobility or health challenges that make it more difficult to recover and maintain safe living conditions.
- **Individuals with Disabilities.** People with disabilities often encounter additional barriers in returning to and living safely in their homes after a disaster. The program will prioritize assistance for individuals with disabilities, ensuring that homes are rehabilitated or reconstructed with accessibility features such as ramps, widened doorways, and accessible bathrooms to enhance livability and independence.



It should be noted that displacement is not expected as a result of project activities. If displacement does occur, DHSEM will follow the parameters set forth in the State of New Mexico Residential Anti-Displacement and Relocation Assistance Plan (RAPAP).²¹

Assistance is directed toward eligible activities such as rehabilitation, reconstruction, and mitigation to enhance housing safety and resilience, while excluding ineligible uses like luxury development, assistance for second homes, or routine maintenance. This approach ensures that funds support the most at risk households and contribute to long-term, community-wide recovery.

4.2.3 Eligible Activities

4.2.3.1 Eligible Activity Citation

Section 105(a)(3) of the Housing and Community Development Act of 1974:

code enforcement in deteriorated or deteriorating areas in which such enforcement, together with public or private improvements or services to be provided, may be expected to arrest the decline of the area.

Section 105(a)(4) of the Housing and Community Development Act of 1974:

clearance, demolition, removal, reconstruction, and rehabilitation (including rehabilitation which promotes energy efficiency) of buildings and improvements (including interim assistance, and financing public or private acquisition for reconstruction or rehabilitation, and reconstruction or rehabilitation, of privately owned properties, and including the renovation of closed school buildings).

Section 105(a)(5) of the Housing and Community Development Act of 1974:

special projects directed to the removal of material and architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons.

Section 105(a)(11) of the Housing and Community Development Act of 1974:

relocation payments and assistance for displaced individuals, families, businesses, organizations, and farm operations, when determined by the grantee to be appropriate.

²¹ Retrieved from Mortgage Finance Authority at <https://housingnm.org/developers/federal-regulations/uniform-relocation-act>.



Section 105(a)(13) of the Housing and Community Development Act of 1974:

payment of reasonable administrative costs related to establishing and administering federally approved enterprise zones and payment of reasonable administrative costs and carrying charges related to (A) administering the HOME program under title II of the Cranston-Gonzalez National Affordable Housing Act; and (B) the planning and execution of community development and housing activities, including the provision of information and resources to residents of areas in which community development and housing activities are to be concentrated with respect to the planning and execution of such activities, and including the carrying out of activities as described in section 701(e) of the Housing Act of 1954 on the date prior to the date of enactment of the Housing and Community Development Amendments of 1981.

Section 105(a)(20) of the Housing and Community Development Act of 1974:

housing services, such as housing counseling in connection with tenant-based rental assistance and affordable housing projects assisted under title II of the Cranston-Gonzalez National Affordable Housing Act, energy auditing, preparation of work specifications, loan processing, inspections, tenant selection, management of tenant-based rental assistance, and other services related to assisting owners, tenants, contractors, and other entities, participating or seeking to participate in housing activities assisted under title II of the Cranston-Gonzalez National Affordable Housing Act.

Section 105(a)(26) of the Housing and Community Development Act of 1974:

lead-based paint hazard evaluation and reduction, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992.

Section III.D.5.a. New housing construction waiver, 90 FRN 1754:

42 U.S.C. 5305(a) and 24 CFR 570.207(b)(3) are waived to the extent necessary to permit new housing construction, subject to 107 the following alternative requirement. When a CDBG-DR grantee funds a new housing construction activity, 24 CFR 570.202 shall apply and shall be ready to extend to new construction in addition to rehabilitation assistance. Private individuals and entities must remain compliant with federal accessibility requirements as well as with the applicable site selection requirements of 24 CFR 1.4(b)(3) and 8.4(b)(5).



For activities implemented through the use of the Mitigation Set-Aside Fund, the eligible activity citation is section III.D.4. Mitigation activities – CDBG-DR mitigation set-aside, pursuant to 90 FRN 1754.²²

4.2.3.2 Eligible Activities

Eligible activities are identified in the following three categories:

- **Housing Rehabilitation.** Essential repairs to restore disaster-damaged homes to safe, livable conditions, including structural, plumbing, electrical, roofing, and interior work. To receive housing rehabilitation, the estimated total damage to the home must be less than 60% the pre-disaster fair market value of the home.
- **Housing Reconstruction.** Full rebuilding of homes that are not suitable for rehabilitation (e.g., damage exceeds 60% the pre-disaster fair market value of the home), compliant with modern building codes and incorporation of resilience measures. Reconstructed home configurations will be based on minimum unit size in relation to household size and composition.
- **New Housing Construction.** Construction of new homes may be provided for disaster-impacted households on properties they already own, provided the site is located outside of the floodplain. While undamaged property owned by the household may be used for new unit placement, the acquisition of new property is not eligible for funding under the New Mexico Home Recovery Program. Newly constructed home configurations will be based on minimum unit size in relation to household size and composition.

Additional details regarding potentially eligible activities are provided below in *Table 29*.

Table 29: New Mexico Home Recovery Program Eligible Activities

Structural Repairs	Repairing damaged foundations, walls, roofs, and other structural components of homes to ensure they meet safety and durability standards.
Plumbing and Electrical Work	Repairing or replacing damaged plumbing, electrical systems, and HVAC systems to restore the home to livable and safe conditions.
Mold Remediation	Addressing mold and water damage that occurred due to floodwater or other water sources to improve indoor air quality and prevent health hazards.

²² Retrieved from HUD at <https://www.hud.gov/stat/cpd/universal-notice-grantees>.



Interior Repair	Repairing or replacing sheet rock, baseboard, cabinets, and other basic repairs necessary to complete interior construction.
Roofing Repairs and Replacement	Repairing or replacing damaged roofs with fire-resistant material to prevent further damage to homes and ensure weather resistance.
Accessibility Improvements	Modifying homes for residents with disabilities, such as installing ramps, wider doorways, or other modifications to improve accessibility and safety.
Elevation of Homes	Elevating homes in flood-prone areas to reduce the risk of future damage from flooding, as long as elevation is cost-effective and deemed necessary for safety.
Hazard Mitigation Measures	Installing flood barriers, sump pumps, or other protective measures that reduce the risk of future flooding or storm damage; implementing fire resilience measures such as adding defensible space and using fire-resistant construction materials.
Home Reconstruction	Rebuilding homes that are deemed not suitable for rehabilitation due to extensive damage from disasters such as flooding or wildfires. Reconstruction efforts will restore homes to the highest resiliency standards to mitigate future risks.
New Home Construction	Building homes on properties which have already been acquired by a disaster-affected single-family homeowner. This may also include replacement of a manufactured housing unit with a new manufactured housing unit.
Lead-Based Paint Mitigation	Mitigation of lead-based paint hazards in homes built before 1978, to ensure the health and safety of residents, particularly children.
Relocation Assistance	Providing temporary housing assistance or relocation benefits for homeowners during the rehabilitation or reconstruction process, if necessary.

4.2.3.3 *Cost Reasonableness Standards*

The New Mexico Home Recovery Program is designed to comply with the cost reasonableness requirements established under 2 CFR § 200.404. All funded activities—including determinations of whether homes are repaired or reconstructed—must reflect the costs that a prudent person would incur under the same circumstances and be both necessary and allocable to the CDBG-DR program.

Therefore, as part of the application evaluation process to determine the appropriate activity, DHSEM will determine whether a structure is "not suitable for rehabilitation" using a repair-to-value threshold, rather than a fixed-dollar cap.

Specifically, a structure will be determined to be infeasible for rehabilitation and/or repairs if the cost to repair exceeds 60% of the pre-disaster fair market value (FMV) of the home, as documented through appraisals or local tax assessment values adjusted to market. In



these cases, reconstruction will be pursued, with new home construction designed to meet minimum code, resilience, and affordability requirements. The total number of rooms built in the new home must be based on the number of residents living in the home. This approach ensures cost reasonableness and avoids spending more on rehabilitation than what it would cost to build a comparable new home.

The current program cap for total housing assistance is \$350,000 per household, including mitigation measures. Exceptions may be granted on a case-by-case basis by the DHSEM State Director when the cost to reconstruct or elevate a home is deemed necessary under any of the following conditions:

- to preserve safety and mitigate future risk—particularly in cases involving extreme topography, and relocation out of a floodplain;
- to comply with federal accessibility standards—including accessibility retrofits for at risk populations and other measures to reasonably accommodate a person with disabilities.

4.2.3.4 Construction Standards

All housing activities under the New Mexico Home Recovery Program will follow industry-recognized construction standards to ensure that homes are durable, safe, energy-efficient, and resilient. Damage assessments, scopes of work, and cost estimates will be prepared by independent inspectors, estimators, or engineers contracted by DHSEM. These will guide contractor assignments and budgeting.

For reconstruction, standardized architectural plans (e.g., 2–3 base models tailored for rural New Mexico conditions and household size) will be provided by the State. In limited cases, DHSEM may allow alternative plans to be submitted by contractors if compliant with state code, CDBG-DR requirements, and cost guidelines.

Contractors will be responsible for pulling permits and adhering to local, state, and federal code requirements, including IBC, IRC, and HUD’s CPD Green Building Retrofit Checklist, where applicable (see also section 6.2.7 *Construction Standards*).

4.2.3.5 Ineligible Activities

The New Mexico Home Recovery Program is not able to provide non-disaster assistance, luxury improvements, or financial assistance. Additional details regarding ineligible activities is provided in *Table 30* below.

Table 30: New Mexico Home Recovery Program Ineligible Activities

<p>Luxury Improvements</p>	<p>Any upgrades or renovations that do not contribute to restoring the home to a safe, habitable, or disaster-resilient condition. This includes high-end finishes, luxury appliances, or other non-essential upgrades.</p>
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Cosmetic Improvements	Activities that involve purely aesthetic upgrades, such as new paint, wallpaper, or decorative elements, that do not address safety, health, habitability, or resiliency needs.
Property Acquisition	Purchase of new properties or land is not eligible under the housing rehabilitation program. However, new direct construction assistance may be provided on already acquired property.
Construction for New Owners	The program does not fund the construction of new homes for individuals or households that did not already own a property before the disaster.
Second Homes	The program does not provide assistance for residences which are considered second homes (also investment property or vacation homes). These are defined, as in the Universal Notice (FR-6489-N-01, III.D.5.k), as a home that is not the primary residence of the owner, a tenant, or an occupant at the time of the disaster or at the time of application for this CDBG-DR assistance.
Debt Repayment	The program does not provide funding for paying off mortgage, tax, or other types of debt that homeowners may owe prior to the disaster.
Non-Residential Properties	Activities related to repairing or rebuilding non-residential properties (such as commercial or business structures) are not eligible.
Non-Disaster Related Repairs	Any repairs that are not directly related to the disaster, such as general home maintenance or issues that pre-date the disaster, are ineligible for funding.
Construction of Non-Secure or Temporary Housing	The program does not fund the construction of temporary shelters or non-permanent structures that do not meet FEMA or HUD resilience standards.
Personal Property Replacement	Replacing personal property such as furniture, clothing, or appliances that were not directly damaged by the disaster is not covered under this program.
Unpermitted or Unauthorized Work	Any construction or repairs that were conducted without the proper permits or approval from local authorities are ineligible.

4.2.4 Mitigation Set-Aside

The New Mexico Home Recovery Program utilizes \$17,893,000.00 in CDBG-DR Mitigation Set-Aside funding to support the integration of hazard mitigation measures into eligible rehabilitation and reconstruction activities. This set-aside is a critical component of the state’s long-term resilience strategy, ensuring that disaster recovery investments address not only current housing loss but also reduce vulnerability to future hazard events. The Mitigation Set-Aside is specifically designed to target homes located in flood-prone areas, wildfire-impacted zones, and other high-risk locations identified through FEMA and state hazard assessments.



Mitigation measures (e.g., defensible space for wildfire zones, elevation for flood-prone homes) will be integrated into the primary rehab/reconstruction scopes of work whenever technically feasible and cost-effective. The \$350,000 cap includes such mitigation measures, though projects may be considered for additional funding where life-safety or code compliance demands it.

The objective of the Mitigation Set-Aside is to apply cost-effective, site-specific mitigation strategies during the construction or repair of disaster-damaged homes. These measures are selected based on property location, type of hazard exposure, and feasibility within the scope of the project. All activities funded through the Mitigation Set-Aside must be compliant with HUD requirements and support long-term risk reduction.

Flood mitigation measures utilizing the Mitigation Set-Aside may include:

- Elevating homes in designated floodplains pursuant to local floodplain regulation.
- Installing sump pumps and interior drainage systems to reduce water accumulation and prevent basement flooding.
- Sealing or waterproofing foundation and basement walls to prevent water intrusion.
- Regrading around the home to direct water away from the foundation.
- Incorporating durable, flood-resistant building materials in repairs and reconstruction.
- Requiring and verifying continued maintenance of flood insurance coverage for properties receiving assistance.

Wildfire mitigation measures utilizing the Mitigation Set-Aside may include:

- Use of ignition-resistant construction materials (e.g., metal roofing, fiber cement siding, non-combustible vents).
- Creating defensible space by clearing vegetation and combustible materials within a defined perimeter of the structure.
- Reducing fuel loads near the home structure, within a reasonable perimeter necessary to address wildfire risk to the housing stock.
- Installing ember-resistant attic and crawl space vents.
- Screening openings to prevent ember intrusion.
- Incorporating fire-rated windows and exterior doors.
- Applying non-combustible coatings and sealants to exposed surfaces.

Mitigation activities will be prioritized in areas where risk is elevated, where homes have sustained severe damage, and where implementation is technically feasible and cost



reasonable. All mitigation measures must meet applicable building codes and federal guidance, including FEMA and HUD standards. Since the state is directly executing the program, IBC codes will be used for all construction.

DHSEM intends to use the full \$17,893,000.00 Mitigation Set-Aside budget for home mitigation and resilient building measures. All homes rebuilt or repaired through the program will include cost tracking to verify that this target is met.

By dedicating funding through this set-aside, the New Mexico Home Recovery Program enhances the resilience of housing stock in Chaves and Lincoln Counties, reduces future recovery costs, and ensures that public investments in disaster recovery are safeguarded against future events. This proactive approach supports the state's broader goals of sustainable development and risk-informed planning for the most at risk populations.

4.2.5 Application Processing and Award

Funding

4.2.5.1 To be eligible for assistance under the New Mexico Home Recovery Program for DR-4795 and DR-4843, applicants must meet the following minimum eligibility requirements:

- **Disaster Impact.** The applicant's home must have sustained damage directly related to either DR-4795 or DR-4843.
- **Primary Residence.** The applicant must be seeking assistance for their primary residence. Homes that are not the primary residence of the owner are not eligible for assistance via this CDBG-DR funding.
- **Geographic Location in MID Area:** The damaged property must be located within a HUD-designated MID area, specifically within Lincoln County or Chaves County, New Mexico.
- **Income Threshold:** The household must have an income at or below 120% of the Area Median Income (AMI), as defined by HUD income guidelines.

While all eligible applications will be considered, the program will generally operate on a first-come, first-served basis, subject to funding availability. Applications will be reviewed based on the following prioritization criteria:

- **LMI Thresholds.** Low- to moderate-income households will be prioritized for assistance.
- **Total Loss Homes.** Residents whose homes were severely damaged or deemed not suitable for rehabilitation may be prioritized, to alleviate potential or ongoing circumstances of homelessness due to the disaster.
- **Elderly Persons (above age 65).** Elderly persons are a at risk population that may be prioritized for assistance.



- **Individuals with Disabilities.** Persons with disabilities are a at risk population that may be prioritized for assistance.

It is the intent of DHSEM that homeowners receiving assistance under this program be required to maintain homeownership and primary residency for a prescribed amount of time beginning with the issuance of an occupancy permit. Adherence to this requirement will be enforced by executing a deed restriction at the time of the award and in conjunction with the program agreement.

4.2.5.2 *Minimum and Maximum Award*

The final award amount for each eligible applicant will be determined based on the extent of the damage to the property and the total cost to restore habitability and/or to rebuild the home, consistent with HUD guidelines (e.g., the number of rooms must match the number of permanent residents). Award amounts will be evaluated to ensure cost-effectiveness, feasibility, and that the amount is sufficient to bring the property to a safe and resilient condition.

The minimum award for the New Mexico Home Recovery Program is **\$5,000.00**.

The maximum award for the New Mexico Home Recovery Program is **\$350,000.00**.

On a case-by-case basis, according to factors such as the type of construction required to restore habitability, the prioritization score of the household, and the cost of construction, the DHSEM State Director may approve construction projects which exceed the maximum award. However, this allowance will be used sparingly, so that funds can meet the maximum need in disaster-affected areas.

4.2.6 Program Administration

The New Mexico Home Recovery Program, funded through the Community Development Block Grant–Disaster Recovery (CDBG-DR) allocations for DR-4795 and DR-4843, has a total program budget of \$100,000,000.00. Of this amount, a minimum of \$17,893,000.00 is dedicated to a Mitigation Set-Aside, which supports the integration of mitigation and resilience measures into the repair, reconstruction, or new construction of homes.

The program is administered by DHSEM, which oversees procurement, compliance, and overall program delivery. DHSEM coordinates with Chaves and Lincoln County officials, ensures effective local coordination, including applicant identification, damage assessments, and permitting support. DHSEM will develop a New Mexico Home Recovery Program Guide to fully detail the policies and procedures for implementing this portion of the CDBG-DR grant, in coordination with the compliance policies outlined in section 6.2 *Compliance Requirements*, of this Action Plan.

DHSEM will directly procure a pool of licensed and insured contractors through a competitive procurement process, pursuant to 2 C.F.R. Part 200, to ensure that all costs are necessary, reasonable, allowable, and allocable. Homeowners will not receive direct



financial assistance; instead, DHSEM will assign projects to vetted contractors, manage progress and performance, and pay contractors directly upon verified completion of work milestones. DHSEM intends to conduct Contractors are required to comply with building codes and mitigation standards (see also *6.2.7 Construction Standards*), and federal labor and reporting obligations. Each project is evaluated for cost reasonableness and feasibility; homes deemed not suitable for rehabilitation may be reconstructed in accordance with HUD's one-for-one replacement exemptions. Funding is disbursed in phases—beginning with pre-approval, followed by progress-based payments, and concluding with a final payment upon inspection and verified completion of work.

Elevation is a required mitigation measure for homes located in designated flood hazard areas. Structures must be elevated to at least two feet above the 1% annual floodplain elevation (Base Flood Elevation), and additional elevation may be required to meet local floodplain regulations. Elevation feasibility is assessed on a case-by-case basis, with estimated additional costs of up to \$75,000.00 for homes elevated approximately five feet.

DHSEM intends to comply with NEPA requirements by implementing a tiered environmental review process, in which the State will conduct a broad Tier 1 review to address program-wide impacts and conditions, followed by site-specific Tier 2 reviews for each individual property prior to project implementation (see also *6.2.6 National Environmental Policy Act*).

Housing activities are also subject to fair housing standards, and the program strictly prohibits discrimination based on race, color, religion, sex, disability, familial status, or national origin. Recovery efforts will affirmatively further fair housing, expand access to affordable housing, and minimize displacement in impacted communities.

Applicants to the New Mexico Home Recovery Program may submit appeals and/or complaints. DHSEM will develop a New Mexico Home Recovery Program Guide with a detailed process specifically to ensure these complaints and appeals are addressed in a timely manner. DHSEM also has an established process for handling complaints in the Citizen Participation Plan, as described in section *6.8 Response to Citizen Complaints*.

Strong compliance and monitoring protocols are built into the program's operations, to prevent waste, fraud, and abuse. All construction work will be performed by qualified contractors selected through competitive procurement, with a preference for local contractors to promote economic recovery within the impacted counties.

To ensure transparency and accountability, DHSEM Recovery Officers conduct regular site inspections and monitor project performance. Program audits are also conducted in accordance with DHSEM's Monitoring framework as described in section *6.2.2 Monitoring*, to assess efficiency, financial integrity, and compliance with applicable federal and state regulations. This comprehensive administrative framework ensures that the New Mexico Home Recovery Program delivers effective, resilient, and equitable housing recovery for the individuals and communities most affected by DR-4795 and DR-4843.



4.3 Post-Disaster Infrastructure Investment Program

The purpose of the Post-Disaster Infrastructure Investment Program is to provide capital investments for infrastructure projects which address disaster impacts and enhance post-fire watershed stabilization in disaster-affected counties.

Jurisdictions Served: Lincoln, Mescalero, Chaves, San Juan, Rio Arriba

HCDA Citation: Section 105(a)(1), Section 105(a)(2) Section 105(a)(3), Section 105(a)(4), Section 105(a)(5), Section 105(a)(7), Section 105(a)(9), Section 105(a)(11), Section 105(a)(13), Section 105(a)(26)

National Objective: LMI

Minimum Award: \$50,000.00

Maximum Award: \$10,000,000.00

Total Allocation: \$27,319,100.00

4.3.1 Program Summary

The Post-Disaster Infrastructure Investment Program is a grant program to provide impacted jurisdictions and other eligible applicants with direct capital investments to fund infrastructure projects which are necessary to facilitate long-term recovery and/or watershed stabilization. This program is designed to support the repair, reconstruction, and long-term resilience of public infrastructure damaged or destroyed by the wildfire, flooding, and severe storms which created the post-disaster conditions.

This Post-Disaster Infrastructure Investment Program establishes a dedicated funding source to support critical infrastructure recovery and resilience projects in communities affected by DR-4795 and DR-4843, specifically including MID areas Lincoln County and Chaves County, as well as additional State-identified MID areas, San Juan County, Mescalero Apache Tribe (Otero County), and Rio Arriba County. Local units of government and political subdivisions (e.g., acequias) are all eligible to receive assistance. Applicants will apply for a notice of funding opportunity and will be evaluated based on the criteria set forth in section 4.3.5.1 *Funding Criteria*. Selected subrecipients will be responsible for project execution and reporting.

4.3.2 Purpose and Objectives

The Post-Disaster Infrastructure Investment Program is designed to address critical infrastructure needs that are essential to community recovery but fall outside the scope of traditional funding sources such as FEMA's Public Assistance (PA) program. By targeting projects that are not otherwise eligible for federal infrastructure aid, the program fills key recovery gaps and supports a more comprehensive, community-driven recovery strategy. Emphasis is placed on infrastructure investments that strengthen long-term resilience to future wildfire and flood events, recognizing the growing frequency and



severity of these hazards. Through this program, the state aims to enable strategic infrastructure improvements that facilitate sustainable recovery, support rural and underserved areas, and reinforce the physical and social foundations necessary for long-term community stability.

4.3.2.1 *Tie to Disaster*

The HUD- and State-identified MID areas experienced varying types of infrastructure damage. The critical gaps in infrastructure investments shaped the formulation of the Post-Disaster Infrastructure Investment Program; including the need for watershed stabilization and drainage projects in Lincoln County, waterway and levee investment projects in Chaves County, and investments in acequia infrastructure across Lincoln County, San Juan County, Mescalero Apache Tribe (Otero County), and Rio Arriba County.

As outlined in section 2.3 *Infrastructure Unmet Need*, wildfire-related impacts from the South Fork and Salt Fires damaged multiple infrastructure assets, including a water treatment system in Lincoln County. However, the more sustained and severe impacts in Lincoln County have resulted from post-fire burn scar flooding, mudflows, and debris flows. In response, local jurisdictions are actively evaluating infrastructure projects aimed at enhancing emergency response capabilities and supporting long-term economic resilience amid a changing hazard landscape. The State of New Mexico is advancing these efforts through a FEMA-funded Master Drainage Plan, which will identify priority areas for watershed restoration and flood mitigation (see section 3.4 *Active Mitigation Efforts*). As target areas are identified, additional funding will be necessary to implement critical infrastructure projects that reduce future risks and support comprehensive recovery; the Post-Disaster Infrastructure Investment Program is one mechanism to address those unmet needs.

In Chaves County, significant impacts occurred to waterways, levees, and other drainage infrastructure, which were overwhelmed by floodwaters and debris during the October 2024 severe storm event. In response, the State of New Mexico is developing a levee study to support local jurisdictions in adopting a comprehensive, long-term planning strategy aimed at increasing the resilience of the county's drainage systems to future flood events. While elements of these systems that were directly damaged may be eligible for funding through programs such as FEMA Public Assistance and the NRCS Emergency Watershed Protection (EWP) program, the levee study and related assessments are expected to identify additional unmet infrastructure needs. These unmet needs may not qualify for existing federal programs and will require supplemental funding sources, such as the Post-Disaster Infrastructure Investment Program, to advance critical resilience-focused projects. Additional infrastructure systems within Chaves County are also under evaluation for similar investment opportunities.

In Lincoln County, as well as in State-identified MID areas such as Rio Arriba and San Juan Counties, multiple acequias sustained damage (see section 2.3.2, *Impacts to*



Acequias). Acequias, recognized as political subdivisions of the State of New Mexico, are eligible applicants under the FEMA Public Assistance (PA) program. However, many acequia associations lack the financial resources and operational capacity to carry out necessary debris removal and infrastructure repairs to restore functionality. This limitation represents one of the most critical unmet needs identified statewide, as the restoration of acequias is essential to the resumption of local agriculture and livelihoods, both of which are deeply dependent on access to reliable water infrastructure. As such, acequias are included as eligible applicants under the Post-Disaster Infrastructure Investment Program to support recovery and resilience in affected agricultural communities.

4.3.2.2 *Service Delivery in MID Areas*

The Post-Disaster Infrastructure Investment Program will provide services in both HUD-designated and State-designated MID areas, including:

- Lincoln County, NM
- Chaves County, NM
- San Juan County, NM
- Rio Arriba County, NM
- Mescalero Apache Tribe

Prioritization will be given to projects from Lincoln County and Chaves County, to maintain compliance and DHSEM has set a target of spending at least 50% of all allocated funds in the Post-Disaster Infrastructure Investment Program in MID areas (approximately \$13,659,550.00).

4.3.2.3 *National Objectives*

The Post-Disaster Infrastructure Investment Program aligns with the following HUD National Objectives:

- **Benefit to LMI Persons.** Pursuant to 24 CFR 570.483(b)(1), the program will require that all projects selected demonstrate a low- to moderate-area benefit (i.e., that 51% or more of persons benefiting from the project meet low- to moderate-income criteria), according to the criteria described in section 4.2.5.1 *Funding Criteria*, below.

4.3.2.4 *Target Populations*

The central priority of the Post-Disaster Infrastructure Investment Program is to support disaster-impacted communities through the repair, improvement, and strategic enhancement of public infrastructure systems that are vital to long-term recovery. These investments are particularly critical in rural areas of Lincoln and Chaves Counties, where infrastructure failure due to wildfire and flood damage threatens not only community safety but also the sustainability of essential services and local economies. Without



dedicated support, these communities face significant barriers to recovery and long-term viability. Accordingly, the program is designed to proactively and exclusively serve communities impacted by DR-4795 and DR-4843 by addressing unmet infrastructure needs that are not eligible under other federal programs.

In alignment with CDBG-DR's requirement to dedicate at least 70% of program funding to benefit Low- to Moderate-Income (LMI) populations, the Infrastructure Investment Program exclusively funds projects that provide direct benefit to LMI areas. The program emphasizes support for the following populations and communities:

- **Low- to Moderate-Income (LMI) Communities.** Many of the rural areas in Lincoln and Chaves Counties include high concentrations of LMI households. Targeting these areas ensures that investments serve populations with limited capacity to independently recover from infrastructure failure.
- **Rural and Agricultural Communities.** The destruction of acequias, which are traditional communal irrigation systems central to rural agriculture and culture, has significantly disrupted local livelihoods. Restoring these systems is essential to preserving both economic activity and historical land use practices.

By prioritizing these target populations, the Infrastructure Investment Program ensures that CDBG-DR resources are directed toward those most affected by the disasters, while also promoting equitable, resilient, and community-driven recovery. Investments will be focused on projects that reduce future risk, strengthen public infrastructure, and restore essential community functions.

4.3.3 Eligible Activities

4.3.3.1 Eligible Activity Citation

Section 105(a)(1) of the Housing and Community Development Act of 1974:

(1) the acquisition of real property (including air rights, water rights, and other interests therein) which is (A) blighted, deteriorated, deteriorating, undeveloped, or inappropriately developed from the standpoint of sound community development and growth; (B) appropriate for rehabilitation or conservation activities; (C) appropriate for the preservation or restoration of historic sites, the beautification of urban land, the conservation of open spaces, natural resources, and scenic areas, the provision of recreational opportunities, or the guidance of urban development; (D) to be used for the provision of public works, facilities, and improvements eligible for assistance under this title; or (E) to be used for other public purposes.

Section 105(a)(2) of the Housing and Community Development Act of 1974:

the acquisition, construction, reconstruction, or installation (including design features and improvements with respect to such construction, reconstruction, or



installation that promote energy efficiency) of public works, facilities (except for buildings for the general conduct of government), and site or other improvements.

Section 105(a)(3) of the Housing and Community Development Act of 1974:

code enforcement in deteriorated or deteriorating areas in which such enforcement, together with public or private improvements or services to be provided, may be expected to arrest the decline of the area.

Section 105(a)(4) of the Housing and Community Development Act of 1974:

clearance, demolition, removal, reconstruction, and rehabilitation (including rehabilitation which promotes energy efficiency) of buildings and improvements (including interim assistance, and financing public or private acquisition for reconstruction or rehabilitation, and reconstruction or rehabilitation, of privately owned properties, and including the renovation of closed school buildings).

Section 105(a)(5) of the Housing and Community Development Act of 1974:

special projects directed to the removal of material and architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons.

Section 105(a)(7) of the Housing and Community Development Act of 1974:

disposition (through sale, lease, donation, or otherwise) of any real property acquired pursuant to this title or its retention for public purposes. Section 105(a)(9) of the Housing and Community Development Act of 1974:

payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of activities assisted under this title.

Section 105(a)(11) of the Housing and Community Development Act of 1974:

relocation payments and assistance for displaced individuals, families, businesses, organizations, and farm operations, when determined by the grantee to be appropriate.

Section 105(a)(13) of the Housing and Community Development Act of 1974:

payment of reasonable administrative costs related to establishing and administering federally approved enterprise zones and payment of reasonable administrative costs and carrying charges related to (A) administering the HOME program under title II of the Cranston-Gonzalez National Affordable Housing Act; and (B) the planning and execution of community development and housing activities, including the provision of information and resources to residents of areas in which community development and housing activities are to be concentrated with respect to the planning and execution of such activities, and including the carrying out of activities as described in section 701(e) of the Housing Act of 1954



on the date prior to the date of enactment of the Housing and Community Development Amendments of 1981.

Section 105(a)(26) of the Housing and Community Development Act of 1974:

lead-based paint hazard evaluation and reduction, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992.

4.3.3.2 Eligible Activities

Eligible activities under the Post-Disaster Infrastructure Investment Program are categorized into three primary buckets:

- **Public Infrastructure Rehabilitation.** Repair and restoration of damaged public infrastructure to restore essential services and support long-term community resilience.
- **Public Infrastructure Replacement or New Construction.** Construction or full replacement of critical infrastructure elements where damage is severe or systems are outdated, with a focus on resilience and hazard mitigation.
- **Community Enhancement and Hazard Mitigation.** Infrastructure investments for facilities, projects, and other features that reduce future disaster risk, promote community resilience, and support recovery in communities that are in need of the most support.

Additional details regarding potentially eligible infrastructure activities are provided below in *Table 31*.

Table 31: Eligible Activities for the Post-Disaster Infrastructure Investment Program

Road and Bridge Repair	Repairing or replacing damaged roads, bridges, and related transportation infrastructure to restore mobility and emergency access.
Drainage and Stormwater Improvements	Enhancing or repairing drainage systems, levees, waterways, culverts, and stormwater infrastructure to mitigate future flood risk and protect public safety.
Utility System Restoration	Restoring or upgrading water, wastewater, and electrical systems impacted by disaster to ensure continued service delivery.
Acequia Restoration	Rehabilitating damaged acequias, including debris removal and structural repairs, to support functionality of acequia infrastructure.
Public Facility Rehabilitation	Constructing, repairing, or restoring community facilities (e.g., community centers, public safety buildings, health facilities) that serve disaster-affected populations.
Demolition and Clearance	Removing unsafe or deteriorated public structures to eliminate hazards and support redevelopment.



Code Enforcement	Supporting code enforcement under new local regulations, to make public facilities more resilient in disaster-impacted areas to prevent deterioration and promote recovery.
Accessibility Improvements	Enhancing public infrastructure to improve accessibility for individuals with disabilities, in compliance with ADA standards.
Flood and Fire Mitigation Measures	Installing protective infrastructure which facilitate watershed restoration, mitigation projects, or other measures in service to disaster-affected communities.
Public Space Rehabilitation	Rehabilitating or enhancing plazas, parks, and town centers that serve as economic, cultural, and social hubs in disaster-affected communities.
Non-Federal Cost Share	Covering the non-federal match requirement for FEMA, NRCS, or other federally funded infrastructure projects eligible under CDBG-DR guidelines.

4.3.3.3 *Ineligible Activities*

While the Post-Disaster Infrastructure Investment Program provides flexibility to meet critical infrastructure needs, all activities must comply with CDBG-DR regulations and demonstrate a clear connection to disaster recovery. Certain uses of funds are explicitly prohibited to ensure compliance with federal requirements and to maintain the program’s focus on public benefit and long-term resilience. Ineligible activities are summarized below in *Table 32*.

Table 32: Ineligible Activities for the Post-Disaster Infrastructure Investment Program

Buildings for the General Conduct of Government	Construction, rehabilitation, or furnishing of government buildings used for general operations (e.g., city halls, courthouses) is not allowed. Note: Removal of architectural barriers for ADA accessibility is permitted.
General Government Expenses	Routine costs related to local government operations, such as salaries, administrative functions, or operating budgets, are not eligible.
Political Activities and Lobbying	CDBG-DR funds may not be used to support political campaigns, lobbying, or partisan activities.
Purchase of Equipment	Equipment purchases are generally ineligible, unless essential to a public service or necessary for the administration of a CDBG-funded activity (e.g., temporary generators during project implementation).
Operating and Maintenance Costs	Funds cannot be used for ongoing operating expenses or maintenance of public infrastructure, facilities, or services (e.g., utility bills, janitorial services, landscaping).



Direct Income Payments

The program does not allow direct financial payments to individuals, including cash grants, housing stipends, or down payment assistance, under infrastructure program activities.

4.3.4 Mitigation Alignment

During the application process, projects will be evaluated based on whether they are designed to specifically accomplish hazard mitigation in the impacted area. Mitigation is a key element of the state's broader disaster recovery strategy, ensuring that investments not only restore damaged infrastructure but also strengthen communities' abilities to withstand future wildfire, flood, and other climate-related hazards.

DHSEM is specifically coordinating mitigation planning for infrastructure projects through a Master Drainage Plan in Lincoln County, which may serve as a basis for some projects identified to fund through the Post-Disaster Infrastructure Investment Program. Similarly, DHSEM is also coordinating a Levee Study in Chaves County, to support a holistic approach to future waterway and levee management and construction practices.

Applications for the Post-Disaster Infrastructure Investment Program will take these plans and mitigation practices overall into consideration, when evaluating which project will be funded. Mitigation analysis will be applied to eligible public works and facilities located in areas identified as high-risk through FEMA flood maps, burn scar assessments, and other state-led hazard analyses. Projects funded under this set-aside must incorporate site-specific, cost-effective mitigation components designed to reduce long-term risk, protect critical assets, and minimize future disaster-related costs.

Mitigation measures funded through this program for flood risk reduction include:

- Upsizing and realigning culverts, storm drains, and other drainage infrastructure to accommodate increased precipitation and runoff.
- Installing erosion and sediment control systems to protect water bodies, drainageways, and transportation corridors.
- Elevating or floodproofing critical infrastructure components (e.g., pump stations, utility lines, electrical panels).
- Constructing detention basins, swales, or other green infrastructure features to manage stormwater and reduce flood peaks.
- Reinforcing levees or embankments and improving watershed management through integrated stormwater design.

Mitigation measures funded through this program for wildfire risk reduction include:

- Replacing flammable infrastructure materials (e.g., wooden bridges or utility poles) with fire-resistant alternatives.



- Installing defensible space zones around public facilities and infrastructure corridors.
- Hardening public buildings and shelters with fire-rated construction materials and ember-resistant vents.
- Installing fire breaks and access roads to facilitate emergency response and containment.
- Integrating post-wildfire slope stabilization measures to prevent debris flow or infrastructure failure.

All infrastructure projects funded through this set-aside must comply with applicable building codes, including the International Building Code (IBC) and local floodplain ordinances, and must support long-term risk reduction objectives as outlined in the state’s resilience and recovery plans. By applying CDBG-DR mitigation funding to infrastructure projects, the State of New Mexico ensures that recovery efforts are not only restorative but forward-looking, helping communities rebuild stronger, safer, and more resilient to future disasters.

4.3.5 Application Processing and Award

4.3.5.1 *Funding Criteria*

DHSEM will release a detailed Post-Disaster Infrastructure Investment Program Guide and Notice of Funding Opportunity, to provide local jurisdictions the best possible opportunity to develop competitive projects. To be eligible for project funding under the Post-Disaster Infrastructure Investment Program for DR-4795 and DR-4843, applicants must meet the following minimum eligibility requirements:

- **Disaster Impact.** Must be located in a HUD-identified or State-identified MID area: Lincoln County, Chaves County, Mescalero Apache Tribe (Otero County), San Juan County, or Rio Arriba County; and must propose a project which addresses post-disaster conditions.
- **Local Government or Political Subdivision.** Must be a unit of local government or recognized political subdivision (includes acequias).
- **LMI Area Benefit.** Must propose a project which demonstrates low- to moderate-income area benefit (i.e., at least 51% or more beneficiaries meet LMI thresholds).
- **Cost Reasonableness.** Must utilize a reasonable cost method for determining overall project cost.

Specific scoring, ranking, and additional award criteria will be made available in the Program Guide and Notice of Funding Opportunity. It is anticipated that evaluation criteria will consider technical feasibility, consistent with HUD and FEMA guidelines, as well as the project’s application of mitigation measures to facilitate broader community benefit.



4.3.5.2 *Minimum and Maximum Award*

The final award amount for each project selected will be determined based on the project cost identified in the proposal project. Projects should be costed with the minimum and maximum awards in mind.

The minimum award for the Post-Disaster Infrastructure Investment Program is **\$50,000.00**.

The maximum award for the Post-Disaster Infrastructure Investment Program is **\$10,000,000.00**.

On a case-by-case basis, according to factors such as criticality of the project to address public health, safety, welfare and resiliency, the DHSEM State Director may approve construction projects which exceed the maximum award. However, this allowance will be used sparingly, so that funds can meet the maximum need in disaster-affected areas.

4.3.6 Program Administration

The Post-Disaster Infrastructure Investment Program will be administered by subrecipients, including units of local government and eligible public entities, selected through a NOFO and competitive application process. DHSEM will oversee program implementation, regulatory compliance, and fiscal accountability, while subrecipients will be responsible for the execution of infrastructure projects within their jurisdictions.

DHSEM will develop a Post-Disaster Infrastructure Investment Program Guide to fully detail the policies and procedures for implementing this portion of the CDBG-DR grant, in coordination with the compliance policies outlined in section 6.2 *Compliance Requirements*, of this Action Plan. Projects will be selected through a competitive process designed to prioritize proposals that demonstrate strong mitigation components, cost reasonableness, and measurable community recovery benefits. Expectations for project applications will be detailed in the publicly available Program Guide, with sufficient time prior to release of the NOFO to support development of competitive proposals.

Funding will be released in phases to ensure compliance and timely completion of work. An initial disbursement will be issued following project approval, with subsequent payments tied to the achievement of specific construction or implementation milestones. A final disbursement will be issued only upon successful completion, inspection, and verification of all work performed. This phased approach to funding promotes accountability and ensures that recovery dollars are used effectively.

Infrastructure activities must comply with applicable building codes, including IBC standards, and incorporate hazard mitigation measures in high-risk areas based on project location and feasibility. All subrecipients must also adhere to civil rights and accessibility laws, and the program prohibits discrimination based on race, color, religion, sex, disability, familial status, or national origin.



To ensure proper oversight and accountability, DHSEM Recovery Officers will conduct regular monitoring of subrecipients to verify project performance and confirm that work is completed according to approved scopes, timelines, and budgets. Subrecipients must submit progress reports, maintain detailed documentation, and comply with all procurement, environmental, and labor standards as defined under CDBG-DR regulations.

4.4 Disaster Resilience Planning Program

The purpose of the Disaster Resilience Planning Program is to provide funds for MID counties to develop plans which address critical post-disaster needs, including but not limited to housing, infrastructure, economic recovery, and capacity building.

Counties Served: Lincoln, Chaves

HCDA Citation: Section 105(a)(12)

National Objective: LMI

Minimum Award: \$100,000.00

Maximum Award: \$350,000.00

Total Allocation: \$1,000,000.00

4.4.1 Program Summary

The Disaster Resilience Planning Program is a targeted grant initiative designed to provide support to local governments in MID areas affected by DR-4795 and DR-4843. The program funds the development of long-term resilience strategies that help communities recover from disaster impacts while reducing vulnerability to future hazards.

This program focuses on supporting communities in Lincoln County and Chaves County in crafting comprehensive recovery and resilience plans that integrate land use, housing, infrastructure, environmental systems, and hazard mitigation into a unified vision for sustainable redevelopment. These plans will help guide the strategic use of federal recovery investments and inform future risk-reduction efforts, such as:

- Long-term recovery and resiliency plans
- Hazard mitigation planning updates
- Floodplain and watershed management studies
- Housing and redevelopment plans
- Infrastructure vulnerability assessments
- Community engagement and planning capacity-building efforts

By investing in these planning efforts, the program aims to ensure that disaster-impacted communities have the strategies in place to pull together the tools, data, and staff capacity needed to lead equitable and informed recovery efforts.



Applicants will respond to a forthcoming Notice of Funding Opportunity and will be evaluated according to criteria outlined in section 4.4.5.1 *Funding Criteria*. Selected subrecipients will be responsible for planning execution, public engagement, and compliance with federal and state requirements.

4.4.2 Purpose and Objectives

The Disaster Resilience Planning Program is designed to strengthen the ability of local governments in disaster-impacted communities to recover holistically and build long-term resilience. This program provides targeted planning support to help communities think beyond immediate needs and develop forward-looking strategies that integrate risk reduction, sustainable development, and community-driven priorities.

The core objective of the program is to increase local capacity for recovery and resilience planning by funding staffing, technical assistance, and planning activities that support long-term decision-making. Emphasis is placed on ensuring that rebuilding and rehabilitation efforts incorporate mitigation principles—so that every recovery action strengthens community safety and preparedness for future disasters.

Additionally, the program aims to promote long-term recovery by supporting communities in developing strategic, data-informed funding plans that align available resources with high-impact recovery goals. These plans are intended to guide jurisdictions in accessing and coordinating federal, state, and local funding streams, ensuring no opportunity is missed and that investments work together to reduce future vulnerability.

Through this program, the state seeks to empower rural and underserved communities to lead their own recovery, improve planning infrastructure, and lay the groundwork for sustained, resilient redevelopment that extends well beyond the immediate disaster recovery period.

4.4.2.1 *Tie to Disaster*

The small, rural communities most impacted by the disasters covered under DR-4795 and DR-4843 experienced substantial damage to homes, infrastructure, and critical systems—exposing deep gaps in local planning and administrative capacity. These events caused severe impacts to a range of infrastructure and housing developments, each of which require significant investments to accomplish holistic recovery.

In addition to addressing localized recovery needs, the Disaster Resilience Planning Program supports the development of systems-wide planning efforts that recognize the interdependence of housing, transportation, water, utility, and environmental infrastructure. Disasters rarely affect one system in isolation; instead, cascading impacts disrupt entire networks—such as roads that serve as access routes to critical facilities, or damaged levees that compromise residential areas and water systems. The program provides the resources necessary to help jurisdictions coordinate multi-sector recovery strategies, develop comprehensive long-term investment plans, and effectively layer and



align multiple funding sources—including FEMA, HUD, NRCS, and state programs—to build a cohesive and resilient recovery framework.

The planning grants made available through this program are essential to enabling jurisdictions to translate urgent post-disaster needs into actionable, fundable strategies. This ensures that recovery is not only efficient and equitable but also serves as a foundation for long-term risk reduction and community stability.

4.4.2.2 *Service Delivery in MID Areas*

The Disaster Resilience Planning Program will be available only in HUD-designated MID areas, including:

- Lincoln County, NM
- Chaves County, NM

These areas have the most significant—and most complex—recovery operations to respond to the DR-4795 and DR-4843 declarations. Grant funding will be available to both government and non-profit organizations.

4.4.2.3 *National Objectives*

The Disaster Resilience Planning Program aligns with the following HUD National Objectives:

- **Benefit to LMI Persons.** Consistent with 24 CFR 570.483(b), the program will require that all projects selected incorporate activities which shall principally benefit LMI populations, consistent with the criteria described in section 4.4.5.1 *Funding Criteria*, below.

4.4.2.4 *Target Populations*

The Disaster Resilience Planning Program is designed to support disaster-impacted communities through the development of strategic, long-term planning frameworks that guide recovery, enhance local capacity, and promote resilience to future hazards. These planning efforts are especially critical in MID areas where wildfire and flood events have exposed gaps in community preparedness, permitting systems, infrastructure coordination, and recovery staffing. Without technical support and strategic planning resources, these communities face ongoing challenges in accessing federal funds, managing complex recovery efforts, and preparing for future disasters.

The Disaster Resilience Planning Program includes criteria to ensure planning activities produce long-term benefits for at risk communities. The program emphasizes support for the following target populations and areas:

- **Low- to Moderate-Income (LMI) Communities.** Many communities within Lincoln and Chaves Counties contain high concentrations of LMI households that are disproportionately affected by disasters and have limited resources to navigate



complex recovery processes. This program ensures planning efforts prioritize recovery and mitigation outcomes that benefit these populations over the long term.

- **Rural and Underserved Jurisdictions.** Small towns and rural counties often lack full-time planners, engineers, or zoning personnel, creating significant barriers to accessing and managing recovery funding. This program is designed to provide the necessary capacity to help these jurisdictions develop coordinated investment strategies that reflect local needs and hazard risks.
- **Communities at Elevated Hazard Risk.** Areas located in floodplains, burn scar zones, or within the wildland-urban interface are at greater risk of future damage. Planning resources will help these communities assess risk, revise land use plans, and integrate hazard mitigation into rebuilding and redevelopment strategies.

By prioritizing these populations, the Disaster Resilience Planning Program ensures that planning activities are not only forward-looking, but also aligned with community-driven recovery. Funded planning projects will focus on helping jurisdictions identify actionable strategies to reduce risk, coordinate funding opportunities, and guide long-term, resilient redevelopment.

4.4.3 Eligible Activities

4.4.3.1 *Eligible Activity Citation*

Section 105(a)(12) of the Housing and Community Development Act of 1974:

activities necessary (A) to develop a comprehensive community development plan, and (B) to develop a policy-planning-management capacity so that the recipient of assistance under this title may more rationally and effectively (i) determine its needs, (ii) set long-term goals and short-term objectives, (iii) devise programs and activities to meet these goals and objectives, (iv) evaluate the progress of such programs in accomplishing these goals and objectives, and (v) carry out management, coordination, and monitoring of activities necessary for effective planning implementation.

4.4.3.2 *Eligible Activities*

Eligible activities under the Disaster Resilience Planning Program are focused on supporting the development of long-term recovery and resiliency strategies through planning, coordination, and capacity-building. Examples of eligible planning projects are provided in *Table 33* below.



Table 33: Eligible Activities for the Disaster Resilience Planning Program

<p>Comprehensive Recovery and Resiliency Planning</p>	<p>Development of long-term plans that integrate land use, housing, economic development, infrastructure, and environmental systems to guide equitable and resilient recovery efforts. This may include:</p> <ul style="list-style-type: none"> • Disaster recovery frameworks • Resilient land use and redevelopment strategies • Integration of mitigation into rebuilding and future development
<p>Hazard Mitigation and Risk Reduction Plans</p>	<p>Updates to hazard mitigation plans or development of localized hazard-specific planning (e.g., flood, fire, drought), including coordination with existing FEMA or state HMPs.</p>
<p>Floodplain and Watershed Management Plans</p>	<p>Studies and planning efforts that assess flood risks, waterway functionality, watershed stability, and drainage needs. Outputs may include master drainage plans, green infrastructure concepts, or zoning changes to reduce risk.</p>
<p>Housing and Neighborhood Revitalization Plans</p>	<p>Strategies to address the repair, reconstruction, and resilience of disaster-damaged housing, especially for low- to moderate-income (LMI) populations. May include site identification, housing density planning, or infill strategies to support sustainable development.</p>
<p>Infrastructure and System Interdependency Assessments</p>	<p>Planning studies that analyze the interdependence of critical systems such as transportation, utilities, housing, and emergency services. These activities support prioritization of future infrastructure projects and coordination of funding streams.</p>

4.4.3.3 Ineligible Activities

Activities that are not directly related to post-disaster planning functions are not eligible for assistance through the Disaster Resilience Planning Program. Ineligible activities include, but are not limited to:

- General operations or administrative overhead not tied to planning functions
- Political or lobbying activities
- Activities that do not have a clear connection to disaster recovery or long-term resilience

4.4.4 Mitigation Alignment

The Disaster Resilience Planning Program is an important tool for advancing New Mexico’s long-term hazard mitigation goals. In alignment with state and federal recovery priorities, this program supports planning activities that are explicitly designed to identify, evaluate, and integrate mitigation strategies into recovery and redevelopment efforts across disaster-impacted communities.



Planning projects funded under this program will be evaluated, in part, based on their alignment with hazard mitigation principles and their potential to inform future mitigation investments. The program is structured to help communities in Lincoln and Chaves Counties develop the technical, regulatory, and strategic frameworks necessary to reduce long-term disaster risks associated with wildfire, flooding, and other climate-related hazards.

This planning initiative is closely coordinated with ongoing state mitigation efforts, including the development of a Master Drainage Plan in Lincoln County and a comprehensive Levee Study in Chaves County. These projects are shaping a broader mitigation strategy for the state and will serve as foundational references for funded planning activities.

Applicants will be encouraged to align their proposals with these and other state-led hazard assessments, including FEMA flood maps, burn scar evaluations, and local hazard mitigation plans. These types of initiatives may include:

- Development or integration of hazard mitigation components into comprehensive recovery or land use plans
- Planning for resilient housing and infrastructure siting in high-risk areas
- Conducting risk assessments to inform future capital projects that reduce hazard exposure
- Creating regulatory frameworks to guide mitigation in future development (e.g., wildfire urban interface zoning, updated floodplain ordinances)
- Facilitating public engagement around mitigation education, resilience strategies, and risk-informed planning
- Identifying and prioritizing mitigation projects for funding under FEMA, HUD, or other federal programs

All projects will be evaluated for their use and integration of mitigation considerations in overall plan design.

4.4.5 Application Processing and Award

4.4.5.1 Funding Criteria

DHSEM will release a detailed Disaster Resilience Planning Program Guide and Notice of Funding Opportunity, to provide local jurisdictions with the best possible opportunity to develop competitive projects. To be eligible for project funding under the Disaster Resilience Planning Program for DR-4795 and DR-4843, applicants must meet the following minimum eligibility requirements:



- **Disaster Impact.** Must have a plan which will directly address needs in a HUD-identified MID area: Lincoln County or Chaves County.
- **Unit of Government, Political Subdivision, Council of Government, Economic Development District, Educational Institution, or 501(c)(3) Non-Profit.** Must be a unit of government (e.g., county, city, town, village, state agency), political subdivision (e.g., special district, acequia, planning or zoning authority or commission), 501(c)(3) non-profit (e.g., community-based organization, non-profit), Council of Government, Economic Development District, educational institution (e.g., university, research institute).
- **LMI Area Benefit.** Must propose a project which demonstrates prioritization of low-to moderate-income area benefit, with tangible planning outcomes in LMI areas.
- **Mitigation Element.** Must include an element of mitigation planning.
- **Cost Reasonableness.** Must utilize a reasonable cost method for plan development.

Specific scoring, ranking, and additional award criteria will be made available in the Program Guide and Notice of Funding Opportunity. It is anticipated that these criteria will take into consideration continuity with existing community planning efforts, the uniqueness of proposal (i.e., non-duplication with currently funded efforts), and breadth of impact within the community's overall recovery.

4.4.5.2 *Minimum and Maximum Award*

The final award amount for each project selected will be determined based on the project cost identified in the proposal project. Projects should be costed with the minimum and maximum awards in mind.

The minimum award for the Disaster Resilience Planning Program is **\$100,000.00**.

The maximum award for the Disaster Resilience Planning Program is **\$350,000.00**.

On a case-by-case basis, according to factors such as criticality of the project to accomplish local post-disaster needs, the DHSEM State Director may approve planning projects which exceed the maximum award. However, this allowance will be used sparingly, so that funds can meet the maximum need in disaster-affected areas.

4.4.6 Program Administration

The Disaster Resilience Planning Program will be administered by DHSEM. DHSEM will develop a Disaster Resiliency Planning Program Guide to fully detail the policies and procedures for implementing this portion of the CDBG-DR grant, in coordination with the compliance policies outlined in section 6.2 *Compliance Requirements*, of this Action Plan.

DHSEM will be responsible for managing the program's funding, overseeing compliance with CDBG-DR requirements, and ensuring overall fiscal accountability. Planning



activities will be executed by eligible subrecipients, including units of local government, political subdivisions, and 501(c)(3) nonprofit organizations. These subrecipients will be selected to carry out the work based on an approved scope of planning activities that align with disaster recovery and resilience objectives.

DHSEM will issue a Notice of Funding Opportunity (NOFO) to solicit applications from eligible entities. A press release will be distributed through local jurisdiction media outlets, and DHSEM will publish an announcement on its official website. Additionally, the NOFO will be announced at all Lines of Effort Task Force Meetings to ensure that eligible entities are fully informed of the opportunity.

All applications will be evaluated based on the criteria below:

Criteria*	Maximum Points per Criteria
Does the project meet the low-and moderate-income (LMI) HUD National Objective?	30
Does the proposed project address damage resulting from the event?	25
Is there a hazard mitigation component?	20
Does the applicant include community engagement in their proposal?	15
Is the applicant leveraging funds from other sources?	10
Total	100
Tie Breaker: Higher Poverty Rate	
*More details on scoring criteria will be available in the Program Guide and Notice of Funding Opportunity.	

A publicly available Program Guide will outline application expectations, eligibility requirements, and evaluation criteria. The guide will be released in advance of the NOFO to support applicant readiness.

Subrecipients will be required to ensure that planning efforts comply with applicable CDBG-DR regulations, incorporate resilience and mitigation strategies, and serve communities with identified disaster impacts. Planning projects must also demonstrate a clear benefit for low- to moderate-income (LMI) populations.

5.0 Interagency Recovery Coordination

5.1 State Recovery Priorities

The State of New Mexico works closely with a network of local, state, and federal agencies through a series of Task Forces, to advance recovery priorities. DHSEM is the lead state agency responsible for coordinating response and recovery operations. In general, most recovery operations focus on milestones defined within the following areas:



- **Infrastructure Recovery:** Encompasses all active efforts to restore public infrastructure, mitigate future impacts, and stabilize impacted watersheds.
- **Housing Recovery:** Encompasses all housing recovery efforts and coordinates efforts related to individual recovery (i.e., also includes health and social services).
- **Economic Recovery:** Includes both general economic recovery efforts, as well as initiatives focused on agriculture and museums.

There are currently seven active Task Forces mobilized in response to the DR-4795 and DR-4843 declarations. These initiatives were launched within one month of each disaster being declared, initially meeting on a weekly basis to coordinate urgent recovery needs. They have since transitioned to a monthly meeting schedule as efforts have progressed into long-term recovery planning.

A summary of these Task Forces—in alignment with the main priority areas—are described in *Table 34*.

Table 34: Task Force Framework

Declaration	Priority Area	Task Force	Description
DR-4795	Infrastructure	Watershed Task Force	Coordinates programs and efforts related to stabilization of the watershed impacted by the South Fork Fire and Salt Fire.
DR-4795	Infrastructure	Acequia Task Force	Coordinates programs specifically addressing debris removal and repair of acequia infrastructure.
DR-4795 and DR-4843	Housing Recovery	Southern New Mexico Disaster Task Force	Coordinates programs and milestones related to housing recovery, with a focus on disaster-impacted housing stock and residents.
DR-4795 and DR-4843	Economic Recovery	Economic Recovery Task Force	Coordinates holistic economic recovery initiatives and project concepts for presentation to state and federal funding partners.
DR-4843	Economic Recovery	Museums Task Force	Coordinates programs specifically addressing damage in museums.
DR-4843	Economic Recovery	Agriculture Task Force	Coordinates programs specifically addressing losses among local producers, including ranchers, farmers, etc.



5.2 Active Partners in Recovery

Numerous federal, state, local government and local non-profit partners actively collaborate with the DHSEM to address and deliver projects to completion through the various active Task Forces.

These partners include but are not limited to some of the following **Federal Agencies**: Federal Emergency Management Agency, Cybersecurity and Infrastructure Security Agency, Economic Development Administration, U.S. Department of Agriculture (including Natural Resources Conservation, Farm Services Agency, and Rural Development), Small Business Administration, and U.S. Geological Survey.

Engagement also includes some of the following **State Agencies**: New Mexico Environment Department, Department of Health, Office of Broadband Access and Expansion, Department of Agriculture, Department of Finance and Administration, Economic Development Department, Tourism Department, Mortgage Finance Authority, New Mexico Department of Transportation, and the Energy, Minerals, and Natural Resources Department.

Finally, implementation and connection to local needs focuses regular engagement with **local governments, Mescalero Apache Tribe, academic institutions, and non-profit partners**, including Lincoln County, Chaves County, Chaves County Flood Commission, City of Roswell, Village of Ruidoso, City of Ruidoso Downs, Hagerman Soil and Water Conservation District, Chaves Soil and Water Conservation District, Upper Hondo Soil and Water Conservation District, New Mexico State University Cooperative Extension Service, Southeastern New Mexico Council of Government, New Mexico Acequia Association, AmeriCorps, local Chambers of Commerce, Local Emergency Management Agencies, local Continuums of Care, Public Housing Agencies, HUD-approved housing counseling agencies, and the Community Organizations Active In Disasters.

6.0 Program Administration

6.1 Summary of Administrative Structure

The State DHSEM is entitled to a maximum of 5% of the total CDBG-DR allocation and will act as the lead agency for the overall administration of the CDBG Disaster Recovery funding (\$4,131,000). Together, Planning and Administration are capped at 20% of the total grant allocation. Of this, by regulation, up to 5% of the grant can be used for administration. The DHSEM will administer and utilize sub-grantees to disburse the CDBG Disaster Recovery funding directly to benefit homeowners, multifamily property owners, and other eligible beneficiaries of the funding. Administration of the CDBG Disaster Recovery funding ensures that program activities reach affected residents in a consistent and coordinated manner. The DHSEM will implement the programs and



activities detailed in this Action Plan primarily through dedicated staff but may also utilize consultants and third-party contractors.

It is important to define the difference between Activity, Activity Delivery, and Grant Administrative Costs 24 CFR 570.205 covers grant administration.

- **Activity Costs:** Actual costs to acquire, rehabilitate or construct projects.
- **Activity Delivery Costs (ADC):** costs incurred by the State of New Mexico or its sub-recipients to facilitate the development of specific projects and programs (e.g., environmental review, work write up, applicant selection, rehab standards), can include soft costs tied to specific project and are reported within the project or program.
- **Grant Administrative Costs:** Costs that grantee (DHSEM) must incur to administer or manage the CDBG-DR grant (e.g. monitoring, financial management, reporting).
- Any third-party contractors to be retained by DHSEM will vary by activity category (e.g., Housing, Public Infrastructure (facilities, roadways, bridges, culverts) Economic Revitalization, Planning) and may include, but not be limited to:
 - Architectural and Engineering services;
 - Internal DHSEM CDBG-DR Program Auditing;
 - Environmental Review services (including historic preservation review);
 - Construction Management services;
 - General Contracting (including subcontracting); and,
 - Application Intake and Evaluation for homeowner programs as applicable.

DHSEM staff are dedicated to the administration of the CDBG-DR funding and are responsible for complying with the significant federal requirements related to financial management and control, programmatic compliance and monitoring, affirmatively furthering fair housing, and the prevention of fraud, waste and abuse. These staff members will be responsible for administering all aspects of the State's CDBG-DR Program, including oversight of all contractors, working with individual applicants, processing the necessary payments, tracking projects and program activities, reporting in the federal Disaster Recovery Grants Reporting (DRGR) system, as well as coordinating the activities of other state agencies in relation to disaster recovery.

DHSEM staff also oversee the extensive federal requirements associated with programmatic compliance and monitoring. These staff members will be responsible for:

- Ensuring the overall administration of the Funding complies with all applicable federal requirements.
- Monitoring staff to ensure the proper implementation of consistent processes and procedures, particularly as they relate to the identification and prevention of the Duplication of Benefits (DOB).



- Monitoring all DHSEM contractors and service providers as detailed in the CDBG-DR Policy and Procedures Manual located on the DHSEM’s CDBG-DR website [www.dhsem.nm.gov/cdbgdr].

As previously noted, there will also be long-term compliance requirements associated with some of these program activities (e.g., liens on homeowner and multifamily properties for extended periods).

To effectively administer the CDBG Disaster Recovery funding consistent with these federal requirements, and to ensure that the necessary safeguards are provided, and monitoring processes and procedures are established and followed, the State intends to utilize the full allotment of administrative funds allowed under the Federal Register Notice. By regulation, the CDBG Disaster Recovery administration for this allocation is subject to 5% of the total funding amount.

6.1.1 Grant Management Capacity

To support management and maintain compliance, the DHSEM has developed a framework for ensuring the capacity needs of administering the grant are met. This framework was presented to HUD via the Certification Checklist for State CDBG-DR Grantees along with the Grantee Certifications Package.

To scale up the DHSEMs capacity, key staff will be trained on all program-related activities. This training will support maintaining compliance and providing a high quality of service to beneficiaries. The DHSEM Grants Division will also enter into partner agency agreements with the New Mexico’s Department of Finance and Administration (DFA) and the Mortgage Finance Authority (MFA), as appropriate, to administer the HMGP and Multi-Family housing programs, where applicable.

6.1.2 Expenditures

The DHSEM will initiate drawdown funds immediately after HUD’s approval of the Action Plan in the Disaster Recovery Grant Reporting (DRGR) within the one hundred twenty (120) day prescribed period. Funds will be spent in full within six years of the date HUD obligates the funds to DHSEM.

6.1.2.1 6.1.2.1 Program Income

The activities described in the New Mexico CDBG-DR Action Plan for Disaster Recovery are not designed to generate program income and DHSEM does not expect generation of program income to result from implementation of these activities. However, under the CDBG-DR program, there are specific rules and requirements associated with the management and use of income received by recipients and subrecipients that is related to CDBG-funded activities and DHSEM must be prepared to handle such funds should the situation arise.



Policy form CDBGDR-002 defines what program income is, explains the requirements of a Program Income Plan and describes requirements for managing, using and reporting program income, should the DHSEM encounter an activity that generates Program Income.

Each CDBG-DR agreement must contain a Program Income Plan, whether income will be received or not. The State will normally require that all program income derived from CDBG-DR funds be returned to the State unless the recipient requests to retain program income to be used for the same activity that generated the program income. An example of this would be retaining income received from a housing rehabilitation grant to rehabilitate additional disaster-impacted houses. DHSEM will determine when an activity is considered to be a continuation of the same activity that generated the income.

6.2 Compliance Requirements

6.2.1 Eligible and Ineligible Activities

The CDBG-DR funds must be used toward disaster recovery activities, addressing disaster relief, restoration of infrastructure, and housing and economic revitalization, directly related to DR-4795 and DR-4843, specifically the 2024 wildfire, flash flood and severe storm disasters.

CDBG-DR funds from the HUD disaster appropriation may be used for eligible activities that meet at least one of the HUD National Objectives: benefit LMI, elimination of slums/blight and unmet/urgent need. These activities may be in the form of eligible projects to which FEMA has provided assistance, or that other sources, including FEMA, cannot fund or cannot fund in full, but that are nevertheless critical to recovery, or for activities where the costs significantly exceed the amount of assistance that FEMA or other sources can fund.

However, any appropriation covered by this Plan shall be reviewed for compliance with duplication of benefits (DOB) guidelines in addition to established eligibility criteria, consistent with 90 FR 1754. Funds may also be used as a matching requirement, share, or contribution for any other federal program, provided all activities are CDBG-DR eligible and in compliance with DOB guidelines. DHSEM must maintain and submit documentation of loan cancellations, if applicable, to the Small Business Administration (SBA).

6.2.2 Monitoring

DHSEM is committed to the responsible, efficient, and transparent administration of the CDBG-DR funds allocated and has financial management systems, policies, procedures, and practices necessary to demonstrate fiscal responsibility to HUD. Its subrecipient monitoring policy is defined in GRA 418 DHSEM Sub-Recipient Monitoring Procedures and will be applied to all CDBG-DR activities.



DHSEM will use procedures, systems, and monitoring strategies that encompass cross-cutting regulatory requirements including HUD regulations, civil rights, environmental regulations, labor standards, fair housing law, citizen participation, and recordkeeping to ensure compliance with the Federal Register Notice (FR-6428-N-01).

6.2.3 Duplication of Benefits

As stated in 88 FR 6428, Section 312 of the Robert T. Stafford Act, as amended, prohibits any person, business concern, or other entity from receiving financial assistance with respect to any part of a loss resulting from a major disaster for which such person, business concern, or other entity has received financial assistance under any other program or from insurance or any other source. In accordance, the DHSEM will implement policies and procedures to ensure each activity aids a person or other entity only to the extent that the person or entity has a disaster recovery need that has not been fully met by FEMA, the United States Army Corps of Engineers (USACE), insurance, or another source. Further guidance for DOB is outlined in 88 FR 6428, published November 27, 2023.

The DHSEM provides program-wide oversight and monitoring activities for all applicable CDBG and related federal requirements in its administration of the CDBG-DR Program. The DHSEM will provide technical assistance, including a DOB review to ensure compliance with the Stafford Act, to subrecipients from the application stage through the completion of eligible projects to ensure that funds are appropriately used for CDBG-DR activities.

Award calculations are based on the following factors: damage/scope of project work needed; and a review of funding from all sources to ensure no Duplication of Benefits (DOB); and availability of DOB funds, if any, for use in the project. Awards are determined after factoring in the inputs listed above, subtracting any unaccounted-for DOB, and then factoring in the pre-determined program caps that apply to the assistance activities to be used.

Each award contract contains a subrogation clause wherein applicant awardees are required to subrogate any additional funds received for damage caused to the assistance program. CDBG-DR funding must be a funding of last resort and if additional funds are paid to applicant awardees for the same purpose as the assistance awarded, they receive through DHSEM assistance (e.g., repair or replacement of the damaged structure) after DHSEM has completed the repair/rehabilitation project, those funds must be returned to the State of New Mexico.

6.2.4 Fair Housing

Disasters also exacerbate existing problems in a community, particularly as protected classes have fewer resources to rebound from them. With high housing costs across the state and limited options available, disasters further tighten already stressed housing markets, including many areas impacted by the 2024 DR-4795 and DR-4843 disasters.



Due to lack of available housing, many disaster survivors, if financially able, move out of the area or state, while others are forced to live in temporary housing or lose their homes. Accordingly, as of the date of this publication, DHSEM is committed to Affirmatively Furthering Fair Housing (AFFH).

The New Mexico Mortgage Finance Authority and New Mexico Department of Finance and Administration manage the programs (e.g., HOME, National Housing Trust Fund) that support affordable housing, community, and economic development needs through blue skies efforts that support communities throughout the State of New Mexico. These agencies track impediments to fair housing and develop regular federally required reports and plans to support AFFH in New Mexico. DHSEM works closely with these agencies through the Housing Line of Effort (for more information, see section 5.3.2), and will continue close collaboration so that the CDBG-DR program mirrors the existing policies and findings identified by the State of New Mexico's Mortgage Finance Authority and Department of Finance and Administration necessary to fulfill AFFH requirements.

DHSEM will also develop targeted procedures for compliance with AFFH requirements during this action plan's implementation. Such policies and procedures will involve a review that includes an assessment of the proposed housing project area's demography, socio-economic characteristics, environmental hazards or concerns, and other factors material to the AFFH determination. Applications shall show that housing-related projects are likely to lessen low-income concentrations, and/or promote affordable housing in low-poverty areas in response to natural hazard-related impacts.

DHSEM will ensure all investments adhere to the following policy priorities:

- Create more affordable, quality housing, which is equitably distributed throughout HUD-identified MID areas of Lincoln and Chaves Counties, as well as for State-identified MID areas of Otero, Rio Arriba, and San Juan Counties, and the Mescalero Tribal Lands;
- Preserve and improve existing housing occupied by low- and moderate-income renters and owners;
- Work to improve economic conditions of persons with disabilities;
- Create more accessible, affordable, quality housing, to accommodate persons with disabilities; and
- Strengthen access to fair housing and knowledge of fair housing among residents and landlords.

All projects under DHSEM will follow affirmative marketing procedures for outreach to protected class groups least likely to apply to grantee or subrecipient grantee related housing projects. Additionally, materials will be provided in other languages, such as Spanish, to accommodate Limited English Proficiency (LEP) persons.



Examples of targeted processes and strategies for LEP households and individuals living with disabilities may include providing:

- Direct support from DHSEM’s FEMA-funded Disaster Case Management (DCM) Program;
- Application assistance to local, state and federal programs;
- Legal services;
- Language translation and interpretation services;
- Managing and curating an up-to-date list of licensed, bonded and insured construction contractors;
- Facilitating access to additional funding; and
- Proactively targeting multi-generational households, senior households and collaborations with trusted community stakeholders due to government distrust.

6.2.4.1 *Rural Populations*

New Mexico’s pre-disaster housing stock has traditionally been concentrated near metropolitan areas. These pre-existing low levels of housing stock in rural areas has made the State-identified MID areas’ traditional, generations-old housing especially at risk to natural hazards, such as wildfires, flooding, and landslides when coupled with areas they are situated in, such as heavily forested, flood-prone areas. This, in combination with the shortage of labor and construction supplies, has added to the challenges faced by rural communities in rebuilding and replacing destroyed housing.

The DHSEM will work with residents and local governments to ensure homes are built in line with HUD requirements, and to standards that make them more energy efficient and resilient to the spectrum of natural hazards faced in the rural impacted areas – not just wildfires. The State will allow for the repair or replacement of damaged public and private infrastructure - including acequias where applicable- in its housing programs.

There are 27,899,950 acres of farmland in New Mexico, with native grass being the most common crop. DR-4795 and DR-4843 include disaster impacted key agricultural areas within the State of New Mexico, specifically Chaves, San Juan, Lincoln and Otero Counties. Chaves county is a leader in hay production and dairy cows while also producing a significant amount of silage, alfalfa, and pecans. The largest number of the farms in the state are located in San Juan County. They are major producers of pumpkin, squash, cantaloupe, honey dew melon and sweet corn. Also, they produce significant amounts of hay, forage, sunflower, safflower, and beans.

These Chaves County contributes, significantly, to the state revenue as well as New Mexico’s status as one the ten top producers of milk and cheese in the United States. The 2022 Census of Agriculture Chaves County profile indicates a 15% contribution to



state agricultural sales. While the same census data indicates San Juan County as a 4% contributor state agricultural sales.

Producers of more native grass than food for human consumption, however no less significant, are Lincoln and Otero Counties. These Counties primary crop is native grass, producing 2.7% and 3.7% in the State respectively.

The Agriculture and Acequia Task Forces engage with New Mexico State University's Agricultural Extension Offices to actively address seasonal needs of rural ranchers and growers directly impacted by the disaster.

6.2.4.2 *Individuals Living with Disabilities*

DHSEM identified both challenges and potential solutions in addressing affordable and accessible recovery needs for people with disabilities:

- **Challenge:** Accessible elevation can be a barrier for people with mobility disabilities and older adults who are aging in place. Elevated homes can be daunting for individuals requiring zero-step entry.
 - **Potential Solutions:** DHSEM includes in its New Mexico Home Recovery Program, eligible activities related to the installation of measures which improve home accessibility. This may include measures such as the installation of ramps for elevated homes.
- **Challenge:** Accessible homes are undersupplied. Therefore, someone with a physical disability may prefer to continue living in their home than go through the physically and mentally strenuous process of moving.
 - **Potential Solutions:** DHSEM includes home reconstruction and new construction as eligible activities through the New Mexico Home Recovery Program, which can improve the total stock of accessible housing; in cases where an individual is reluctant to relocate, DHSEM's FEMA-funded Disaster Case Management Program may be a helpful resource, to provide support to the resident and alleviate at least the mental stresses associated with moving.

The construction of additional housing stock, with attention to building in accessibility through the New Mexico Home Recovery Program may support and alleviate these and related challenges for individuals living with disabilities. As a larger effort, DHSEM also works to acknowledge and plan for broader accessibility issues in its public engagement efforts by, for example, providing community engagement and public hearing opportunities in accessible spaces, with support from staff and case managers who can provide assistance if it is necessary.



6.2.4.3 *Populations Over the Age of 65*

Older adults, particularly those aged 65 and over, face unique and often disproportionate challenges in disaster environments. Many senior households are especially at risk due to factors such as limited mobility, reliance on life-sustaining medical equipment that requires electricity, and the need for properly refrigerated medications. Additionally, older homeowners are less likely to carry property insurance if their mortgage has been paid off, leaving them financially unprotected in the event of disaster-related damage. These vulnerabilities can significantly hinder their ability to evacuate, access emergency services, or recover effectively in the aftermath of a disaster.

DHSEM prioritizes assistance to elderly residents across both response operations and short- and long-term recovery efforts. This prioritization includes the identification of and personal outreach to elderly individuals—such as through door-to-door canvassing—as well as the incorporation of program criteria designed to expedite the delivery of services to elderly populations (see section 4.2.5 *Application Processing and Award*). DHSEM also includes measures throughout the community engagement and participation process, such as conducting public hearings and stakeholder events at local senior centers.

In New Mexico, many families are tightly knit, and an important resource for elderly individuals can be their children, grandchildren, and extended family members, who often play a critical role in supporting their recovery process. These intergenerational support networks can provide assistance with transportation, communication, navigating relief programs, and addressing health and housing needs. Coordinating with the larger community network is important to successfully serving elderly populations.

6.2.5 Labor Standards

DHSEM's role encompasses evaluating the capacity and experience of project developers and/or construction contractors, overseeing completion of the environmental review, and providing ongoing project oversight. DHSEM is also responsible for ensuring compliance with a range of federal requirements, including the accessibility standards of the Federal Fair Housing Act and Section 504 of the Rehabilitation Act of 1973, as well as labor standards under the Davis-Bacon and Related Acts (DBRA).

With respect to DBRA, DHSEM will ensure that all construction work funded under federally assisted projects adheres to prevailing wage requirements. This includes verifying that wage determinations are appropriately included in bid documents and contracts, ensuring that contractors and subcontractors submit certified payrolls, and conducting interviews and site inspections to confirm compliance. DHSEM will also provide technical assistance to contractors and developers as needed to support DBRA compliance.

Additionally, DHSEM will monitor and enforce labor standards compliance throughout construction, including DBRA and HUD's Section 3 requirements—both quantitative benchmarks and qualitative efforts—to promote employment and contracting



opportunities for low- and very low-income persons. DHSEM will also ensure that developers and contractors engage in outreach and notification to minority- and women-owned businesses about contracting opportunities. Long-term, DHSEM will monitor compliance with affordability restrictions and fair housing obligations throughout the duration of the affordability period.

6.2.5.1 Davis-Bacon Compliance

DBRA is not anticipated to apply to the Disaster Resilience Planning Program nor the New Mexico Home Recovery Program, which is focused on assistance to single-family home repair, reconstruction, and new construction. It is anticipated that DBRA will apply to infrastructure projects funded through the Post-Disaster Infrastructure Investment Program.

Some infrastructure projects may be submitted for 25% cost share coverage, in tandem with FEMA Public Assistance. In these cases, if construction work is ongoing when an application for reimbursement or financing of construction costs is submitted, then the Davis-Bacon prevailing wage rates are applicable. Under the regulations of the U.S. Department of Labor (DOL) at 29 CFR 5.2§1.6(g), where federal assistance is not approved prior to contract award (or the beginning of construction if there is no contract award), Davis-Bacon wage rates apply retroactively to the beginning of construction and must be incorporated retroactively in the contract specifications.

If there is no evidence that the owner intended to apply for the CDBG-DR assistance prior to the contract award or the start of construction, then HUD requests that DOL allow prospective, rather than retroactive, application of the Davis-Bacon wage rates.

DHSEM will undertake the following efforts to ensure DBRA compliance:

- Ensure that DBRA requirements are outlined in all applicable contracts and subrecipient agreements.
- Build the capacity of stakeholders, including subrecipients and contractors, to meet DBRA standards through technical assistance, tools, training and guidance.
- Designate a Labor Standards Compliance Officer who will manage, support, and facilitate an effective DBRA and effectively receive and review certified payrolls for compliance.

6.2.5.2 Section 3 Compliance

Contractors selected by DHSEM to participate in federally funded projects whose funding exceeds the funding threshold will comply with federal guidelines specific to Section 3 requirements. Section 3 requires contractors to make every effort to provide economic opportunities for low- and very low-income persons as well as business concerns by providing information and resources upon contract execution.



Contractors selected under DHSEM will make every effort to provide opportunities to low- and very low-income persons by providing resources and information to notify Section 3 individuals and businesses about opportunities in the community.

DHSEM will undertake the following efforts to help meet its Section 3 goals:

- Ensure that Section 3 requirements are outlined in all applicable contracts and subrecipient agreements.
- Build the capacity of stakeholders, including subrecipients and contractors, to meet Section 3 standards through technical assistance, tools, training, and guidance.
- Designate a Section 3 coordinator who will manage, support, and facilitate an effective Section 3 program and effectively communicate program requirements to stakeholders while reporting, quarterly, data to the Disaster Recovery Grant Reporting (DRGR) System staff.

6.2.6 National Environmental Policy Act

The New Mexico Department of Homeland Security and Emergency Management (DHSEM) is committed to ensuring full compliance with the National Environmental Policy Act (NEPA) and related federal environmental regulations as required under the CDBG-DR program. DHSEM is the responsible entity for the decision making and completion of environmental review for all projects and activities funded through CDBG-DR in accordance with HUD regulations at 24 CFR Part 58.

DHSEM will implement a tiered environmental review process to efficiently manage environmental compliance across program activities. A Tier 1 review will be conducted at the State level to evaluate and document broad, program-wide impacts, including applicable federal laws and authorities such as floodplain management, wetlands protection, endangered species, historic preservation, and noise abatement. The Tier 1 review will identify project types and geographic areas, assess cumulative impacts, and establish conditions for site-specific reviews.

Following completion of the Tier 1 review, DHSEM will conduct Tier 2 site-specific reviews for each individual project or property prior to approval and commencement of construction. These reviews will ensure that each activity complies with environmental requirements and that any site-specific mitigation measures are identified and implemented. No physical work will begin on any project site until the appropriate level of environmental clearance has been issued.

DHSEM will maintain detailed environmental review records and ensure public notice and comment requirements are met. Environmental review documents will be made available in accordance with HUD regulations and state open records laws. DHSEM will also ensure coordination with relevant agencies, including the New Mexico Environment Department, State Historic Preservation Office, and U.S. Fish and Wildlife Service, as needed to fulfill consultation requirements.



6.2.7 Construction Standards

DHSEM and its subrecipients will implement construction methods that emphasize quality, durability, energy efficiency, sustainability, and mold resistance. All rehabilitation, reconstruction, and new construction will be designed to incorporate principles of sustainability, including water and energy efficiency, resilience, and mitigation against the impact of future catastrophic shocks and stressors.

DHSEM will require quality inspections and code compliance inspections on all projects and places, with an emphasis on high-quality, durable, sustainable, and energy-efficient construction methods and materials. Site inspections will be required on all projects to ensure quality and compliance with building codes.

6.2.7.1 *Lead-Based Paint*

Through the execution of all New Mexico Home Recovery Program, Post-Disaster Infrastructure Investment, and other related activities, DHSEM and its subrecipients must meet environmental, asbestos, lead-based paint review, and other applicable requirements. The State may provide construction advisory and housing navigation services for all homeowners who receive assistance directly from the program.

* The grantee certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.

6.2.7.2 *Green and Resilient Building Standards*

Mitigation and green building standards are important aspects of both repaired and newly constructed homes and infrastructure. Projects may be designed and built to withstand extreme weather events and other natural hazards. This includes working to meet federal elevation requirements, updated building codes, floodproofing standards, wildfire mitigation strategies, relevant natural hazard mitigation measures identified in local and State hazard mitigation plans, and the integration of green infrastructure where appropriate.

All rehabilitation, reconstruction, or new construction projects will work to meet an industry-recognized standard by pursuing certification under at least one of the following programs:

- ENERGY STAR® (Certified Homes or Multifamily High Risk)
- Enterprise Green Communities
- LEED (New Construction, Homes, Midrise, Existing Building Operations and Maintenance, or Neighborhood Development)
- ICC 700 National Green Building Standard®
- U.S. Environmental Protection Agency (EPA) Indoor airPLUS



- Equivalent or higher New Mexico energy efficiency standards
- Any other equivalent comprehensive green building standard program acceptable to HUD

6.2.7.3 *Elevation Standards*

DHSEM requires its subrecipients and contractors to comply with the national floodplain elevation standards for new construction, repair of substantially damaged structures, or substantial improvements to residential structures in flood hazard areas. All structures designed for residential use within a 100-year (or 1% annual chance) floodplain will be elevated with the lowest floor at least two feet above the base flood elevation (BFE) level and comply with the requirements of 88 FR 6428.

Costs of elevation will be included as part of the overall cost of rehabilitation of a property. Many homes in the impacted areas with substantial damage need updates to meet current federal, state, and local code requirements when repaired. If a home is within a 100-year floodplain, a cost estimate will be completed and compared with local and national averages comparable to the home's size, number of feet required for elevation, and the geography of the location. Any building that has a total cost of repairs greater than 50% of the pre-disaster value of the property is considered substantially damaged and will require the entire building to be brought into code compliance.

Where a neighborhood or large tract of houses have substantial damage that also require elevation, the overall impact of elevation on the long-term affordability and maintenance of the housing stock for that area will be considered in determining the best and most reasonable way forward to provide repairs.

Property owners assisted through the recovery program will be required to acquire and maintain flood insurance if their properties are in a FEMA-designated floodplain. This requirement is mandated to protect resident safety and their property and federal funding investments. The state will ensure adherence to Section 582, 108 STAT 2286-2287 of the National Flood Insurance Reform Act of 1994 requiring property owners receiving disaster assistance triggering the flood insurance purchase requirement, that they have a statutory responsibility to notify any transferee of the requirement to obtain and maintain flood insurance, and that the transferring owner may be liable if he or she fails to do so.

All critical actions, as defined at 24 CFR 55.2(b)(3), within the 500-year (or 0.2% annual chance) floodplain must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)–(3) or a successor standard) to the higher of the 500-year floodplain elevation or three feet above the 100-year floodplain elevation. If the 500-year floodplain is unavailable and the critical action is in the 100-year floodplain, then the structure must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)–(3) or a successor standard) at least 3 feet above the 100-year floodplain elevation.



“Critical actions” are defined as “any activity for which even a slight chance of flooding would be too great because such flooding might result in loss of life, injury to persons or damage to property.” For example, Critical Actions include hospitals, nursing homes, emergency shelters, police stations, fire stations, and principal utility lines.

Exceptions to this requirement may be allowable when the following conditions apply:

- CDBG–DR funds are used as the non-federal match for FEMA assistance.
- The FEMA-assisted activity, for which CDBG–DR funds will be used as match, commenced before HUD’s obligation of CDBG–DR funds to the grantee.
- DHSEM has determined and demonstrated with records in the activity file that the implementation costs of the required CDBG–DR elevation or floodproofing requirements are not reasonable costs as that term is defined in the applicable cost principles at 2 CFR 200.404, “Reasonable costs”.

6.2.8 Flood Insurance Requirements

Assisted property owners must comply with all flood insurance requirements. HUD-assisted homeowners for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in the amount and duration prescribed by FEMA’s National Flood Insurance Program (NFIP). The DHSEM may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received Federal flood disaster assistance conditioned upon obtaining and maintaining flood insurance. Should the individual fail to obtain or allow their flood insurance to lapse for said property, the DHSEM, in accordance with HUD requirements and guidelines, is prohibited from providing CDBG-DR assistance for the rehabilitation or reconstruction of property where:

- The combined household income is greater than 120% AMI of the metropolitan area or non-metropolitan county;
- The property was located in a floodplain at the time of the disaster; and
- The property owner did not maintain flood insurance on the damaged property.

To ensure adequate recovery resources are available to LMI homeowners who reside in a floodplain but who are unlikely to be able to afford flood insurance may receive CDBG-DR assistance if:

- The homeowner had flood insurance at the time of the qualifying disaster and still has unmet recovery needs; or
- The household earns less than 120% AMI of the metropolitan area or non-metropolitan area and has unmet recovery needs.

Property owners assisted will be required to acquire and maintain flood insurance in perpetuity if their properties are located in a FEMA designated floodplain. This requirement is mandated to protect the safety of residents and their property and the investment of federal dollars. New Mexico will ensure adherence to Section 582 of the National Flood Insurance Reform Act of 1994 regarding the responsibility to inform



property owners receiving disaster assistance that triggers the flood insurance purchase requirement that they have a statutory responsibility to notify any transferee of the requirement to obtain and maintain flood insurance, and that the transferring owner may be liable if he or she fails to do so.

6.2.9 Cost Reasonableness

Pursuant to 2 CFR § 200.404, DHSEM conducts reviews of cost reasonableness across all programs and associated activities. This includes utilizing procurement processes (e.g., Request for Proposals) which incentivize competitive proposal development and cost comparisons across vendors; including criteria for funding award and method of award through the New Mexico Home Recovery Program (see 4.2.3.3 *Cost Reasonableness Analysis*); and incorporation of cost reasonableness in evaluation of proposals submitted through the Post-Disaster Infrastructure Investment Program and Disaster Resilience Planning Program (see sections 4.3.5 and 4.4.5, respectively).

6.2.10 Financial Standards

The federal compliance requirements of federal recovery funding will be leveraged to entrench a culture of transparency in participating institutions and facilitate the modernization of governmental practices and services. This includes compliance with 2 CFR 200 regulations, including procurement. DHSEM already conducts training in compliance with the 2 CFR 200 regulations for its disaster-impacted subrecipients and will maintain financial standards with these and State Procurement regulations and guidelines.

6.2.11 Anti-Displacement Measures

While displacement is not anticipated, if there is a circumstance where displacement occurs, DHSEM will comply with Anti-Displacement Measures, in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended (49 CFR Part 24) and Section 104 (d) of the Housing and Community Development Act of 1974 as well as the implementing regulations located at 24 CFR Part 570.496 (a). The incorporation of these measures is aimed at protecting residents and businesses affected by disaster recovery activities, and will be done consistent with the



New Mexico Residential Anti-Displacement and Relocation Assistance Plan (RARAP).^{23,24}

Whenever possible, project designs will take measures to avoid displacement altogether by prioritizing rehabilitation over demolition, utilizing existing infrastructure, and implementing construction phasing strategies that allow residents and businesses to remain in place. Priority will be given to at risk populations, including low-income households, elderly residents, and persons with disabilities, to prevent involuntary displacement and maintain community stability. Subrecipient agreements will incorporate language requiring subrecipients to adopt policies and procedures to minimize displacement, accordingly.

In cases where displacement is unavoidable, the state will ensure that all affected individuals and businesses have access to relocation assistance, affordable and comparable housing or commercial spaces, and supportive services. Again, special consideration will be given to at risk populations, including low-income households, elderly residents, and persons with disabilities.

6.3 Amendment Process

Should the needs of the state throughout the disaster recovery process change, or as programs evolve through the grant administration process, the DHSEM will be responsible for amending the Action Plan to most effectively deploy CDBG-DR funds. Amendments may include updates to the UNA, program sections, or redistribution of funding allocations. The process required for completing a plan amendment varies based on the nature of the amendment.

The DHSEM will be responsible for coordinating with partner agencies or jurisdictions to update the plan. All amendments will be clearly marked in the body of the plan. Moreover, at the beginning of each amended plan, there will be a summary of the amendment logged in an index table preceding the Table of Contents (e.g., Record of Changes).

6.3.1 Substantial Amendment

A substantial amendment is defined by the minimum threshold for requiring substantial amendment procedures, including:

²³ DHSEM will work with the Department of Finance and Administration and Mortgage Finance Authority to amend the State of New Mexico's existing RARAP.

²⁴ Retrieved from Mortgage Finance Authority at <https://housingnm.org/developers/federal-regulations/uniform-relocation-act>.



- A change in program benefit or eligibility criteria;
- An addition or deletion of an activity;
- A proposed reduction in the overall benefit requirement;
- An allocation or reallocation of 10% or more of the CDBG-DR allocation.
- An update to the submitted initial Action Plan if the original submission was incomplete as allowed under 1.C.1.d paragraph 7 and section 1.C.1.e.

Substantial amendments will utilize the process for public participation as outlined in the Citizen Participation Plan (see section 7.0 *Citizen Participation Plan*) and will utilize the Substantial Action Plan Amendment Review Checklist. After finalization, the most up-to-date version of the plan will be available on the www.dhsem.nm.gov website and available upon request from the DHSEM.

6.3.2 Non-Substantial Amendment

A non-substantial amendment is an amendment to the plan that includes technical corrections, clarifications, and/or budget changes that do not meet the monetary threshold for substantial amendments to the plan and does not require posting for public comment. The DHSEM will notify HUD five (5) business days before the change is effective. All amendments will be numbered sequentially and posted to the website into one final, consolidated plan.

6.4 Program Information Accessibility

The DHSEM will maintain a public website that provides information accounting for how all grant funds are used, managed, and administered, including links to all disaster recovery public action plans, public action plan amendments, program policies and procedures, performance reports, citizen participation requirements, activity and program information described in this plan, and details of all contracts and ongoing procurement processes. These documents will be available in a form accessible to persons with disabilities and limited English Proficiency.

Specifically, DHSEM will make the following items available: the Action Plan created using the Disaster Recovery Grant Reporting System (DRGR), including all amendments; each Quarterly Progress Report (as created using the DRGR); citizen participation plan; procurement policies and procedures; all executed contracts that will be paid with CDBG-DR funds as defined in 2 CFR 200.22 (including subrecipients' contracts); and a summary, including the description and status of services or goods currently being procured by the grantee or the subrecipient (e.g., phase of the procurement, requirements for proposals). Contracts and procurement actions that do not exceed the micro-purchase threshold, as defined in 2 CFR 200.67, are not required to be posted on the grantee's website.

In addition, DHSEM will maintain a comprehensive website regarding all disaster recovery activities assisted with these funds. DHSEM shall make these documents available in a



form accessible to persons with disabilities and those with Limited English Proficiency, or LEP. DHSEM shall take reasonable steps to ensure meaningful access to their programs and activities by LEP persons, including individuals from underserved communities, and in a form accessible to persons with disabilities.

7.0 Citizen Participation Plan

The State of New Mexico plans to serve residents in the disaster impacted areas, especially those of low and moderate income in the most impacted and distressed areas, through the HUD allocated CDBG-DR. As required of HUD CDBG-DR recipients, the State of New Mexico has developed this Citizen Participation Plan. The plan reflects the requirements specified by the United State Department of Housing and Urban Development (HUD) in the Federal Register (FR-6428-N-01). The State, through the Department of Homeland Security and Emergency Management (DHSEM), will ensure the Citizen Participation Plan meets the CDBG-DR regulations and takes into consideration the waivers and alternatives made available by HUD.

The primary goal of the State of New Mexico's Citizen Participation Plan is to ensure participation in an advisory role by citizens in the areas where it is proposed CDBG-DR be used. Particular care will be taken to engage New Mexico residents in the impacted areas who reside in the most impacted and distressed areas (MID), residents of low- or moderate- income, and to provide information and accept comments in English and in Spanish as both languages are prevalent in the disaster impacted areas. The State of New Mexico expects to fund activities that address the needs of impacted residents in the three general categories of housing, infrastructure, and economic recovery. DHSEM will carefully evaluate all public comments to recommend adjustments to CDBG-DR funded programs, ensuring they more effectively address the needs of disaster-impacted communities.

6.5 Website

DHSEM maintains a regularly updated website at www.dhsem.nm.gov. The homepage provides a link to a landing page designated specifically to recovery efforts, providing resources and information for residents impacted by the disaster. A specific page is designated to CDBG-DR at www.dhsem.nm.gov/cdbg-dr2025 where the Action Plan, subsequent amendments, public comments, and responses will be accessible to the public to read and to comment.

6.6 Community and Interagency Partner Engagement

DHSEM encourages residents in the disaster impacted areas to provide comment on the Action Plan and any subsequent amendments. DHSEM will conduct outreach to residents, local, state, and federal agencies serving residents, and local and state officials



to encourage review and comment on the Action Plan. The State will conduct additional outreach efforts through emails, written and oral briefings to local and state officials, and regular updates at stakeholder meetings.

- DHSEM will provide regular briefings to the Governor’s Office and attend regular Stakeholder Roundtable meetings to brief the New Mexico Congressional Delegation to ensure continuous and accurate information is available to New Mexico constituents.
- DHSEM coordinates more than seventy-five (75) local, state, and federal stakeholders through the Lines of Effort to support disaster recovery. The CDBG-DR action plan and activities will be a regular agenda item at ongoing Lines of Effort (LOE) meetings including at the Housing Recovery and Debris Removal Task Force.
- DHSEM coordinates regular meetings on disaster recovery efforts with county jurisdictions that engage local officials. DHSEM will provide updates, solicit feedback from local jurisdictions, and call for public comments through these regular touchpoints.

6.7 Public Comment

Public comment will be available to residents in impacted areas regarding the State of New Mexico’s Action Plan and any subsequent substantial amendments for a 30-day period. Comments can be submitted in writing through email, website, or letter. Oral comments can be submitted through the Disaster Case Management program or at public events.

Written comments can be submitted through the following:

- Email at publiccomments@dhsem.nm.gov
- Website at www.dhsem.nm.gov/ in the Public Comment box
- Letter at CDBG-DR, c/o The UPS Store, 115 E. College Boulevard #373, Roswell, NM 88201

Oral comments can be submitted through the following:

- Provide verbal comments to a Disaster Case Manager
- Call the Disaster Case Management helpline at 505-670-4662
- Attend any state-sponsored recovery event and speak with a DHSEM team member
- Attend CDBG-DR Public Hearings (see Public Hearings below)

6.7.1 Public Hearings

In compliance with HUD Federal Register Notice FRN Vol. 90, No. 10 dated January 16, 2025, the State of New Mexico will convene Public Hearings to provide opportunity for public comment. At least four public hearings will be held during the 30-day public



comment period at different locations that will promote geographic balance and maximum accessibility for stakeholders to actively participate in MID areas including Lincoln and Chaves Counties. Also, the State will host a virtual public hearing to further make accessible and include disaster impacted residents who encounter mobility challenges.

Public participation is essential in shaping disaster recovery strategies that address housing, infrastructure, and economic revitalization needs. Details on how to access the virtual hearing, including the date, time, registration information and medium, will be made available on the state's official CDBG-DR website.

6.7.2 Public Notice and Comment Period

Public notice will be provided to affected parties through the interagency recovery task force meetings, fliers, and the DHSEM website. The State of New Mexico will make copies of the Action Plan available as requests are received.

Press releases will be sent to all major news outlets in New Mexico with additional outreach to four newspapers within the MID Areas: Ruidoso News, Lincoln County Leader (Lincoln County); and Roswell Daily Record, Ground News (Chaves County).

It is required that the proposed action plan, including any substantial amendments to said plan, be published for public comment. The DHSEM will publish Action Plan on their official website, DHSEM CDBG-DR, for at least thirty (30) days for public comment. These comments, both oral and written, will be published on the DHSEM CDBG-DR website as well as included in the final publication of this Action Plan.

In addition, the DHSEM proposes to schedule and attend public citizen participation events in the affected disaster areas, where possible. If no arrangement is available in the disaster impacted area, DHSEM will facilitate the citizen participation where and in the most feasible manner possible, including multiple methods of facilitation.

DHSEM will consider and respond to all oral and written comments. All changes and/or substantial amendments made to the action plan as a result of public comment will be clearly identified in the action plan. DHSEM grant representatives will respond to all questions in real time. A summary of comments and DHSEM's responses shall be included in the action plan and amendments. It is both a requirement and DHSEM's intent to provide substantive responses beyond an acknowledgement of receipt for each comment.

6.7.3 Barriers to Participation

DHSEM is highly aware of the at risk populations in the impacted areas, as Northern New Mexico in particular has a rich history that spans hundreds of years. A full detail of the analysis on these populations is described in the Unmet Needs Assessment in section 2.1.2, and the data breakdown is detailed in *Appendix 8.2*. Two protected classes which represented the greatest potential barrier to participation was Limited English Proficiency (LEP) individuals and persons who are elderly and/or have disabilities. Details on the



accommodation provided for these populations are provided in the two subsections below.

6.7.4 Individuals with Limited English Proficiency (LEP)

The State acknowledges the prevalence in Spanish-speaking populations and proactively translated the Action Plan accordingly. Publication of public notices and the Executive Summary of the New Mexico CDBG-DR Action Plan was published in English and in area-specific Spanish. Any future Action Plans will be published in Spanish, also.

Instructions for providing oral and written comments on the Action Plan was and will be published in both English and area-specific Spanish. Public notices were and will be published at a fifth (5th) grade reading level.

Spanish translation and Spanish-speaking Disaster Case Managers will be available at the public comment meetings, and one-on-one engagement was provided to LEP participants.

6.7.5 Individuals with Disabilities

Persons with disabilities are able to request support for access to large print and/or electronic copies of the Action Plan and/or to provide comment by calling 505-670-4662 or by emailing publiccomments@dhsem.nm.gov. The public comment meetings will be held at ADA accessible locations. The DHSEM website will house the Action Plan and other relevant documents for access by the visually impaired. Similar steps will be taken in the future if there are additional Action Plans required to execute the CDBG-DR program.

6.8 Response to Citizen Complaints

The State of New Mexico takes complaints seriously and will work to address complaints received swiftly, conscientiously, and fairly. Complaints will be addressed via one of the three (3) avenues below.

6.8.1 Formal Complaints

The State of New Mexico defines Formal Complaints as those received in writing through email, handwritten or typed notes, or through the DHSEM CDBG-DR website as a formal grievance on an actionable issue.

Before program implementation, the State of New Mexico will put into place a defined grievance procedure that will at minimum include:

- How the grievance shall be documented
- The name and position of the person authorized to review and respond to the grievance
- An appeal process if the complainant is not satisfied with first level response



- Timeline for complaint resolution
- Tracking of complaints (how status and results shall be documented and reported)

The State of New Mexico will make every effort to respond to formal complaints within fifteen (15) days of receipt. Should a response take longer than the fifteen (15) days, the State of New Mexico will document the reason for the longer timeline.

6.8.2 Informal Complaints

The State of New Mexico defines Informal Complaints as verbal complaints or written complaints that are either very vague or very general creating an obstacle in determining the appropriate action. As possible, the State of New Mexico will address and resolve informal complaints however, the same written response process, outlined above, will not be adhered to due to the vague nature prevalent in informal complaints.

6.8.3 Additional Routes for Submitting Complaints

In addition to the publicly available procedure for grievances published by the State of New Mexico on the DHSEM CDBG-DR website, the State of New Mexico acknowledges these additional routes for submitting complaints.

Complaints alleging violation of fair housing laws will be directed to HUD for immediate review. Members of the public can file a complaint directly with the HUD Region VI Fair Housing and Equal Opportunity Office through the following options:

Call (800) 669-9777 or (817) 978-5900

Mail a letter to:

Fort Worth Regional Office of FHEO
U.S. Department of Housing and Urban Development
307 W. 7th Street
Suite 1000
Fort Worth, TX 76102

Submit a complaint through the online web portal at
www.hud.gov/program_office/fair_housing_equal_opp/online-complaint

The State of New Mexico will forward all complaints regarding fraud, waste, or abuse of funds to the HUD Office of the Inspector General (OIG) Fraud Hotline (phone: (800) 347-3735 or email: hotline@hudoig.gov). The State of New Mexico's procedures for identifying and addressing waste, fraud, and mismanagement will also be available for review on the CDBG-DR website.

These routes are available on the DHSEM CDBG-DR website, as well.



6.9 Performance Review

The requirements for submission of an Annual Performance Evaluation Report are waived for the CDBG-DR program. The State of New Mexico will comply with reporting requirements by entering the Action Plan into HUD's Disaster Recovery Grant Reporting (DRGR) system and by completing the Quarterly Performance Reports no later than thirty (30) days following the end of each quarter, beginning after the first full calendar quarter after grant is awarded. Quarterly reports will be published to DHSEM's website within five (5) business days of submission through DRGR. Reporting will continue until grant activities have been implemented, project goals met, and budget expended.



8.0 Appendixes

7.1 Acronym List

BBER	University of New Mexico Bureau of Business and Economic Research
BCA	Benefit Cost Analysis
BRIC	Building Resilient Infrastructure and Communities
CDBG-DR	Community Development Block Grant – Disaster Recovery
Claims Office	Fire Assistance Act Claims Office
CoC	Continuum of Care
DHSEM	Department of Homeland Security and Emergency Management
ENSO	El Niño-Southern Oscillation
EPA	Environmental Protection Agency
ESG	Emergency Services Grant
FEMA	Federal Emergency Management Agency
FEMA-IA	Federal Emergency Management Agency Individual Assistance
FEMA-PA	Federal Emergency Management Agency Public Assistance
FHLB	Federal Home Loan Bank System
FMA	Flood Mitigation Assistance
GIS	Geographic Information System
HCV	Housing Choice Voucher
HMGP	Hazard Mitigation Grant Program
HPCC	HPCC (Claims Office)
HUD	U.S. Department of Housing and Urban Development
IHP	Individual and Households Programs
LMI	Low- to Moderate-Income
LOE	Lines of Effort
MFA	New Mexico Mortgage Finance Authority
MFI	Median Family Income



MID	Most Impacted and Distressed
NCNMEDD	North Central New Mexico Economic Development Department
NMCEH	New Mexico Coalition to End Homelessness
NMED	New Mexico Environment Department
NRCS	Natural Resource Conservation Service
OSI	New Mexico Office of the Superintendent of Insurance
PFRAS	Post-Fire Recovery Action Strategy
RSF	Recovery Support Function
SBA	Small Business Administration
SHPO	State Historic Preservation Office
SVI	Social Vulnerability Index
UC	University Center
UNA	Unmet Needs Assessment
USACE	U.S. Army Corps of Engineers
USDA	U.S. Department of Agriculture
USGS	United States Geologic Survey
VOAD	New Mexico Volunteers Organized Aid in Disaster
WTP	Water treatment plant



7.2 Additional Data Required by HUD

The State of New Mexico compiled potentially relevant data regarding demographics in impacted areas. A breakdown of this data is provided in the tables below, as retrieved from U.S. Census 2020, ACS 2017-2022 and the 2020 Census of American Religion. Data fields collected include the following:

- Table 36: Place of Birth by County 123
- Table 37: Age Dependency by Census Tract in MID Counties..... 124
- Table 38: Percent of Population with Disability in MID Counties 124
- Table 39: Children in Households by County 126
- Table 40: Race by Census Tract (Section One) 127
- Table 41: Race by Census Tract (Section Two) 128
- Table 42: Race by Census Tract (Section Three)..... 129
- Table 43: Ethnicity by Census Tract 130
- Table 44: English Language Proficiency by Census Tract 132
- Table 45: Poverty Census Tract 132
- Table 47: Religious Affiliations by County 133

Table 35: Place of Birth by County

Values	Lincoln County	Otero County	Mescalero Apache Tribe	Chaves County	Grand Total
Foreign born population	1,210	8,945	27	6,958	17,140
Percent of population who is foreign born	5.9%	12.9%	0.8%	10.6%	11.16%
Foreign born population born in Europe	82	505	0	145	732
Percent of foreign-born population who was born in Europe	6.7%	5.6%	0%	2.08%	4.2%
Foreign born population born in Asia	152	916	7	668	1,743
Percent of foreign-born population who was born in Asia	12.5%	10.2%	25.9%	9.6%	10.16%
Foreign born population born in Africa	9	0	0	157	166
Percent of foreign-born population who was born in Africa	0.07%	0%	0%	2.2%	.09%
Foreign born population born in Oceania	0	156	0	5	161
Percent of foreign-born population who was born in Oceania	0%	1.7%	0%	0.07%	0.09%
Foreign born population born in Latin America	967	7,315	20	5,957	14,259
Percent of foreign-born population who were born in Latin America	79.9%	81.7%	74%	85.6%	83.19%
Foreign born population born in Northern America	0	53	0	26	79



Percent of foreign-born population who was born in Northern America	0%	1.1%	0%	.03%	.04%
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Table 36: Age Dependency by Census Tract in MID Counties

Census Tract	County	Population Less Than 18 Years	% of Population that is Less Than 18 Years	Population 65 Years and Over	% of Population that is 65 Years and Over	Population in Dependent Age Groups (under 18 and 65+)	% of Population in Dependent Age Groups (under 18 and 65+)
Census Tract 9602	Lincoln County	170	9.9%	547	31.9%	717	41.8%
Census Tract 9603	Lincoln County	465	14.3%	1,049	32.3%	1,514	46.6%
Census Tract 9604.01	Lincoln County	368	16.0%	714	31.0%	1,082	47.0%
Census Tract 9604.02	Lincoln County	103	8.0%	759	59.0%	862	65.0%
Census Tract 9604.03	Lincoln County	802	21.5%	1,039	27.8%	1,838	49.3%
Census Tract 9606.01	Lincoln County	327	20.2%	406	25.1%	733	45.1%
Census Tract 9606.02	Lincoln County	695	32.2%	428	19.8%	1,123	52%
Census Tract 9606.03	Lincoln County	162	7.8%	802	38.5%	964	46.3%
Census Tract 9608	Lincoln County	344	16.6%	434	20.9%	787	37.5%
Census Tract 2.01	Chaves County	937	29.9%	297	9.5%	1,234	39.4%
Census Tract 2.02	Chaves County	970	26.0%	494	13.30%	1,464	39.30%
Census Tract 3.01	Chaves County	612	21.40%	781	27.30%	1,393	48.70%
Census Tract 3.02	Chaves County	555	17.9%	536	17.30%	1,091	35.20%
Census Tract 4.00	Chaves County	1,323	25.00%	517	9.80%	1,840	34.80%
Census Tract 5.00	Chaves County	651	32.70%	128	6.40%	779	39.10%
Census Tract 6.00	Chaves County	1,254	25.40%	539	10.90%	1,793	36.30%



Census Tract	County	Population Less Than 18 Years	% of Population that is Less Than 18 Years	Population 65 Years and Over	% of Population that is 65 Years and Over	Population in Dependent Age Groups (under 18 and 65+)	% of Population in Dependent Age Groups (under 18 and 65+)
Census Tract 7.00	Chaves County	1,190	8.00%	1,071	22.30%	2,261	30.30%
Census Tract 8.00	Chaves County	1,243	21.10%	1,223	20.70%	2,466	41.80%
Census Tract 9.00	Chaves County	1,071	30.30%	598	16.90%	1,669	47.20%
Census Tract 10.01	Chaves County	1,501	27.00%	1,018	18.30%	2,519	45.30%
Census Tract 10.02	Chaves County	633	16.40%	992	25.80%	1,625	42.20%
Census Tract 11.01	Chaves County	1,085	24.80%	557	12.70%	1,642	37.50%
Census Tract 11.02	Chaves County	1,058	26.90%	728	18.50%	1,786	45.40%
Census Tract 12.00	Chaves County	466	33.00%	188	13.30%	654	46.30%
Census Tract 13.00	Chaves County	984	26.50%	473	13.20%	1,457	39.20%
Census Tract 14.00	Chaves County	634	25.70	323	13.10%	957	35.20%



Table 37: Percent of Population with Disability in MID Counties

Census Tract	County	Population with a disability	Percent of population with a disability *
Census Tract 9602	Lincoln County	493	31.50%
Census Tract 9603	Lincoln County	1,065	32.80%
Census Tract 9604.01	Lincoln County	557	24.20%
Census Tract 9604.02	Lincoln County	291	22.60%
Census Tract 9604.03	Lincoln County	764	20.40%
Census Tract 9606.01	Lincoln County	259	16.00%
Census Tract 9606.02	Lincoln County	226	10.50%
Census Tract 9606.03	Lincoln County	452	21.70%
Census Tract 9608	Lincoln County	461	22.20%
Census Tract 2.01	Chaves County	505	16.40%
Census Tract 2.02	Chaves County	1,1041	27.90%
Census Tract 3.01	Chaves County	451	15.80%
Census Tract 3.02	Chaves County	660	21.40%
Census tract 4	Chaves County	950	18.10%
Census Tract 5	Chaves County	701	35.20%
Census Tract 6	Chaves County	1,041	22.30%
Census Tract 7	Chaves County	932	19.80%
Census Tract 8	Chaves County	1,049	17.90%
Census Tract 9	Chaves County	696	19.70%
Census Tract 10.01	Chaves County	607	11.20%
Census Tract 10.02	Chaves County	1,083	28.20%
Census Tract 11.01	Chaves County	719	16.50%
Census Tract 11.02	Chaves County	757	19.20%
Census Tract 12	Chaves County	220	15.60%
Census Tract 13	Chaves County	593	20.10%
Census Tract 14	Chaves County	251	10.20%

Table 38: Children in Households by County

Values	Lincoln County	Chaves County	Grand Total
Population Under 18 Years in Households (excluding Householders, Spouses, and Unmarried Partners)	1,199	15,883	
Population Under 18 Years in Married-Couple Households	889	9,087	
Population Under 18 Years in Cohabiting Couple Households	727	377	



Values	Lincoln County	Chaves County	Grand Total
Population Under 18 Years in Male Householder, No Spouse/Partner Present Households	316	1,816	
Population Under 18 Years in Female Householder, No Spouse/Partner Present Households	411	4,603	
Percent of Children in Married-Couple Households	9.22%	57.21%	
Percent of Children in Cohabiting Couple Households	7.54%	2.37%	
Percent of Children in Male Householder, No Spouse/Partner Present Households	3.27%	11.43%	
Percent of Children in Female Householder, No Spouse/Partner Present Households	4.26%	28.98%	

Table 39: Race by Census Tract (Section One)

Census Tract	County	Total Population	Total White Alone	Percent White Alone	Total Black or African American Alone	Percent Black or African American Alone
Census Tract 9602	Lincoln County	1,717	805	46.9%	12	.70%
Census Tract 9603	Lincoln County	3,245	2,557	78.8%	0	0%
Census Tract 9604	Lincoln County	6,771	5,655	83.6%	32	0.47%
Census Tract 9604.01	Lincoln County	2,304	912	39.6%	0	0%
Census Tract 9604.02	Lincoln County	1,286	956	74.4%	0	0%
Census Tract 9604.03	Lincoln County	3,736	1,957	52.4%	18	.5%
Census Tract 9606	Lincoln County	6,300	5,390	85.5%	169	2.68%
Census Tract 9606.01	Lincoln County	1,618	990	61.2%	0	0%
Census Tract 9606.2	Lincoln County	2,160	1,406	65.1%	45	2.1%
Census Tract 9606.3	Lincoln County	2,083	1,585	76.1%	10	.5%
Census Tract 2.01	Chaves County	3,131	1,261	40.3%	10	.5%
Census Tract 2.02	Chaves County	3,726	1,352	36.3%	44	1.2%
Census Tract 3.01	Chaves County	2,857	779	27.3%	0	0%
Census Tract 3.02	Chaves County	3,093	1,243	40.2%	61	2%
Census Tract 4.00	Chaves County	5,292	1,529	28.9%	47	.9%
Census Tract 5.00	Chaves County	1,991	402	20.2%	5	.3%
Census Tract 6.00	Chaves County	4,941	587	11.9%	54	1.1%
Census Tract 7.00	Chaves County	4,808	1,514	31.5%	120	2.5%
Census Tract 8.00	Chaves County	5,896	2,482	42.1%	82	1.4%
Census Tract 9.00	Chaves County	3,534	1,420	40.2%	293	8.3%



Census Tract	County	Total Population	Total White Alone	Percent White Alone	Total Black or African American Alone	Percent Black or African American Alone
Census Tract 10.01	Chaves County	5,551	2,647	47.7%	77	1.4%
Census Tract 10.02	Chaves County	3,851	2,233	58%	15	.4%
Census Tract 11.01	Chaves County	4,337	1,305	30.1%	86	2%
Census Tract 11.02	Chaves County	3,937	2,476	62.9%	0	0%
Census Tract 12.00	Chaves County	1,412	666	47.2%	0	0%
Census Tract 13.00	Chaves County	3,583	1,039	29%	21	.60%
Census Tract 14.00	Chaves County	2,466	914	37.1%	34	1.4%

Table 40: Race by Census Tract (Section Two)

Census Tract	County	Total Population	Total American Indian and Alaska Native Alone	Percent American Indian and Alaska Native Alone	Total Asian Alone	Percent Asian Alone
Census Tract 9608	Lincoln County	2,078	54	2.6%	33	1.6%
Census Tract 9602	Lincoln County	1,717	20	1.2%	0	0%
Census Tract 9603	Lincoln County	3,245	16	.5%	0	0%
Census Tract 9604.01	Lincoln County	2,304	258	11.2%	0	0%
Census Tract 9604.02	Lincoln County	1,286	0	0%	0	0%
Census Tract 9604.03	Lincoln County	3,736	209	5.6%	26	.7%
Census Tract 9606.01	Lincoln County	1,618	19	1.2%	0	0%
Census Tract 9606.2	Lincoln County	2,160	41	1.9%	0	0%
Census Tract 9606.3	Lincoln County	2,083	0	0%	47	2.3%
Census Tract 2.01	Chavez County	3,131	0	0%	15	.5%
Census Tract 2.02	Chaves County	3,726	12	1.3%	0	0%
Census Tract 3.01	Chavez County	2,857	0	0%	79	2.8%
Census Tract 3.02	Chaves County	3,093	12	.4%	272	8.8%
Census Tract 4.00	Chaves County	5,292	68	1.3%	63	1.2%
Census Tract 5.00	Chaves County	1,991	7	.4%	0	0%
Census Tract 6.00	Chaves County	4,941	64	1.3%	14	.3%
Census Tract 7.00	Chaves County	4,808	24	.5%	19	.4%
Census Tract 8.00	Chaves County	5,896	70	1.2%	0	0%
Census Tract 9.00	Chaves County	3,534	0	0%	28	.8%
Census tract 10.01	Chaves County	5,551	16	.3%	177	3.2%



Census Tract	County	Total Population	Total American Indian and Alaska Native Alone	Percent American Indian and Alaska Native Alone	Total Asian Alone	Percent Asian Alone
Census Tract 10.02	Chaves County	3,851	19	.5%	65	1.7%
Census Tract 11.01	Chaves County	4,337	86	2%	30	.7%
Census Tract 11.02	Chaves County	3,937	7	.2%	35	.9%
Census Tract 12.00	Chaves County	1,412	0	0%	0	0%
Census Tract 13.00	Chaves County	3,583	132	3.7%	39	1.1%
Census Tract 14.00	Chaves County	2,466	36	1.5%	7	.3%

Table 41: Race by Census Tract (Section Three)

Census Tract	County	Total Population	Total Native Hawaiian and other Pacific Islander Alone	Percent Native Hawaiian and other Pacific Islander Alone	Total Some Other Race Alone	Percent Some Other Race Alone	Total Two or More Races	Percent Two or More Races
Census Tract 9602	Lincoln County	1,717	0	0%	80	4.7%	540	31.5%
Census Tract 9603	Lincoln County	3,245	0	0.0%	25	0.8%	295	9.1%
Census Tract 9604.01	Lincoln County	2,304	0	0.00%	69	3%	799	34.7%
Census Tract 9604.02	Lincoln County	1,286	0	0.00%	0	0.00%	199	15.5%
Census Tract 9604.03	Lincoln County	3,736	0	0.00%	358	9.6%	638	17.1%
Census Tract 9606.01	Lincoln County	1,618	0	0.00%	100	6.2%	257	15.9%
Census Tract 2.01	Chaves County	3,131	0	0%	519	16.6%	288	9.2%
Census Tract 2.02	Chavez County	3,726	0	0%	491	13.2%	801	21.5%
Census Tract 3.01	Chaves County	2,857	0	0%	431	15.1%	608	21.3%
Census Tract 3.02	Chaves County	3,093	3	0.3%	163	5.3%	473	15.5%



Census Tract	County	Total Population	Total Native Hawaiian and other Pacific Islander Alone	Percent Native Hawaiian and other Pacific Islander Alone	Total Some Other Race Alone	Percent Some Other Race Alone	Total Two or More Races	Percent Two or More Races
Census Tract 4.00	Chaves County	5,292	0	0%	1,211	22.9%	809	15.3%
Census Tract 5.00	Chaves County	1,991	0	0%	284	14.3%	696	35%
Census Tract 6.00	Chaves County	4,941	0	0%	681	13.8%	1,630	33%
Census Tract 7.00	Chaves County	4,808	0	0%	908	18.9%	918	19.1%
Census Tract 8.00	Chaves County	5,896	0	0%	754	12.8%	1,037	17.6%
Census Tract 9.00	Chavez County	3,534	0	0%	402	11.4%	431	12.2%
Census Tract 10.01	Chaves County	5,551	0	0%	222	4%	1,110	20%
Census Tract 10.02	Chaves County	3,851	38	1%	157	4.1%	797	20.7%
Census Tract 11.01	Chaves County	4,337	0	0%	858	19.8%	828	19.1%
Census Tract 11.02	Chavez County	3,937	0	0%	240	6.1%	370	9.4%
Census Tract 12.00	Chaves County	1,412	0	0%	103	7.3%	371	26.3%
Census Tract 13.00	Chaves County	3,583	0	0%	364	14.1%	870	24.3%
Census Tract 14.00	Chaves County	2,466	0	0%	217	8.8%	628	25.5%

Table 42: Ethnicity by Census Tract

Census Tract	County	Total Population	Total Hispanic or Latino Population	Percent Hispanic or Latino	Total Not Hispanic or Latino	Percent Not Hispanic or Latino
Census Tract 9606.03	Lincoln County	2,083	218	10.5%	1,585	76.1%



Census Tract	County	Total Population	Total Hispanic or Latino Population	Percent Hispanic or Latino	Total Not Hispanic or Latino	Percent Not Hispanic or Latino
Census Tract 9608	Lincoln County	2,078	820	39.5%	1,090	52.5%
Census Tract 2.01	Chaves County	3,131	1,722	55%	1,261	40.3%
Census Tract 2.02	Chaves County	3,726	2,228	59.8%	1,363	36.6%
Census Tract 3.01	Chaves County	2,857	1,999	70%	779	27.3%
Census Tract 3.02	Chaves County	3,093	1,401	45.3%	1,243	40.2%
Census Tract 4.00	Chaves County	5,292	3,667	69.3%	1,529	28.9%
Census Tract 5.00	Chaves County	1,991	1,570	78.9%	402	20.2%
Census Tract 6.00	Chaves County	4,941	4,175	84.5%	587	11.9%
Census Tract 7.00	Chaves County	4,808	3,077	64%	1,514	31.5%
Census Tract 8.00	Chaves County	5,896	3,213	54.5%	2,482	42.1%
Census Tract 9.00	Chaves County	3,534	1,717	48.6%	1,420	40.2%
Census Tract 10.01	Chavez County	5,551	2,559	46.1%	2,647	47.7%
Census Tract 10.02	Chaves County	3,851	1,417	36.8%	2,233	58%
Census Tract 11.01	Chaves County	4,337	2,784	64.2%	1,305	30.1%
Census Tract 11.02	Chaves County	3,937	1,303	33.1%	2,476	62.9%
Census Tract 12.00	Chaves County	1,412	683	49.4%	666	47.2%
Census Tract 13.00	Chaves County	3,583	1,681	65.1%	1,039	29%
Census Tract 14.00	Chaves County	2,466	1,440	58.4%	914	37.1%



Table 43: English Language Proficiency by Census Tract

Census Tract	County	Total for which English Language Proficiency is determined	Total All Language Speakers who have limited English ability	Percent All Language Speakers who have Limited English ability
Census Tract 9602	Lincoln County	1,717	17	1%
Census Tract 9603	Lincoln County	3,245	64	2%
Census Tract 9604.01	Lincoln County	2,304	211	9.2%
Census Tract 9604.02	Lincoln County	1,286	47	3.7%
Census Tract 9604.03	Lincoln County	3,736	257	6.9%
Census Tract 9606.01	Lincoln County	1,618	8	.5%
Census Tract 9606.02	Lincoln County	2,160	90	4.2%
Census Tract 9606.03	Lincoln County	2,083	27	1.3%
Census Tract 9608	Lincoln County	1,215	15	1.3%
Census Tract 2.01	Chaves County	3,131	353	11.3%
Census Tract 2.02	Chaves County	3,726	324	8.70%
Census Tract 3.01	Chaves County	2,857	317	11.10%
Census Tract 3.02	Chaves County	3,093	250	8.10%
Census Tract 4.00	Chaves County	5,292	735	13.9%
Census Tract 5.00	Chaves County	1,991	274	13.80%
Census Tract 6.00	Chaves County	4,941	602	12.20%
Census Tract 7.00	Chaves County	4,808	370	7.70%
Census Tract 8.00	Chaves County	5,896	318	5.40%
Census Tract 9.00	Chaves County	3,534	137	3.90%
Census Tract 10.01	Chaves County	5,551	99	1.80%
Census Tract 10.02	Chaves County	3,851	215	5.60%
Census Tract 11.01	Chaves County	4,337	589	13.60%
Census Tract 11.02	Chaves County	3,937	90	2.30%
Census Tract 12.00	Chaves County	1,412	125	8.90%
Census Tract 13.00	Chaves County	3,583	566	15.80%
Census Tract 14.00	Chaves County	2,466	364	14.80%

Table 44: Poverty Census Tract

Census Tract	County	Total for whom Poverty Status is Determined	Total whose income in the past 12 months is below federal poverty level	Percent whose income in the past 12 months is below federal poverty level
Census Tract 9602	Lincoln County	1,564	344	22.0%
Census Tract 9603	Lincoln County	3,219	306	9.5%
Census Tract 9604.01	Lincoln County	2,304	478	20.70%
Census Tract 9604.02	Lincoln County	1,286	22	1.7%



Census Tract	County	Total for whom Poverty Status is Determined	Total whose income in the past 12 months is below federal poverty level	Percent whose income in the past 12 months is below federal poverty level
Census Tract 9604.03	Lincoln County	3,736	785	21.0%
Census Tract 9606.01	Lincoln County	1,585	127	8.0%
Census Tract 9606.02	Lincoln County	1,247	661	30.80%
Census Tract 9606.03	Lincoln County	2,083	100	4.8%
Census Tract 9608	Lincoln County	2,078	382	18.40%
Census Tract 2.01	Chaves County	2,750	507	18.40%
Census Tract 2.02	Chaves County	3,703	1,330	35.90%
Census Tract 3.01	Chaves County	2,801	440	15.70%
Census Tract 4.00	Chaves County	5,253	1,940	36.90%
Census Tract 5.00	Chaves County	1,991	728	36.60%
Census Tract 6.00	Chaves County	4,665	2,237	48.00%
Census Tract 7.00	Chaves County	4,704	798	17.00%
Census Tract 8.00	Chaves County	5,851	705	12.00%
Census Tract 9.00	Chaves County	3,534	199	5.60%
Census Tract 10.01	Chaves County	5,360	257	4.80%
Census Tract 10.02	Chaves County	3,841	570	14.80%
Census Tract 11.01	Chaves County	4,234	1,373	32.40%
Census Tract 11.02	Chaves County	3,871	551	14.20%
Census Tract 12.00	Chaves County	1,400	132	9.40%
Census Tract 13.00	Chaves County	2,955	950	32.10%
Census Tract 14.00	Chaves County	2,447	458	18.70%

Table 45: Religious Affiliations by County

County Name	Group Name	Congregations	Adherents	Adherence Rate
Lincoln County	Assemblies of God, General Council of the	2	237	11.69
Lincoln County	Baha'i Faith	0	29	1.43
Lincoln County	Catholic Church	6	4,469	220.48
Lincoln County	Church of God in Christ, Mennonite	1	75	2.76
Lincoln County	Church of Jesus Christ of Latter-day Saints	1	359	17.71
Lincoln County	Churches of Christ	2	340	16.77
Lincoln County	Episcopal Church	1	193	9.52



County Name	Group Name	Congregations	Adherents	Adherence Rate
Lincoln County	Evangelical Lutheran Church in America	1	27	0.99
Lincoln County	Jehovah's Witnesses	2	428	21.12
Lincoln County	Lutheran Church-Missouri Synod (LCMS)	1	110	5.43
Lincoln County	Non-denominational Christian Churches	4	490	24.17
Lincoln County	Presbyterian Church (U.S.A.)	3	117	5.77
Lincoln County	Seventh-day Adventist Church	1	34	1.68
Lincoln County	Southern Baptist Convention	7	1,725	85.11
Lincoln County	United Methodist Church	3	411	20.28
Lincoln County	United Pentecostal Church International	1	0	0.00
Chaves County	Assemblies of God, General Council of the	5	1,162	17.83
Chaves County	Baha'i Faith	0	48	0.74
Chaves County	Catholic Church	6	12,869	197.51
Chaves County	Churches of Christ	2	220	3.38
Chaves County	Presbyterian Church (U.S.A.)	2	150	10.26
Chaves County	Southern Baptist Convention	16	38	9.07

Table 46: Sexual Orientation and Gender Identity

Region	Total population 18 years and over	Adults whose sex assigned at birth was male	Adults whose sex assigned at birth was female	Cisgender men	Cisgender women
New Mexico	1,665,813	822,216	843,597	822,216	843,597
Name	Transgender adults	Adults whose gender is not listed	Adults who did not report a gender	Gay, lesbian, or bisexual adults	Straight adults



New Mexico	13,326	86,818	110,111	74,961	202,223
Name	Bisexual adults	Adults whose sexual orientation is not listed	Adults who reported not knowing their sexual orientation	Adults who did not report a sexual orientation	Adults who are lesbian, gay, bisexual, or transgender (LGBT) *
New Mexico	55,000	5,293	78,348	110,111	85,861
Name	Adults who are not lesbian, gay, bisexual, or transgender (LGBT)	Adults who identify as something not listed (LGBTQAI+)	Adults who did not report their gender or sexual orientation	Percent of adults who are cisgender	Percent of adults who are transgender
New Mexico	1,620,000	46,585	110,111	49%	0.8%
Name	Percent of adults whose gender is not listed	Percent of adults who did not report a gender	Percent of adults who are gay or lesbian	Percent of adults who are straight	Percent of adults who are bisexual
New Mexico	5.2%	5.2%	4.5%	95.5%	5.2%
Name	Percent of adults whose sexual orientation is not listed	Percent of adults who report not knowing their sexual orientation	Percent of adults who did not report a sexual orientation	Percent of adults who are lesbian, gay, bisexual, or transgender (LGBT)	Percent of adults who are not lesbian, gay, bisexual, or transgender (LGBT)
New Mexico	0.25%	3.7%	2.2%	3.80%	95.5%
Name	Percent of adults whose gender or sexual orientation is not listed (LGBTQIA+)	Percent of adults who did not report their gender or sexual orientation	LGBTQIA+ Adults *	Percent of adults who are LGBTQIA+ *	
New Mexico	4.1	1.1%	74,961	5.2%	



7.3 Consultation Survey for Method of Distribution

DHSEM initiated consultation with local political leadership, government officials, Councils of Government, and flood commission authorities, to elicit their feedback on the programs most critical to support their recovery.

This appendix presents two primary documents used to facilitate this consultation:

- First, it presents the “Recovery Fund Summary” provided to support this consultation, to advise local officials on what programs could be funded; and
- Second, it provides the survey results (captured via the Alchemer Survey Engine).



RECOVERY FUND SUMMARY

PROGRAM OPTIONS UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY FUND

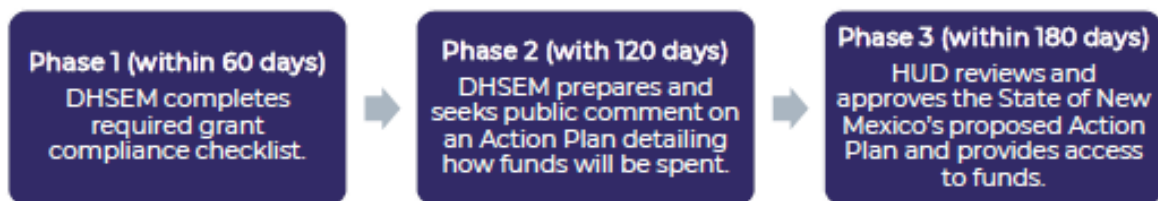
WHAT IS CDBG-DR?

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund which is administered by the U.S. Department of Housing and Urban Development (HUD).

These funds are available to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding. At least 80% of funding must be spent in areas that HUD identifies as "most impacted and distressed." Eligible counties are listed below.

Eligible Counties	Disaster Declaration	Designation
Lincoln County	DR-4795: South Fork Fire, Salt Fire, and Flooding	Most Impacted and Distressed
Rio Arriba County	DR-4795: South Fork Fire, Salt Fire, and Flooding	Disaster Declared Area
San Juan County	DR-4795: South Fork Fire, Salt Fire, and Flooding	Disaster Declared Area
Chaves County	DR-4843: New Mexico Severe Storm and Flooding	Most Impacted and Distressed

The New Mexico Department of Homeland Security and Emergency Management (DHSEM) is administering the CDBG-DR funds received by the State of New Mexico. Here is the federally defined process to prepare for distribution of funding:



HOUSING AND PUBLIC SERVICES PROGRAMS



The following list details potential CDBG-DR programs which may be authorized to address post-disaster housing and public services needs. Keep in mind that HUD regulations include, but are not limited to, the following:

- ✓ At least 70% of funds be provided to low-to-moderate-income households.
- ✓ Home repair/rehabilitation be provided for primary residences.
- ✓ Home sizes be consistent with the number of household members (e.g., if there is one couple that shares a bedroom, it would be a one-bedroom home).

Home Rehabilitation, Reconstruction, or New Construction

Rehabilitate or reconstruct single-family or multi-family housing units. This program would coordinate contract services through the State of New Mexico to repair and rebuild homes damaged by the disaster events; alternatively, funds may support new housing developments through contracts or housing tax credits.

Home Buyouts

Provides funding for the voluntary purchase of disaster-damaged or high-risk properties to reduce future risks. Eligible homeowners may receive fair market value, with additional assistance for relocation and housing support. Land may be converted into green space, floodplain management areas, etc.

Homebuyer Assistance Programs

Provides financial assistance to homeowners for disaster-affected homes with funds distributed through grants or forgivable loans. Assistance may cover costs related to structural repairs, code compliance upgrades, and resilience improvements to reduce future disaster risks.

Housing Counseling Services

Provides housing counseling services to navigate recovery options, secure financial assistance, and make informed housing decisions (e.g., mortgage assistance, foreclosure prevention). The program may be administered by the state or subrecipients in partnership with HUD-certified housing counseling agencies.



INFRASTRUCTURE AND MITIGATION PROGRAMS



The following list details potential CDBG-DR programs which may be authorized to address post-disaster infrastructure and mitigation needs. Keep in mind that HUD regulations include, but are not limited to, the following:

- ✓ At least 70% of funds be provided to low-to-moderate-income households, as evaluated through methods such as total area benefit (i.e., are most people who regularly access the infrastructure qualified as low-to-moderate-income).
- ✓ All work must be done in compliance with federal contracting and labor standards, including the Davis-Bacon and Related Acts.

Public Assistance Cost Share

Funds a federal cost share program to cover the local cost share of projects funded through FEMA Public Assistance. All projects funded would have to meet HUD standards, as well as FEMA standards, to be eligible for coverage.

Infrastructure Activities Program

Supports the repair, restoration, and improvement of public infrastructure damaged by disasters. Eligible activities may include the reconstruction of roads, bridges, water and wastewater systems, stormwater management facilities, and public utilities, as well as to enhance resilience to future events.

Acequia Assistance Program

Supports a full-service program to support acequias with the costs of debris removal and repair in impacted acequias, to restore and reconstruct the irrigation systems in impacted communities.

Mitigation Investment Program

Funds projects that reduce the risk and impact of future disasters, enhancing community resilience. Eligible activities may include flood control measures, drainage improvements, elevation or relocation of at-risk structures, wildfire mitigation efforts, and reinforcement of critical infrastructure.



PLANNING AND ECONOMIC PROGRAMS



The following list details potential CDBG-DR programs which may be authorized to address post-disaster planning and economic revitalization needs. Keep in mind that HUD regulations include, but are not limited to, the following:

- ✓ At least 70% of funds be provided to low-to-moderate-income households.

Business Recovery Grant and Loan Program

Provides financial support to businesses in disaster-impacted areas. Eligible activities include grants, loans, loan guarantees, etc. to support building rehabilitation, equipment purchases, working capital, and other recovery needs. Funds may also be used for commercial or industrial improvements.

Community-Based Development Program

Supports nonprofit community-based development organizations (CBDOs) with neighborhood revitalization, economic development, and energy conservation projects. CBDOs may engage in job training, small business support, and other initiatives that strengthen community resilience and long-term recovery.

Planning Grants

Provides funding for planning activities that support disaster recovery, mitigation, and long-term community resilience. Eligible activities may include the development of recovery plans, land-use and hazard mitigation planning, economic revitalization strategies, and infrastructure assessments. Funds may also support studies, data collection, and public engagement efforts to guide decision-making.

DHSEM highly recommends that project be developed in collaboration with the Economic Development Administration, to maximize available funding through EDA's appropriation through disaster supplemental funds. Project summaries will be developed and attached as an appendix to the Action Plan.



5. Rank the programs below based on critical need. 1 is the most critical need 5 is the least critical need A rank must be given for all programs.

	1 - Most Critical	2	3	4	5 - Least Critical	Responses
Home Rehabilitation, Reconstruction, or New Construction Count Row %	10 58.8%	2 11.8%	4 23.5%	0 0.0%	1 5.9%	17
Home Buyouts Count Row %	6 35.3%	2 11.8%	5 29.4%	2 11.8%	2 11.8%	17
Homebuyer Assistance Program Count Row %	3 17.6%	5 29.4%	6 35.3%	3 17.6%	0 0.0%	17
Housing Counseling Services Count Row %	2 11.8%	1 5.9%	9 52.9%	5 29.4%	0 0.0%	17
Public Assistance Cost Share Count Row %	7 41.2%	2 11.8%	5 29.4%	0 0.0%	3 17.6%	17
Infrastructure Activities Program Count Row %	9 52.9%	5 29.4%	2 11.8%	1 5.9%	0 0.0%	17
Acequia Assistance Program Count Row %	1 5.9%	6 35.3%	5 29.4%	3 17.6%	2 11.8%	17
Mitigation Investment Program Count Row %	5 29.4%	5 29.4%	5 29.4%	2 11.8%	0 0.0%	17
Business Recovery Grant and Loan Program Count Row %	6 35.3%	5 29.4%	3 17.6%	3 17.6%	0 0.0%	17



	1 - Most Critical	2	3	4	5 - Least Critical	Responses
Community-Based Development Program						
Count	4	7	5	1	0	17
Row %	23.5%	41.2%	29.4%	5.9%	0.0%	
Planning Grants						
Count	6	8	1	0	2	17
Row %	35.3%	47.1%	5.9%	0.0%	11.8%	
Totals						
Total Responses						17



7.4 CDBG Disaster Recovery Website

The DHSEM website at www.dhsem.nm.gov/ houses resources and information to residents across New Mexico – including information on disaster preparedness and recovery resources. A specific page is designated to CDBG-DR at www.dhsem.nm.gov/cdbg-dr2025 where the Action Plan, subsequent amendments, public comments, and responses will be accessible to the public to read and to comment. Residents are encouraged to visit the website to review DHSEM responses to public comment, read the active Action Plan. Resident information for the New Mexico Home Recovery Program will be accessible through website upon program launch.

7.5 Community and Interagency Partner Engagement

Community and partner engagement is critical to the State of New Mexico's CDBG-DR funded programs, ensuring program alignment with community need, maximization of federal funding, coordination to supplement disaster-recovery efforts, avoiding duplication of benefits. DHSEM will conduct outreach to disaster-impacted area residents, local, state, and federal agencies serving residents, and local and state officials to encourage review and comment on the Action Plan and any subsequent amendments.

7.6 Public Comment

Public comment will be available to residents in impacted areas on the State of New Mexico's Action Plan and any subsequent substantial amendments for a thirty-day period. Comments can be submitted in writing through email, website, or letter. Oral comments can be submitted through the Disaster Case Management program or at public events.

Written comments can be submitted through the following:

- Email at publiccomments@dhsem.nm.gov
- Website at www.dhsem.nm.gov in the Public Comment box
- Letter at CDBG-DR, 3005 St. Francis Drive, Suite 1-D, Santa Fe, NM 87505

Oral comments can be submitted through the following:

- Provide verbal comments to a Disaster Case Manager
- Call the Disaster Case Management helpline at 505-670-4662
- Attend any state-sponsored recovery event and speak with a DHSEM team member
- Attend CDBG-DR Public Hearings listed on the DHSEM website at www.dhsem.nm.gov



7.7 Public Hearings

In compliance with HUD Federal Register Notice FRN Vol. 90, No. 10 dated January 16, 2025, the State of New Mexico will convene Public Hearings to provide opportunity for public comment.

7.8 Citizen Participation Plan

7.8.1 Encouragement of Citizen Participation and Outreach

The State will invite and encourage citizen participation in the Action Plan process with a focus on outreach to low- and moderate- income persons, , persons with disabilities, and persons with Limited English Proficiency. Strategy: The State will advertise opportunities for public participation in the Action Plan process through stated, federal, local governments, tribal communities, public housing, housing-related service providers, for-profit developers, professional organizations, other known constituency groups, and citizens who have requested notification. Additionally, the State will advertise through: Groups, organizations, agencies, and churches providing services to or advocating for low- and moderate-income persons, , persons with disabilities, and persons with Limited English Proficiency; and Media sources that have direct contact with low- and moderate-income persons.

7.9 Community Outreach Materials

DHSEM conducted a 30-day public comment period from April 8, 2025, to May 9, 2025, to solicit input on the draft Action Plan. The materials used to conduct outreach and engagement during this period are provided in this subsection. To ensure broad and participation, DHSEM offered accessible formats that reduced barriers to public engagement, including materials available in Spanish and ADA-accessible formats. Comments were accepted through multiple channels—in person, online, and by phone—to maximize accessibility.

The public was invited and encouraged to participate in the Action Plan development process. Outreach efforts promoted participation among state, federal, local, and tribal governments; public housing authorities; housing-related service providers; for-profit developers; professional organizations; known constituency groups; and individual citizens who had previously requested notification.

Additionally, DHSEM advertised the opportunity for public comment through networks that serve or advocate for low- and moderate-income persons, individuals with disabilities, and persons with limited English proficiency. Media outlets with direct reach to these populations were also engaged to ensure equitable access to information and participation opportunities.



Verification of the Action Plan's being posted during this defined period is provided below in *Figure 15*.

Figure 15: Action Plan Post Timestamp

The screenshot displays a document upload interface. On the left, a text input field contains the title "New Mexico CDBG-DR Action Plan (2024 Disasters)". Below the input field, a permalink is shown: "Permalink: <https://www.dhsem.nm.gov/new-mexico-cdbg-dr-action-plan-2024-disasters/>". On the right side of the interface, there is a "Save" button with a dropdown arrow. Below the button, two lines of metadata are displayed: "Uploaded on: Apr 8, 2025 at 10:14" and "Uploaded by: Danielle Silva".



7.9.1 Public Comment Flier (English and Spanish)

PUBLIC HEARING NOTICE

COMMUNITY DEVELOPMENT GRANT FOR DISASTER RECOVERY

OPEN FOR PUBLIC COMMENT THROUGH MAY 4, 2025
THE STATE WILL BE HOSTING IN-PERSON AND VIRTUAL PUBLIC HEARINGS
IN DISASTER IMPACTED COMMUNITIES IN SOUTHERN NEW MEXICO

What is the Community Development Block Grant?

The State of New Mexico has received \$137.1 million through the Community Development Block Grant for Disaster Recovery (CDBG-DR). This funding will be used to support long-term disaster recovery in communities impacted by DR-4843: New Mexico Severe Storm and Flooding and DR-4795: New Mexico South Fork Fire and Salt Fire.

Residents can provide input by attending an in-person or virtual public hearing, emailing publiccomments@dhsem.nm.gov, calling 505-670-4662, scanning the QR code, or by mailing your feedback to:
Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

Scan the QR code to view the CDBG-DR Action Plan and full public hearing schedule:



IN PERSON PUBLIC HEARING SCHEDULE

KICK OFF EVENTS

April 8, 6pm – 8pm

ENMU Roswell, Occupational Technology Center,
Seminar Room 124
20 West Mathis, Roswell, New Mexico

April 9, 6pm – 8pm

ENMU Ruidoso, Room 201
709 Mechem Drive, Ruidoso, New Mexico

COMMUNITY FOCUS GROUPS

April 14, 2pm – 4pm

Capitan Public Library
101 East 2nd Street, Capitan, New Mexico

April 17, 5pm – 7pm

Joy Center
503 E. Argyle, Hagerman, New Mexico

April 22, 5pm – 7pm

Lake Arthur Joy Center
700 N. Oklahoma, Lake Arthur, New Mexico

April 28, 2pm – 4pm

Ruidoso Senior Center
393 US 70, Ruidoso Downs, New Mexico

April 30, 2pm -4pm

ENMU Ruidoso, Room 20
709 Mechem Drive, Ruidoso, New Mexico

Virtual meetings will be held on April 23 and 25 from 6 p.m. to 7 p.m. Scan the QR code for the Zoom link.

dhsem.nm.gov



AVISO DE AUDIENCIA PÚBLICA

SUBVENCIÓN PARA EL DESARROLLO COMUNITARIO PARA LA RECUPERACIÓN ANTE DESASTRES

ABIERTO PARA COMENTARIOS PÚBLICOS HASTA EL 4 DE MAYO DE 2025
EL ESTADO LLEVARÁ A CABO AUDIENCIAS PÚBLICAS EN PERSONA Y VIRTUALES EN LAS COMUNIDADES AFECTADAS POR DESASTRES EN EL SUR DE NUEVO MÉXICO

¿Qué es la Subvención para el Desarrollo Comunitario?

El Estado de Nuevo México ha recibido \$137.1 millones a través de la Subvención para el Desarrollo Comunitario para la Recuperación ante Desastres (CDBG-DR). Estos fondos se utilizarán para apoyar la recuperación a largo plazo de las comunidades afectadas por el DR-4843: Tormentas Severas e Inundaciones en Nuevo México y DR-4795: Incendio South Fork y el Incendio Salt en Nuevo México.

Residentes pueden proporcionar comentarios asistiendo a una audiencia pública presencial o virtual, enviando un correo electrónico a publiccomments@dhsem.nm.gov, llamando 505-670-4662, escaneando el código QR, o enviando sus comentarios por correo a: Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

Escanee el código QR para ver el Plan de Acción CDBG-DR y el horario completo de las audiencias públicas:



IHORARIO DE AUDIENCIAS PÚBLICAS PRESENCIALES EVENTOS DE LANZAMIENTO

8 de abril, 6pm – 8pm

ENMU Roswell, Occupational Technology Center,
Seminar Room 124
20 West Mathis, Roswell, New Mexico

9 de abril, 6pm – 8pm

ENMU Ruidoso, Room 201
709 Mechem Drive, Ruidoso, New Mexico

GRUPOS DE ENFOQUE COMUNITARIO

14 de abril, 2pm – 4pm

Capitan Public Library
101 East 2nd Street, Capitan, New Mexico

17 de abril, 5pm – 7pm

Joy Center
503 E. Argyle, Hagerman, New Mexico

22 de abril, 5pm – 7pm

Lake Arthur Joy Center
700 N. Oklahoma, Lake Arthur, New Mexico

28 de abril, 2pm – 4pm

Ruidoso Senior Center
393 US 70, Ruidoso Downs, New Mexico

30 de abril, 2pm -4pm

ENMU Ruidoso, Room 20
709 Mechem Drive, Ruidoso, New Mexico

Las reuniones virtuales se llevarán a cabo el 23 y 25 de abril de 6 pm a 7 pm. Escanee el código QR para obtener el enlace de Zoom.

dhsem.nm.gov



7.9.2 Social Media Notice of Public Comment

Posted to Facebook April 4, 2025, shared 41 times:



New Mexico Department of Homeland Security and Emergency Management

April 4 · 🌐





...

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents to submit public comment about recovery priorities by May 4 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- ☎️ Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>
- ✉️ Mail to:

Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

<h3>NOTICE OF PUBLIC COMMENT PERIOD</h3> <p>The State of New Mexico has received \$137.1 million through the Community Development Block Grant for Disaster Recovery (CDBG-DR). This funding will be used to support long-term disaster recovery in communities impacted by DR-4843: New Mexico Severe Storm and Flooding and DR-4795: New Mexico South Fork Fire and Salt Fire.</p>  <p>DHSEM.NM.GOV/CDBG-DR2025</p>	<h3>ROSWELL COMMUNITY RECOVERY GRANT PUBLIC HEARING KICK OFF</h3> <p>April 8 from 6 to 8 p.m. ENMU Roswell Occupational Technology Center Seminar Room 124 20 West Mathis, Roswell, NM</p>  <p>DHSEM.NM.GOV/CDBG-DR2025</p>
<h3>RUIDOSO COMMUNITY RECOVERY GRANT PUBLIC HEARING KICK OFF</h3> <p>April 9 from 6 to 8 p.m. ENMU Ruidoso, Room 201 709 Mechem Drive, Ruidoso, NM</p> 	<h3>NOTICE OF PUBLIC COMMENT PERIOD</h3> <p>Residents can provide input in the following ways:</p> <ul style="list-style-type: none">• Attend an in-person or virtual public hearing• Fill out our online form• Email publiccomments@dhsem.nm.gov• Call 505-670-4662• Mail your feedback to: Public Comments 3005 S St Francis DR, STE 1-D, #404 Santa Fe, NM 87505 



Posted to Facebook and Nextdoor April 8, 2025, shared five times:



New Mexico Department of Homeland Security and Emergency Management

April 8 at 10:44 AM · 🌐



REMINDER: Today is the first Public Hearing meeting for Chaves County residents to provide input on how disaster recovery grant funding will be used.

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents to submit public comment about recovery priorities by May 4 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- ☎️ Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>

✉️ Mail to:
Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

ROSWELL COMMUNITY RECOVERY GRANT PUBLIC HEARING KICK OFF

April 8 from 6 to 8 p.m.
ENMU Roswell
Occupational Technology Center
Seminar Room 124
20 West Mathis, Roswell, NM

DHSEM.NM.GOV/CDBG-DR2025

COMMUNITY RECOVERY GRANT PUBLIC HEARING SCHEDULE

Kick Off Events	Community Focus Groups
<u>April 8, 6 p.m. – 8 p.m.</u> ENMU Roswell	<u>April 14, 2 p.m. – 4 p.m.</u> Capitan Public Library
<u>April 9, 6 p.m. – 8 p.m.</u> ENMU Ruidoso	<u>April 17, 5 p.m. – 7 p.m.</u> Joy Center
Virtual Events	<u>April 22, 5 p.m. – 7 p.m.</u> Lake Arthur Joy Center
<u>April 23 from 6 p.m. – 7 p.m.</u> Zoom meeting	<u>April 28, 2 p.m. – 4 p.m.</u> Ruidoso Senior Center
<u>April 25 from 6 p.m. – 7 p.m.</u> Zoom meeting	<u>April 30, 2 p.m. – 4 p.m.</u> ENMU Ruidoso
Visit our website for links.	

DHSEM.NM.GOV/CDBG-DR2025



Posted to Facebook April 9, 2025, shared three times:



New Mexico Department of Homeland Security and Emergency Management

April 9 at 8:00 AM · 🌐

...

REMINDER: Today is the first Public Hearing meeting for Lincoln County residents to provide input on how disaster recovery grant funding will be used.

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents to submit public comment about recovery priorities by May 4 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- 📞 Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>
- ✉️ Mail to:

Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

<p>RUIDOSO COMMUNITY RECOVERY GRANT PUBLIC HEARING KICK OFF</p> <p>April 9 from 6 to 8 p.m. ENMU Ruidoso, Room 201 709 Mechem Drive, Ruidoso, NM</p>  <p>DHSEM.NM.GOV/CDBG-DR2025</p>	<p>NOTICE OF PUBLIC COMMENT PERIOD</p> <p>Residents can provide input in the following ways:</p> <ul style="list-style-type: none">• Attend an in-person or virtual public hearing• Fill out our online form• Email publiccomments@dhsem.nm.gov• Call 505-670-4662• Mail your feedback to: Public Comments 3005 S St Francis DR, STE 1-D, #404 Santa Fe, NM 87505  <p>DHSEM.NM.GOV/CDBG-DR2025</p>
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Posted in DHSEM's Digital newsletter April 10, 2025, reached 252 subscribers:

COMMUNITY RECOVERY GRANT PUBLIC HEARING SCHEDULE

Kick Off Events	Community Focus Groups
April 8, 6 p.m. – 8 p.m. ENMU Roswell	April 14, 2 p.m. – 4 p.m. Capitan Public Library
April 9, 6 p.m. – 8 p.m. ENMU Ruidoso	April 17, 5 p.m. – 7 p.m. Joy Center
Virtual Events	April 22, 5 p.m. – 7 p.m. Lake Arthur Joy Center
April 23 from 6 p.m. – 7 p.m. Zoom meeting	April 28, 2 p.m. – 4 p.m. Ruidoso Senior Center
April 25 from 6 p.m. – 7 p.m. Zoom meeting	April 30, 2 p.m. – 4 p.m. ENMU Ruidoso
Visit our website for links.	

 DHSEM.NM.GOV/CDBG-DR2025

[Learn more](#)

Disaster Recovery Public Comment

The state of New Mexico received a \$137M appropriation from Congress through the Community Development Block Grant –Disaster Recovery (CDBG-DR) fund to support disaster recovery to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents for their input on how the funds should be used. Visit our website for more information on how to submit public comment by May 4.



Posted on Facebook and Instagram April 14, 2025, shared eight times:

Last week, we kicked off a series of public hearing meetings to hear from community members about their recovery needs after the wildfires and floods last summer. Find a list of public hearing meetings that will be happening this month at <https://www.dhsem.nm.gov/cdbg-dr2025/>.

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents to submit public comment about recovery priorities by May 4 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- ☎️ Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>
- ✉️ Mail to:
Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505



Posted on Facebook and LinkedIn April 17, 2025, shared three times:

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents to submit public comment about recovery priorities by May 4 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- ☎️ Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>
- ✉️ Mail to:
Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

**COMMUNITY RECOVERY
GRANT PUBLIC
HEARING SCHEDULE**

Kick Off Events	Community Focus Groups
<u>April 8, 6 p.m. – 8 p.m.</u> ENMU Roswell	<u>April 14, 2 p.m. – 4 p.m.</u> Capitan Public Library
<u>April 9, 6 p.m. – 8 p.m.</u> ENMU Ruidoso	<u>April 17, 5 p.m. – 7 p.m.</u> Joy Center
Virtual Events	<u>April 22, 5 p.m. – 7 p.m.</u> Lake Arthur Joy Center
<u>April 23 from 6 p.m. – 7 p.m.</u> Zoom meeting	<u>April 28, 2 p.m. – 4 p.m.</u>



Posted on Facebook April 23, 2025, shared six times:



New Mexico Department of Homeland Security and Emergency Management

April 23 at 7:00 AM · 🌐

...

We are asking residents for input about recovery priorities for \$137 million in recovery grant funding.

Public comment can be submitted by May 8 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- ☎️ Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>
- ✉️ Mail to:

Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505

NOTICE OF PUBLIC COMMENT PERIOD

The State of New Mexico has received \$137.1 million through the Community Development Block Grant for Disaster Recovery (CDBG-DR). This funding will be used to support long-term disaster recovery in communities impacted by DR-4843: New Mexico Severe Storm and Flooding and DR-4795: New Mexico South Fork Fire and Salt



Posted on Facebook May 4, 2025, shared two times:



New Mexico Department of Homeland Security and Emergency Management

Yesterday at 7:00 AM · 🌐

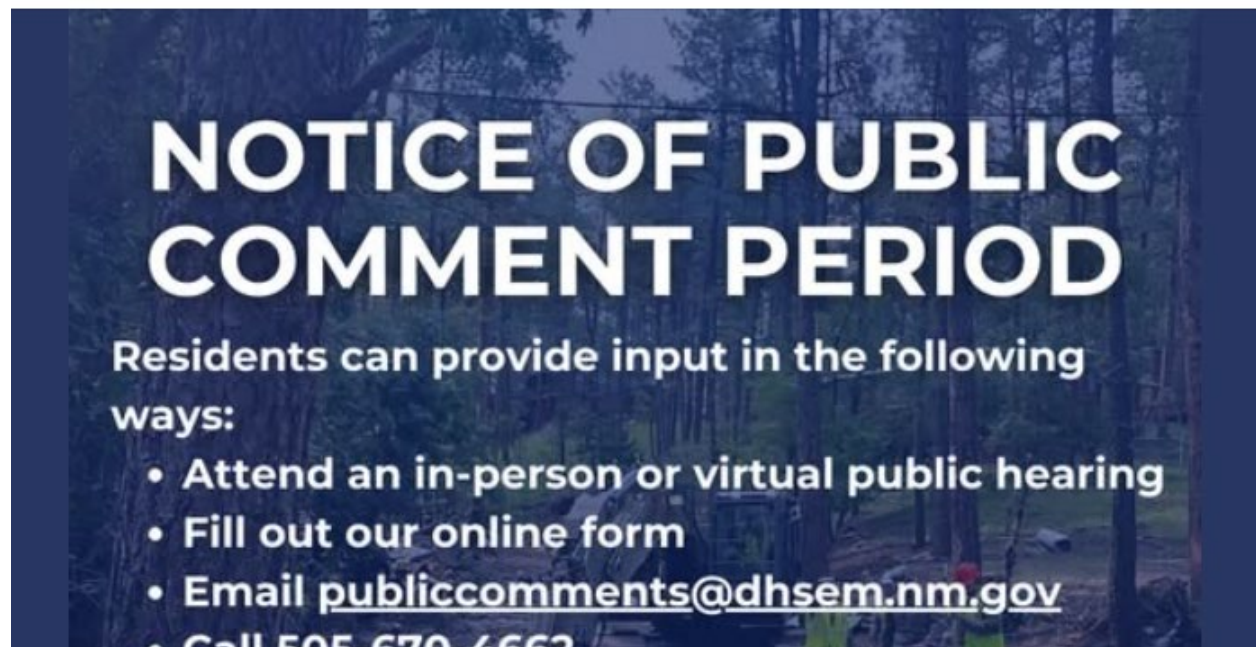
...

There is still time to submit public comment on the \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding.

We are asking residents to submit public comment about recovery priorities by May 8 in the following ways:

- 🗣️ Attend a public hearing
- ✉️ Email publiccomments@dhsem.nm.gov
- ☎️ Call 505-670-4662
- 📄 Fill out our online form: <https://www.dhsem.nm.gov/cdbg-dr2025/>

✉️ Mail to:
Public Comments
3005 S St Francis DR
STE 1-D, #404
Santa Fe, NM 87505



7.9.3 Press Release Announcing Public Comment

The State of New Mexico received a \$137 million appropriation from Congress through the Community Development Block Grant – Disaster Recovery (CDBG-DR) fund which is administered by the U.S. Department of Housing and Urban Development (HUD).

These funds are available to support community recovery in areas impacted by the DR-4795: South Fork Fire, Salt Fire, and Flooding, and DR-4843: New Mexico Severe Storm and Flooding. The state has developed an [Action Plan](#) for the disaster recovery grant and is asking the public for comment until May 4.

Residents are encouraged to submit input on the community's recovery needs. They can learn more about this grant, submit comments, and view the public hearing schedule on our [website](#). For ADA accommodations, please email publiccomment@dhsem.nm.gov.

Public Hearing Schedule:

Kick Off Events

April 8 from 6 to 8 p.m.
ENMU Roswell
Occupational Technology Center, Seminar Room 124
20 West Mathis St.
Roswell, NM 88203

April 9 from 6 to 8 p.m.
ENMU Ruidoso
Room 201
709 Mechem Dr.
Ruidoso, NM 88345

Community Focus Groups

April 14 from 2 to 4 p.m.
Capitan Public Library
101 East 2nd St.
Capitan, NM 88316

April 17 from 5 to 7 p.m.
Chaves County Joy Center
503 E. Argyle St.
Hagerman, NM 88232

April 22 from 5 to 7 p.m.
Lake Arthur Joy Center
700 N. Oklahoma Ave
Lake Arthur, NM 88235



April 23 from 6 to 7p.m.

Virtual via Zoom

<https://us06web.zoom.us/j/87221633639>

Meeting ID: 872 2163 36395

Or join by phone at 1-253-215-8782

Meeting ID: 872 2163 3639#

April 25 from 6 to 7 p.m.

Virtual via Zoom

<https://us06web.zoom.us/j/8286685507>

Meeting ID: 828 6685 5071

Or join by phone at 1-253-215-8782

Meeting ID: 828 668 55071#

April 28 from 2 to 4 p.m.

Ruidoso Downs Senior Center

393 E Highway 70

Ruidoso Downs, NM 88346

April 30 from 2 to 4 p.m.

ENMU Ruidoso

Room 20

709 Mechem Dr.

Ruidoso, NM 88345



7.10 Action Plan Summary

DHSEM received 157 comments during the open public comment period, which are fully captured with all responses in section 8.15 of this Action Plan. The purpose of this section is to provide a summary of the overall programmatic structure proposed in this Action Plan.

7.10.1 New Mexico Home Recovery Program

The New Mexico Home Recovery Program is open to Lincoln County and Chaves County residents who owned a primary residence affected by the federally declared disasters of 2024 (DR-4795-NM and DR-4843-NM).

The New Mexico Home Recovery Program will provide repairs, reconstruction, or new construction of homes for disaster-impacted households.

The State of New Mexico plans to use 73% (\$100M) of the total CDBG-DR grant to fund the New Mexico Home Recovery Program. The New Mexico Home Recovery Program is the largest program under the CDBG-DR grant because of the great need in the community for housing recovery support.

The New Mexico Home Recovery Program	
Can pay for things like:	Cannot pay for things like:
<ul style="list-style-type: none"> • Structural repairs • Plumbing and electrical work • Mold remediation • Interior repair • Home reconstruction • Roofing repairs/replacement • Elevation of homes • Relocation assistance • New home construction • Garage repairs • Private property mitigation (e.g., fuel load reduction) • Manufactured housing unit replacement 	<ul style="list-style-type: none"> • Luxury/cosmetic improvements • Property acquisition • Construction for new owners • Second homes • Debt repayment • Non-residential properties • Rental assistance • Construction of temporary housing • Personal property replacement (clothes, furniture, vehicles, etc.) • Fence repair

**Note the residents must apply and meet eligibility criteria.*



7.10.2 Post-Disaster Infrastructure Investment Program

The Post-Disaster Infrastructure Investment Program is open to local jurisdictions affected by the federally declared disasters of 2024 (DR-4795-NM and DR-4843-NM) including Lincoln County, Chaves County, San Juan County, Rio Arriba County, and Mescalero Apache Tribe.

The Post-Disaster Infrastructure Investment Program will provide capital investments for infrastructure projects which address disaster impacts and enhance post-fire watershed stabilization in disaster-affected counties.

The State of New Mexico plans to use 20% (\$27M) of the total CDBG-DR grant to fund the Post-Disaster Infrastructure Investment Program.

The Post-Disaster Infrastructure Investment Program	
Can pay for things like:	Cannot pay for things like:
<ul style="list-style-type: none"> • Public road and public bridge repair • Drainage/stormwater improvements • Acequia restoration • Utility system restoration • Public facility rehabilitation • Demolition and clearance • Code enforcement • Accessibility improvements • Public space rehabilitation • Flood/fire mitigation measures • Non-federal cost share 	<ul style="list-style-type: none"> • Buildings for the general conduct of government • General government expenses • Political activities and lobbying • Purchase of equipment • Operating and maintenance costs • Direct income payments



7.10.3 Disaster Resilience Planning Program

The Disaster Resilience Planning Program is open to units of government, political subdivisions, council of government, economic development district, educational institution, or 501(c)3 non-profit in Lincoln County or Chaves County affected by the federally declared disasters of 2024 (DR-4795-NM and DR-4843-NM).

The Disaster Resilience Planning Program will fund most impacted and distressed counties to develop plans which address critical post-disaster needs, including but not limited to housing, infrastructure, economic recovery, and capacity building.

The State of New Mexico plans to use 1% (\$1M) of the total CDBG-DR grant to fund the Disaster Resilience Planning Program.

The Disaster Resilience Planning Program	
Can pay for things like:	Cannot pay for things like:
<ul style="list-style-type: none">• Comprehensive recovery and resiliency planning• Hazard mitigation and risk reduction plans• Floodplain and watershed management plans• Housing and neighborhood revitalization plans• Infrastructure and system interdependency assessments	<ul style="list-style-type: none">• General operations or administrative overhead not tied to planning functions• Political lobbying activities• Activities with no clear connection to disaster recovery or long-term resilience



7.11 Public Comments and DHSEM Response

DHSEM received a total of 157 comments during the open public comment period from April 8, 2025, to May 9, 2025.²⁵ These comments are categorized in the following topics:

- Unmet Needs, 37 comments
- Housing, 63 comments
- Reimbursement Assistance, 9 comments
- Vehicle Loss, 2 comments
- Flood Insurance, 5 comments
- Local Business Assistance, 2 comments
- Fencing and Land Restoration Needs, 3 comments
- Infrastructure Assistance, 12 comments
- Other Comments, 22 comments

DHSEM grant representatives responded to all questions in real time and encouraged residents to visit DHSEM’s website after the Public Comment period to review the Action Plan with comments and DHSEM responses. Comments are submitted in this Action Plan as they were received, or altered with minor clarifications (e.g., grammatical) which do not disrupt the intent of the message.

All comments received and included in this Action Plan were thoroughly reviewed by DHSEM to inform potential programmatic adjustments aimed at better meeting the needs of disaster-impacted communities. The feedback confirmed that the programs proposed under DHSEM’s CDBG-DR funding are aligned with the most critical disaster recovery priorities.

7.11.1 Unmet Needs (37 comments)

PUBLIC COMMENT: *Received from Susan Keeton of Lincoln County on 4/4/2025 via written comment (Chaves County).*

My Upper Canyon cabin was spared in the South Fork fire but suffered fire & [flood] damage. After four evacuations, I signed up for help with four federal & state agencies. & patiently waited my turn. EPA did inspections for hazardous materials, utilities were marked, FEMA did an inspection, burnt trees were identified, stakes were set for installation of flood barrier baskets, and caseworkers assigned. Things seemed to be going as planned until they didn’t. The “full service” debris removal crew only removes

²⁵ DHSEM prepared 155 responses to the comments received. Two comments were not included in the public comment log: one was blank and the other contained one character, “N.”



debris that can be accessed by heavy equipment & loaded onto dump trucks. They weren't thrilled about removing the tons of rock and mud covering my lot. That required light machinery & hand crews. After asking permission twice to use excavators to take down difficult trees, they left after only taking down the trees that could be dropped easily. Most of the rubble remains. My attempts to appeal have gone nowhere. All they tell me is that the crew met FEMA guidelines. Watershed Protection & Flood Prevention can't give me any timeline on installing baskets for flood mitigation. They offered to remove the 200 + sandbags on my property, but I don't want any removed until measures are taken to stop flash floods coming down from the burn scar when the monsoon season starts. I need help, and soon. Help seems to be leaving with jobs left undone or half done. The last agency I applied with from Village of Ruidoso FB page never even acknowledged receipt of my application. This disaster is not over and will go on for years unless people do what they say they'll do to get this mess cleaned up. The lack of cleanup is being used by insurance companies as reasons for policy cancellations. Nobody's writing new ones. The situation is grim.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by federally declared disasters in Lincoln and Chaves Counties. Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, with prioritization based on demonstrated need and program criteria. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Lauren Dickinson of Chaves County on 4/7/2025 via written comment (Chaves County).*

The flood damaged so much we need help!

DHSEM RESPONSE:

As part of its recovery leadership responsibilities, DHSEM conducted an in-depth analysis of unmet needs not addressed by existing programs and funding streams. This analysis was complemented by local consultation and stakeholder engagement to ensure that the most pressing challenges were identified and addressed through targeted program development. The recovery projects and program areas identified through that process include the New Mexico Home Recovery Program, the Post-Disaster Infrastructure Investment Program, and the Disaster Resilience Planning Program.

PUBLIC COMMENT: *Received from Laura Dilley on 4/8/2025 via written comment (Chaves County).*

I think that the people of these communities have been greatly affected and need to be helped for as long as they need it.

DHSEM RESPONSE:



The State of New Mexico recognizes the deep and lasting impact these disasters have had on individuals and communities, and is committed to recovery as long as necessary to restore stability and resilience. HUD has allocated CDBG-DR funding to New Mexico for a six-year period of performance with specific requirements to ensure the funds reach those most in need. At least 70% of funding must benefit low- to moderate-income persons, and at least 80% must be invested in HUD-identified MID areas.

PUBLIC COMMENT: *Received from Rose Buckner of Chaves County on 4/8/2025 via in-person comment at ENMU Roswell, NM (Chaves County).*

I live in Midway area, and we were hit really hard. We need to know that some of this money will be used here. It's not if but when it will happen again. Felix Bridge is still out, we need cleanup.

DHSEM RESPONSE:

Both HUD and DHSEM identified Chaves County—including the Midway area—as a MID area (i.e., experiencing severe impacts from the 2024 disasters). This community will be prioritized for receipt of at least 80% of available disaster funding. Infrastructure repairs are currently in progress through the FEMA Public Assistance Program, which will be augmented through the CDBG-DR program via the Post-Disaster Infrastructure Investment Program, which can support Public Assistance cost share and any unaddressed infrastructure projects. Felix Bridge is part of the larger transportation infrastructure identified in the Action Plan as requiring assistance.

PUBLIC COMMENT: *Received from Mark Fischer of Lincoln County on 4/9/2025 via in person comment (Lincoln County).*

There is interdependency: if you take Insurance Institute for Business & Home Safety (IBHS) standards related to prevent fires, that could then become material to generate economic activity. There you have a potential economic driver that could be utilized to take care of this biomass.

DHSEM RESPONSE:

DHSEM is committed to partnering with local stakeholders to identify pathways to enhance resiliency in communities through available CDBG-DR funds. The New Mexico Home Recovery Program includes available mitigation set-aside funding, which may be used to support the implementation of IBHS standards, including establishing a defensible perimeter around impacted homes. DHSEM is also providing economic technical assistance support in affected areas, and has taken your comment as a potential pathway to support long-term economic recovery.

PUBLIC COMMENT: *Received from John Crump on 4/9/2025 via written comment (Lincoln County).*

I have primary residence in Lincoln County. I have been a businessman in this community and my wife is a registered nurse in hospitals. My home has been destroyed. I had flood insurance, I had a homeowners' policy, and went to every meeting that the FEMA had.



So far, I've only received two buckets of cleaning supplies. That's it. I've had community foundations give me money. You know how hard it is to be 70 years old and take handouts from your neighbors. Where's FEMA? Where's any of these programs? They're not here. I will tell you flat out, the programs do not work. FEMA asked me to tell them if I needed rental assistance. I sat at the table when you had your meetings with FEMA representatives, there they were laughing at me. I paid \$1,750 a month for rent on a house. I have a homeowner's payment for \$2,233 a month. I have utilities and property taxes on top of that. FEMA said, "Oh, send us all this information. Send us your tax returns, fill out your budget, send us your bank statements." Eight months, not one dime. So, if FEMA wants to know how they're helping me, I hope Trump flushes them, because they don't. I've seen everybody in this community—this community has been devastated by these floods and wildfires. Businesses are closing their doors. Unbelievable. Drive through Midtown. Look at how many vacant businesses there are. You don't need many examples. I guarantee you, I lost my job on the 14th of February, because I wasn't writing enough business, because no homeowners insurance company that is standard market will insure a home in Lincoln County due to the wildfires and devastation. This is a place where people from Texas, Oklahoma, and Arizona want to retire. Homeowners, like the one who came into my office, were paying \$3,600 per year for their homeowner's policy, to \$16,000 a year. He can't afford it anymore. So, none of the programs that you're talking about have helped me at all. What happened was, the homeowner policy says that the gravel and boulders that came off the mountains from the wildfire aren't debris, that's not debris. I've been here for 30 years and have never seen boulders as big as my truck coming down that river. That was because of the wildfire. It surrounded my house, leaving it standing in water. It has black mold going up underneath it. It is non-repairable. I have a flood policy, and FEMA told me to turn in my plan. Now, I've had to hire a lawyer to get FEMA's flood policy to pay me for what I paid for. My traveler's insurance policy? They didn't pay me a dime. My wife has gone to the hospital five times due to chest pain and depression. This is what FEMA, and these programs have done for us. My home is destroyed, and I'm 70 years old with nowhere else to go. I don't have any money. And you are talking about low-income? Well, according to last year's income tax, I might have been making good money, but I'm not anymore. I'm running pioneers in my yard because I can't afford to pay anyone. I'm renting a house. Folks, if you want to go back and tell the folks at the state or federal level about your programs, I don't need another bucket. Let me tell you something, so you know, and everyone in this room knows, I was an insurance agent for 30 years. I was a CFO of a home health corporation through medical insurance in Texas for 30 years before that. I've been around the block. The New Mexico FAIR Plan that they're trying to shut down and protect you with does not work. It started two years ago. I could write a house and square plan in New Mexico, and if it wasn't within 1,000 feet of a fire hydrant, the premium would go up. The FAIR Plan is for homes that aren't in those areas that have been constructed, but they change a lot. Guess who the board of directors for the FAIR Plan is? It's the very insurance companies that are supposed to be writing homeowners insurance in New Mexico. That's number one. Number two, there is no liability for homeowners' insurance under the FAIR Plan. So, if a



tree in your yard falls on your neighbor's house and smashes it, you're going to be on the hook. If your dog bites somebody on the street, you're going to be liable. Those plans are DP-3, dwelling plans. They do not cover as an HO-3 policy. California raised the limits to \$5 million. You see anybody rushing out there to buy in California, or anyone getting higher FAIR Plan policies in New Mexico? So, let me tell you, all that's political nonsense. It's not helping me or anyone else in this room. It's just keeping you off the radar. Understand that until you stood in a homeowner policy, they had to prove themselves. They had to be bonded and prove they had the money to pay the claim. But then, after the disaster on the southeast coast, homeowner insurance companies were going bankrupt one after another. What happened then? Insurance regulators came up and said, "Oh, are you solvent?" Let me ask you something. How do you get solvent? You raise your prices. You raise the profit level so you're solvent. You never intended to pay money. You don't want to show what it's costing you to operate in that state. So now all they're asking for is insurance. State Farm, Allstate, are you solvent? Yes, I'm solvent, because I could raise my rates by 300-400% in rate increases. That's how they stay solvent. We don't have anyone at the state or federal level standing up and representing the taxpayers in the state. They're representing the insurance companies and making it easier for them to stand up and have more control. Let me take the flood insurance, for example. Back in the 50s, we had many flood policies in this country. The National Flood Insurance Program came into effect, so those of you who live in the floodplain or had property there were allowed to buy flood insurance. If you borrowed money from a federally insured institution like a bank or savings loan, you were required to have that flood insurance. Well, now, guess what? If you have wildfire insurance, and everyone who lives in a wildfire zone didn't protect their property, do you think the rates for homeowner insurance would go down? Since we publicly go forward and have a home, and I'm 70 years old, I'm worried about whether we'll be able to sleep at night. This is not rocketing science. This is political nonsense told by the feds, state, and everyone involved.

DHSEM RESPONSE:

DHSEM acknowledges gaps in insurance and recovery assistance through the FEMA Individual Assistance program. The New Mexico Home Recovery Program has not yet been made available, but is designed to address unmet needs related to the 2024 disasters, including the South Fork Fire, Salt Fire, and subsequent flooding. The New Mexico FAIR Plan is not within the scope of this Action Plan; your comments have been recorded and shared with the Office of the Superintendent of Insurance.

PUBLIC COMMENT: *Received from Teresa Meyers of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

My mother and father lived at [redacted], which is not very far from Mr. Crump's house. They were fortunate enough to have their home survive the fire, only to have it destroyed by the flash flooding on July 20. My brother happened to be in the home at the time when the water came rushing down the easement, and he is fortunate that he and his family are alive because they took shelter in the house. Trying to open a National Flood



Insurance Policy claim with Farmers insurance, which had its name on that policy and were told this is a policy backed by FEMA, and here are your policy limits. However, trying to open the flood insurance claim was very difficult because Farmers didn't give me the right information to call the National Flood Insurance Call Center. Where does this go? My parents' home is unlivable. We applied for FEMA assistance as well. The adjuster from the flood insurance policy did come out and complete his work. It took us quite a bit to get a settlement, but we got a settlement to rebuild. However, how can my parents, who are elderly and have been in their home for 30 years with no mortgage, rebuild a home in this community when the village will not issue a building permit due to new ordinances? We have no decision or information on whether their property is in the floodplain or the floodway. If that is the case, what do they do? The home still stands vacant but it is still there, but cannot be lived in or rebuilt. My elderly father, a retired U.S. Coast Guard Reserves and retired law enforcement officer from Albuquerque, and my mother, a registered nurse for 45 years, had to come and live in my home at [redacted], which is out of the floodplain and the area of harm for any flash flooding. We had to figure out where we were going to go. My father had to take out a VA loan to get new housing, located away from the floodplain and with fewer wildfire risks. Now, in their advanced years, they have a new mortgage. Is that fair? The best thing these programs could do is rebuild Mr. Crump's house and give my parents the money to pay off their mortgage. They don't need to rebuild the house at [redacted], especially if it's in the floodway. Why would we rebuild in an area like that? It's not practical. FEMA, individually, after I gave them Power of Attorney information and sat at the Horton Center talking to FEMA, had my mother sign a form saying they could talk to me about their FEMA application. However, how many calls did I get from FEMA saying they couldn't talk to me, even though the information was in the file? FEMA told me that they hadn't approved anything yet and that they had scanned every page except for the documents needed for approval. How is this government working? Is it effective? How many people in this room, affected by these disasters, could use that money to recover? Wouldn't it be better if they gave you a sum of money to pay off your mortgage, rebuild your home, or whatever is needed? These grants seem inefficient. You are going to hire people or give money to rebuild homes in the floodplain and elevate them, but how practical is that? I totally hear what Mr. Crump is saying, and if he was in the insurance industry, he knows the fraud involved. These are legitimate issues that people are facing. Everyone has this kind of story or knows someone who does. But nobody will recover if we don't receive what we've paid for. The Flood Insurance Program did everything they could to make sure my parents' property was not a total loss. That is unfair and unbelievable. When bringing these programs forward, how can they help my parents, Mr. Crump, or anyone else in this room? Please help those affected by the flood.

DHSEM RESPONSE:

Helping those affected by the 2024 flooding in Chaves County is a core priority of the CDBG-DR program for New Mexico recovery. Chaves County is one of two HUD-designated MID areas; at least 80% of all CDBG-DR funds will be directed to MID communities. The New Mexico Home Recovery Program, with \$100 million in funding,



will provide direct assistance to repair, reconstruct, or replace homes damaged by the disaster. DHSEM is working closely with local partners to ensure these resources are delivered to the residents who need them most. The Action Plan prioritizes assistance to disaster-impacted households through the New Mexico Home Recovery Program, with a focus on helping homeowners repair, reconstruct, or replace primary residences that were damaged or destroyed by the 2024 disasters. As required by HUD, CDBG-DR funding cannot be used to pay off existing or new mortgages. However, funds may be used to assist with the construction or repair of homes that meet HUD and local jurisdictional requirements, including elevation and environmental review standards for properties located in floodplains or floodways. In cases where rebuilding the original property is not feasible due to floodplain restrictions or local ordinances, eligible applicants may be considered for alternative recovery options through replacement housing or potential relocation. DHSEM is coordinating closely with local governments, including floodplain administrators, to clarify buildability, permitting, and elevation requirements. We understand that these challenges can be especially difficult for elderly residents and those navigating multiple agencies. Disaster Case Managers are available to support applicants in managing documentation, understanding program options, and advocating for appropriate recovery solutions. DHSEM is committed to ensuring a fair and efficient process that meets the needs of disaster survivors like your parents and others across Lincoln County. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Tom White of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I own Gavilan Home Park, and I've been flooded out many times. Each time, I've had to clean it up myself, which has been very expensive. The water came up two feet in the park, causing significant damage. Now, with the new floodplain and floodway maps, it looks like they will destroy my park and take away about 50% of my mobile home park. I noticed in the infrastructure section, there was mention of opportunities to work on bridges. My question is about a bridge that repeatedly gets clogged with debris, causing the water to flow right down Gavilan Road and directly into my park. This is extremely frustrating, as I must clean up the mess repeatedly. I've talked to the village many times about changing that bridge structure, but nothing has been done. Given this situation, I see an opportunity here to possibly fund a project to change the bridge structure and prevent future flooding from debris. My question is: how can we present this idea to the village for consideration and potential funding?

DHSEM RESPONSE:

The Action Plan includes \$27.3 million for the Post-Disaster Infrastructure Investment Program, which is intended to support projects that improve drainage, repair or replace culverts and bridges, and increase long-term resilience against flooding—especially in areas like Lincoln County that have experienced repeated losses. Infrastructure projects like the bridge you referenced may be eligible for funding if they demonstrate a clear



connection to disaster impact, improve public safety, and meet HUD eligibility criteria. DHSEM encourages coordination between local governments and property owners to identify and prioritize such infrastructure needs. To move your proposal forward, we recommend working with your local village government or county officials to present the bridge issue and request that it is included in any forthcoming applications for infrastructure funding. DHSEM is available to provide technical assistance and can guide local governments through the application and eligibility process.

PUBLIC COMMENT: *Received from Joel Domiguez of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I have been living in Ruidoso for 20 years. I got my first house in 2005 here and I've worked at the casino for 30 years. All this time I've had insurance and three months before the fire I lost it and cannot get insurance now. I lost everything I built. I am currently in FEMA housing and applied for an SBA loan. I started construction on my property after my house was destroyed, but now I'm facing the reality of taking out an SBA loan, which would mean owning my home for the next 30 years. I've already paid off my home, so this doesn't feel fair. If this program is willing to rebuild my home at no cost, I would much rather wait and apply for that, so I don't have to be tied to an SBA loan for the next 30 years. This would be a much fairer option for me and my family.

DHSEM RESPONSE:

The CDBG-DR program aims to address unmet recovery needs through rebuilding assistance for pre-disaster primary homeowners through the New Mexico Home Recovery Program. If you qualify, CDBG-DR may provide an alternative to an SBA loan, although it does take time to implement (i.e., to complete the Action Plan and HUD review processes). DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT:

Received from Evangelina Guerrero of Chaves County on 4/10/2025 via written comment (Chaves County).

Please help those affected by the flood.

DHSEM RESPONSE:

Helping those affected by the 2024 flooding in Chaves County is a core priority of the CDBG-DR program for New Mexico recovery. Chaves County is one of two HUD-designated MID areas; at least 80% of all CDBG-DR funds will be directed to MID communities. The New Mexico Home Recovery Program, with \$100 million in funding, will provide direct assistance to repair, reconstruct, or replace homes damaged by the disaster. DHSEM is working closely with local partners to ensure these resources are delivered to the residents who need them most.



PUBLIC COMMENT: *Received from Shane Zimmerman of Lincoln County on 4/15/2025 via written comment (Lincoln County).*

- Ruidoso River, Brady Canyon, Cedar Creek, and other Drainage Trash and Debris Clean-up. I have a rental home on the Ruidoso River off River Trail Rd and there is still much trash, metal roofing, metal pipes, and other home debris that was washed downstream during the floods last year. Not only does it look awful around the river area now, but it is a danger to children and others walking near the river. Pieces of sharp metal are protruding out from the sand in areas where you may not see it until stepped on. It would be nice to have this trash and debris cleared from the riverbed and surrounding river/creeks to beautify the area and make it safe once again for kids and adults who walk the river.
- Burnt and Dead Tree Removal and Chipping. I lost my primary residence off of 147 Squaw Valley Rd, Ruidoso in the Southfork fire. I have 5 acres and there are other homeowners surrounding our property as well that lost their homes and all of their trees. Insurance has paid to remove some of these, but not all of them. It would be nice to have some of the grant funds allocated to homeowners who need the dead and burnt trees removed, chipped, and or masticated to make our areas safe and attractive again. We are re-building now and so getting the trees removed soon would be great so our children can play safely outside once the home is complete.
- Bridge Re-building: It would be nice to have the bridge/road at Starlight and Paradise Canyon rebuilt and other bridges in the upper canyon rebuilt. But not just rebuilt, rebuilt in a tall oval type of fashion that would allow for water and debris to run under them in the event we have another major flood. Kind of like the San Antonio, TX riverwalk bridges
- Road and Utility Repairs in the County that were affected by flooding and or fire. Allocate some funds to repair culverts, repave roads, and fix drainage ditches in Lincoln County outside of the village city limits that need attention. Such as Spring Canyon Rd, Cedar Creek Rd, Alpine Village Rd, Musketball Rd, Squaw Valley Rd, etc.
- Allocate funds to help homeowners replant Pine Trees, Fir Trees, and Fir Trees to assist in the regrowth of forest type trees and beautify our area again. Re-seeding of grasses in burnt areas.

These are my personal suggestions. Thanks for your time!

DHSEM RESPONSE:

Currently, three programs are available to support debris cleanup, hazard tree removal, and post-disaster land restoration on both public and private property:

- DHSEM Full-Service Debris Removal Program – Includes the removal of hazard trees and other debris posing an immediate threat to life, safety, or property. As part of this effort, DRC Emergency Services has been contracted through the Private Property Debris Removal (PPDR) Program to perform hazard tree cutting



and debris removal on private property. Property owners must sign a Right of Entry (ROE) form to authorize access for these services.

- NRCS Emergency Watershed Protection (EWP) Program – Administered by the Natural Resources Conservation Service, this program supports de-silting and other watershed protection services
- New Mexico Forestry Division’s Watershed Stabilization & Hazardous Tree Mitigation Program – Covers the cost of contractor-led site assessments and mitigation activities on private land, including hazard tree removal, seeding, mulching, chipping, and mastication.

DHSEM also recognizes the urgent need for infrastructure improvements, particularly in areas affected by flooding and wildfire burn scars. The Post-Disaster Infrastructure Investment Program will fund local government-led projects to repair, reconstruct, and strengthen critical infrastructure, including roads, bridges, and drainage systems. Eligible activities may include rehabilitation, replacement, new construction, and hazard mitigation strategies, with all work designed to meet mitigation goals and comply with local and international building codes. Levee stabilization and drainage improvements are a key focus of this program, as detailed in the Action Plan.

PUBLIC COMMENT: *Received from Jeanine Corn-Best of Chaves County on 4/21/2025 via written comment (Chaves County).; and on 4/24/2025 via written comment.*

I feel help for the homeowner and citizens affected by the flood waters [is important], also I [am] VERY WORRIED about mold. Our citizens are not aware of the silent killer. Many of us are lost in what direction we need to continue. We have lost everything and struggle. Everyone needs to be considered that was flooded. We have lost very much. The city can't not be rebuilt if the citizens are not taken care of and choose to leave. EDUCATION on the mold is necessary. The citizens have no clue. There is NOT a [doctor] here that knows how to find and treat the issues. God bless all, thank you.

DHSEM RESPONSE:

The CDBG-DR Action Plan is structured to prioritize assistance for flood-impacted homeowners and residents through programs like the New Mexico Home Recovery Program, which focuses on the repair, reconstruction, and replacement of homes damaged by flooding and fires (see section 4.2). This includes addressing mold damage resulting from federally declared flood events. Special emphasis is placed on supporting low- and moderate-income households, as well as those facing barriers to recovery. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Barbara Gilmore of Chaves County on 4/22/2025 via written comment (Chaves County).*

FEMA has provided me with funds. However, these funds are not enough to cover the materials needed to repair the flood damage. And nothing to cover labor costs of the



repairs. So, I need help to cover the additional charges. Which is about \$11,000.00. According to the 2 estimates I received. I think CDBG-DR should be spent on helping flood victims with repairing property damage.

DHSEM RESPONSE:

The CDBG-DR Action Plan places a high priority on addressing housing needs, and includes \$100 million for the New Mexico Home Recovery Program. The New Mexico Home Recovery Program will provide housing rehabilitation, new construction and reconstruction assistance to community members who have been impacted by the 2024 disasters in Chaves and Lincoln Counties.

PUBLIC COMMENT: *Received from Nicole Scarpa of Chaves County on 4/22/2025 via written comment (Chaves County).*

Roswell residents NEED individual assistance. FEMA offered the 'band aids' but homeowners need to rebuild and do not have the money to do so. The residents MAKE the community, and they are in need of this assistance. Direct IA to help them rebuild.

DHSEM RESPONSE:

In accordance with the Action Plan, the New Mexico Home Recovery Program will be established to provide home rehabilitation, reconstruction or new construction to those applicants who sustained damage to their pre-disaster primary residence. This program is for homeowners whose primary residence was impacted. Services will be provided in the form of direct assistance.

PUBLIC COMMENT: *Received from Lily Loya of Chaves County on 4/23/2025 via written comment (Chaves County).*

I would definitely need the assistance. I applied for FEMA because my insurance turned me down and then my insurance company told me if I made a claim with FEMA my insurance would go up and I don't have the money. We are a one income family.

DHSEM RESPONSE:

The New Mexico Home Recovery Program is being developed in alignment with the requirement that at least 70% of funds be directed toward low- and moderate-income households who had established primary residence ownership, pre-disaster. Eligibility requirements to receive assistance from this program have been developed according to HUD regulations and will apply to both the applicant(s) and the property.

PUBLIC COMMENT: *Received from Mark Montgomery of Lincoln County on 4/23/2025 via Zoom (Chaves County).*

How would a renter or an employer that was financially impacted from not having the work needed able to apply for some of this money or would we be eligible as a non property owner? What about buy outs for persons who lost homes on the river for rebuilding will not be allowed?



DHSEM RESPONSE:

The New Mexico Home Recovery Program will include rehabilitation, rebuild and new construction for eligible owner-occupant pre-disaster primary homeowners. Assistance is not currently available for individuals who did not own their property at the time of the disaster. A buyout program may be made available through NRCS and/or the Hazard Mitigation Grant Program through federal partners, though additional details are currently forthcoming at the time that this Action Plan was posted.

PUBLIC COMMENT: *Received from David Dominguez of Chaves County on 4/24/2025 via written comment (Chaves County).*

We desperately need help in Roswell NM after the flood. Many homes some historic were severely damaged and most homes are without insurance. FEMA has been slow, and some weren't able to get assistance. Taxes are being raised as well as our water utility bill to compensate the city. This will further hurt family and business in the area. Homes will be left dilapidated, and many will foreclose on their homes causing a domino effect on our community. We are working hard to make this city livable and prosperous but need desperately intervention funds. Thank you for reading this. We appreciate any help provided.

DHSEM RESPONSE:

DHSEM, in its CDBG-DR Action Plan, has outlined the New Mexico Home Recovery Program to address the unmet needs of homeowners who had established their homes as primary residences, pre-disaster. The program will assist with home rehabilitation, reconstruction or new construction for those applicants who sustained damage to their pre-disaster primary residence. Services will be provided in the form of direct assistance.

PUBLIC COMMENT:

Received from Heather Fajardo of Chaves County on 4/27/2025 via written comment (Chaves County).

Leave the money in Roswell.

DHSEM RESPONSE:

As outlined in the CDBG-DR Action Plan, Chaves County—alongside Lincoln County—and including Roswell, was designated a MID area by HUD. Because of this designation, DHSEM is required to spend at least 80% of CDBG-DR funds in Chaves and Lincoln Counties. Programs like the New Mexico Home Recovery Program and the Post-Disaster Infrastructure Investment Program are directly focused on helping residents and communities the designated MID areas recover, rebuild, and strengthen resilience.

PUBLIC COMMENT: *Received from Efrain Saenz of Chaves County on 4/28/2025 via written comment (Chaves County).*

Roswell needs and could use the reimbursement after the flood since many people are struggling and even left homeless after the disaster as well as the infrastructure of our town and building.



DHSEM RESPONSE:

DHSEM recognizes the severe damage that the October 2024 flooding caused in Roswell and throughout Chaves County. In response to the significant needs resulting from the October 2024 flooding, Chaves was included in HUD's designation of "most impacted and distressed" (MID) areas. This means that Chaves County—alongside Lincoln County—will receive at least 80% of all CDBG-DR funding.

PUBLIC COMMENT: *Received from Jose Ramirez of Chaves County on 4/28/2025 via written comment (Chaves County).*

The Chavez County folks need the funds.

DHSEM RESPONSE:

DHSEM recognizes the severe damage that the October 2024 flooding in Chaves County. In response to the significant needs resulting from the October 2024 flooding, Chaves was included in HUD's designation of "most impacted and distressed" (MID) areas. This means that Chaves County—alongside Lincoln County—will receive at least 80% of all CDBG-DR funding.

PUBLIC COMMENT: *Received from Jazmin Lopez of Chaves County on 4/28/2025 via written comment (Chaves County).*

Please help me I feel so bad it's a blessing when u help others I was affected by the flood once those people who got affected by the flood needs some mf help foo so help them.

DHSEM RESPONSE:

DHSEM has allocated approximately \$100 million through the New Mexico Home Recovery Program to assist residents with rebuilding and securing safe, affordable housing. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Jessenya Reese of Chaves County on 4/28/2025 via written comment (Chaves County).*

Chaves county should get the money they need to rebuild!

DHSEM RESPONSE:

As detailed in the CDBG-DR Action Plan, Chaves County was designated as a MID area, and at least 80% of the State's CDBG-DR funding will be spent in Chaves and Lincoln Counties. Programs like the New Mexico Home Recovery Program and Post-Disaster Infrastructure Investment Program will directly support rebuilding homes, infrastructure, and community resilience in MID areas, including Chaves County.

PUBLIC COMMENT:

Received from Andrea Ruenger of Chaves County on 4/28/2025 via written comment (Chaves County).



The money needs to stay in the allotted counties to rebuild. Please keep the money in the affordable housing Chaves County so that we can rebuild Roswell.

DHSEM RESPONSE:

As detailed in the CDBG-DR Action Plan, Chaves County was designated as a MID area, and at least 80% of the State's CDBG-DR funding will be spent in Chaves and Lincoln Counties. DHSEM identified housing as a critical unmet need after the 2024 disasters, and dedicated \$100 million of the CDBG-DR fund to the New Mexico Home Recovery Program, which will support repair, rebuild, and new construction of disaster-impacted homes.

PUBLIC COMMENT: *Received from Alex Mchenry of Chaves County on 4/28/2025 via written comment (Chaves County).*

The flood fixed me uh.

DHSEM RESPONSE:

As outlined in the CDBG-DR Action Plan, the State of New Mexico has committed funding to assist residents recover through programs like the New Mexico Home Recovery Program, which focuses on rebuilding and repairing homes, and the Post-Disaster Infrastructure Investment Program, which supports restoring critical community infrastructure.

PUBLIC COMMENT: *Received from Angelique Gonzales of Chaves County on 4/28/2025 via written comment (Chaves County).*

Rebuild homes and businesses lost and damaged in the flood.

DHSEM RESPONSE:

DHSEM has allocated in the CDBG-DR 2024 Action Plan approximately \$100 million to the New Mexico Home Recovery Program, which will assist homeowners in repairing or rebuilding flood-damaged residences. CDBG-DR funds are not currently planned for use on direct assistance to businesses. However, the State is prioritizing economic revitalization by coordinating with federal partners such as the U.S. Department of Agriculture and the Economic Development Administration to leverage other available funding sources in support of small business recovery.

PUBLIC COMMENT: *Received from Jessica Jacobo of Chaves County on 4/28/2025 via written comment (Chaves County).*

Chaves county has been impacted tremendously, and the residents will be blessed to have any chance of help because to this day they are still suffering the consequences of this devastating flood.

DHSEM RESPONSE:

Chaves County was designated as a MID area, and at least 80% of the State's CDBG-DR funding will be spent in Chaves and Lincoln Counties. Programs like the New Mexico Home Recovery Program and Post-Disaster Infrastructure Investment Program will



directly support rebuilding homes, infrastructure, and community resilience in MID areas, including Chaves County.

PUBLIC COMMENT: *Received from Terry Proctor of Lincoln County on 4/28/2025 via in-person comment (Lincoln County).*

I noticed on that other slide, ma'am, you said that HUD's formula identifies levels of need using FEMA data. We had FEMA down here, and they've yet to help anyone in our community understand anything. So if HUD is going to follow that data, what happens to the person who filed with FEMA, didn't get anything, and now has to file with HUD—only for HUD to go back to FEMA, and FEMA says, 'We didn't get anything like that'? The only gap that got filled was the racetrack. That's where all the money went—out in real dollars. And I know this because I'm a city councilor—and so is this young lady here. That's why we're here. They worked out at the racetrack. They put a big pond out there and said, 'Oh, it's going to protect everybody downstream.' But what about upstream, before it even gets to that pond? The water that came down didn't just stop at the racetrack. That pond is not going to stop what's coming this summer with the heavy rains—it's going to go right through it, just like it did last year. And those people are going to be in the same position, with the same answers they got last year. And I don't want to see that again.

When you say 'property damage,' a lot of it in Spaghetti Flats—what we call it—wasn't just the homes. Yes, a few homes flooded and had water come in, but mostly it was the trash and the silt and the stuff that came down, leaving a foot and a half to two feet of water and mud in people's yards. There was no help with that. A lot of our people signed paperwork and turned it in. They're still waiting for answers, and most have had to go elsewhere. Anybody in a disaster should qualify, regardless of whether they are poor, rich, or anything else. We had a food bank here for nine days, right here in this building. Another councilor and I spent a lot of money traveling to Roswell, Las Cruces, trying to get answers. I don't think \$137 million is going to be enough. You're telling our people to go to HUD, like he said, but HUD gets its data from FEMA, and FEMA didn't help us.

That first line in your slide said it—FEMA jumped out at you. Now, we've got a mobile home park down here. The guys came in and kept talking about FEMA, and then they turned around and said, 'No, this doesn't have anything to do with FEMA.' But it does. Every time a mobile home came in through FEMA, someone got paid—hundreds of dollars each time, bam, bam, bam. But no one came to the council to get approval.

Maybe if the state came to each city council and said, 'This is how much we have—show us what you need,' we could show them. But they can't just set up a table, sit here and talk, and then leave without knowing what another group in northern New Mexico might be doing. That's what we're getting at—there are too many departments, FEMA, HUD, the State of New Mexico, and the federal government, not knowing what each other is doing. And then they all say, 'Oh, they'll take care of it.'

I went to a meeting with 20 representatives from FEMA, HUD, and others from across the state. And it seemed like everyone had monkey arms—that's what we call it—saying, 'I can do this, but not that,' passing it off. It was aggravating. I wish I hadn't gone—it made



me angry. They all told us what they could do, but in the end, it was the citizens of this small community of 2,600 who held a food bank down here. We had people from Hondo, Mescalero, and Capitan coming here because the stores were bought out.

They came here and got food. We had a system where we monitored who came so that people couldn't return for more food for three days, but we didn't ration what they could take. They couldn't walk out with a whole case of beans, but the system worked—and it was run entirely by citizens. Nobody boxed anyone out—it was for the community, by the community.

The biggest thing I'd like you to take back to Homeland Security, Santa Fe, and anyone up there who's willing to listen is this: Right now, we're just putting a band-aid on the problem. We need to fix the root issue—slowing the water down. We live in the mountains—I get that—but not every mountain has a river or creek running through it. Everything drains into Ruidoso. We need to fix the problem so that we can control the water and prevent flooding. That way, the federal and state governments don't have to keep spending hundreds of millions of dollars every time there's a 10-, 15-, or 100-year flood. This cycle has been going on for decades. I served in the military for 27 years. I went in back in '64 and retired in '91—and even then, it was the same story: 'Put a band-aid on it and worry about it when disaster strikes again.'

We need people who will actually listen. The U.S. Army Corps of Engineers should come in and do what's needed—even if that means working with property owners or exercising eminent domain where appropriate. We have people here with large tracts of land—thousands of acres—who would be willing to work with the government to create real drainage solutions.

What was done at the racetrack? That won't last. I guarantee it. I've seen the floods here before. In 2008, we had one that took out a bridge. FEMA didn't pay for it. That bridge was the only way in and out for a residence on the other side of the river. That's the kind of vulnerability we still have.

The real issue is flood control. That's what's going to hurt us for the next 10 years, especially since there won't be any vegetation up there to help. I might not be around to see it, but others in this room will. Ten or fifteen years from now, someone will be sitting in this same room having the same conversation unless something changes.

I do appreciate that you're here trying to help us. But we've been to so many meetings, and said the same things so many times, and it feels like trying to carry water to a wildfire using a sieve—we're not getting anywhere. We're losing everything.

Fix the problem. Don't just keep buying and replacing homes and bridges. They installed three five-foot culverts where there used to be three large six-foot culverts—FEMA downsized them. Instead, we should be doing what Texas did: install big concrete culverts with three-foot-thick walls. You haven't seen one of those wash out yet.

DHSEM RESPONSE:

As outlined in the Action Plan, HUD requires the use of FEMA data to help identify the scale and location of unmet needs; however, CDBG-DR funds are not limited to individuals who received FEMA assistance. The programs administered under this Action



Plan, including the New Mexico Home Recovery Program and the Post-Disaster Infrastructure Investment Program, are specifically designed to reach households and communities with verified unmet needs, regardless of whether they received sufficient support from FEMA. The \$27.3 million allocated to the Post-Disaster Infrastructure Investment Program is intended to address community-level recovery issues such as drainage, sediment, and flood control, including the types of challenges described in Spaghetti Flats and other parts of Lincoln County. This and other efforts are being coordinated with the DHSEM Mitigation & Recovery Bureau, which is working on a comprehensive Watershed Restoration Plan through Hazard Mitigation Grant Program planning funds, to facilitate solutions which address foundational issues in the upper watershed. Municipalities and local governments are encouraged to apply through the open solicitation process to request funding for disaster-related infrastructure needs.

PUBLIC COMMENT: *Received from Donaciano Romero of Lincoln County on 4/28/2025 via in-person comment (Lincoln County).*

So FEMA is still in effect. I've been trying to get help—I live on Ski Run Road, and Eagle Creek runs right through my property. It demolished my culvert. I can still drive over it for now, but once the rain starts, it's going to eat away at the pad. I've already had to cut out six feet of culvert and leave a cavity. The only thing holding up the pad is dirt. Once water comes through again, it's going to scour it out.

I've tried getting local contractors to come out—two said they would and that they'd get back to me with a bid. I know they're busy, but when I finally saw the estimate FEMA gave me—\$6,000—that barely covers the cost of the culvert. This was a six-foot culvert that got destroyed. And since I didn't get a bid in time, I wasn't able to appeal. The appeal period ended, and I still don't have a bid. FEMA's \$6,000 is just a drop in the bucket compared to the full cost—excavation, demolition, cement work for the wings, and rebuilding the pad.

So now I'm stuck in the post-appeal period, and I want to know if that's something I can still discuss. It seems almost contradictory—FEMA will help with home damage on private property, but in my case, the access to my property is a culvert crossing a creek that runs through my land. It's not on a border; it's clearly within my property lines. But the creek is probably state property, so FEMA says no. It cuts off my only access to my home.

The only time I've seen FEMA jump through hoops was a mile down the road—for the racetrack. That may be a private entity, but it brings in revenue for Lincoln County, so it got attention. Meanwhile, other businesses lost everything. Fox Fort Gilbert was completely flooded out. They were closed for three and a half to four months and just reopened a couple of months ago. Other places were hit hard, too.

It feels like it's not about who needs it most but who can lobby the most in Santa Fe. The racetrack got 28 acres to build a pond that's supposed to stop flooding in Spaghetti Flats. It won't. I live in Lincoln County, and it's interesting that someone from the Village of Ruidoso is here, because Eagle Creek runs through my property. On one side of Eagle Creek are the North Fork wells that supply Ruidoso's water. On the other side is Alto



Lake. So now I'm appealing to the Village of Ruidoso—to help protect the watershed. That's your water source.

I'm trying to figure out who to talk to—should the Village check this or the County? I went to two different FEMA registration sites—one near the soccer field. They asked a few questions and told me I didn't qualify. I went to another, same thing. Then I went to the site at the old middle school in Ruidoso. That time, I explained everything and said I'd been denied before, and the woman was shocked. She said they should have at least taken my application. Their job wasn't to approve or deny—just to take it. If I'd listened to the first two, I would've given up.

That was disheartening. And it makes you wonder—within the same organization, does the right hand even talk to the left? People are being turned away. Persistence is the only thing that's going to get anything done

DHSEM RESPONSE:

The CDBG-DR Action Plan prioritizes funding for owner-occupied primary residences and eligible infrastructure projects that were directly impacted by the 2024 disasters. The New Mexico Home Recovery Program (section 4.2) and the Post-Disaster Infrastructure Investment Program (section 4.3) may support recovery activities involving private access roads when certain conditions are met. Specifically, section 4.3.1 of this Action Plan allows for repair of private roads when:

- The road is the only means of access to multiple homes or essential services;
- A local jurisdiction certifies the necessity and public benefit of the repair; and
- The project meets environmental and procurement requirements.

In addition, section 2.3.1 of the Action Plan acknowledges significant damage to roads and bridges as a critical unmet need in impacted communities.

We encourage affected residents and communities to work with local recovery officials and the Disaster Case Management Program to determine eligibility for support and help coordinate necessary documentation. DHSEM has referred this resident to the State Disaster Case Management Team. All residents with disaster recovery needs are encouraged to contact the DCM Team at 505-670-4662 for one-on-one assistance.

PUBLIC COMMENT:

Received from Laseas Prichard of Chaves County on 4/29/2025 via written comment (Chaves County).

All the money should go towards the victims of the flood and fires.

DHSEM RESPONSE:

The CDBG-DR program is specifically designed to assist the individuals, households, and communities most impacted by disaster impacts. The Action Plan prioritizes funding for housing recovery, infrastructure restoration, and mitigation in areas directly affected by disasters which occurred in 2024. All funded activities must demonstrate a clear connection to the eligible disasters and benefit the residents and places most impacted.



PUBLIC COMMENT: *Received from Dane Kyser of Chaves County on 4/29/2025 via written comment (Chaves County).*

Roswell needs the money to assist residents desperately.

DHSEM RESPONSE:

Chaves County—including the City of Roswell—was designated as a MID area alongside Lincoln County, meaning that at least 80% of the State’s CDBG-DR funding will be spent in Chaves and Lincoln Counties. Programs like the New Mexico Home Recovery Program and Post-Disaster Infrastructure Investment Program will directly support rebuilding homes, infrastructure, and community resilience in MID areas, including Chaves County.

PUBLIC COMMENT: *Received from Julie Weltz-Gondar of Chaves County on 4/29/2025 via written comment (Chaves County).*

Chavez County needs the assistance.

DHSEM RESPONSE:

DHSEM recognizes the severe damage that the October 2024 flooding in Chaves County. In response to the significant needs resulting from the October 2024 flooding, Chaves was included in HUD’s designation of “most impacted and distressed” areas. This means that Chaves County—alongside Lincoln County—will receive at least 80% of all CDBG-DR funding.

PUBLIC COMMENT: *Received from Mark Sheldon of Chavez County on 4/30/2025 via written comment (Chaves County)*

Please use this money to help all the flood victims that were impacted in Roswell.

DHSEM RESPONSE:

DHSEM recognizes the severe damage that the October 2024 flooding in Chaves County, including in the City of Roswell. In response to the significant needs resulting from the October 2024 flooding, Chaves was included in HUD’s designation of “most impacted and distressed” (MID) areas. This means that Chaves County—alongside Lincoln County—will receive at least 80% of all CDBG-DR funding.

PUBLIC COMMENT: *Received from Sarah King of Chaves County on 5/1/2025 via written comment (Chaves County).*

The money designated for Chaves County for disaster relief should stay in Chaves

DHSEM RESPONSE:

As outlined in the CDBG-DR Action Plan, Chaves County—alongside Lincoln County—and including Roswell, was designated a MID area by HUD. Because of this designation, DHSEM is required to spend at least 80% of CDBG-DR funds in Chaves and Lincoln Counties. Programs like the New Mexico Home Recovery Program and the Post-Disaster Infrastructure Investment Program are directly focused on helping residents and communities the designated MID areas recover, rebuild, and strengthen resilience.



PUBLIC COMMENT: *Received from Sean Lamore of Chaves County on 5/1/2025 via written comment (Chaves County).*

In 2024 Chaves & Lincoln counties were dealt serious blows from flooding and fires. We most definitely need the relief.

DHSEM RESPONSE:

Both Lincoln and Chaves Counties were identified as most impacted and distressed, or MID, areas. Therefore, at least 80% of the State's CDBG-DR funding will be spent in Chaves and Lincoln Counties.

PUBLIC COMMENT: *Received from John Whittington of Chaves County on 5/1/2025 via written comment (Chaves County).*

The moneys earmarked for the rebuilding of our city and for our residents needs to stay in Roswell. I need help with my own home and this money was not even offered.

DHSEM RESPONSE:

Chaves County—alongside Lincoln County—has been designated by HUD as a MID area, meaning that at least 80% of all CDBG-DR funds must be spent in Chaves and Lincoln Counties. These funds are specifically directed to support communities that were hardest hit by the disaster. The New Mexico Home Recovery Program, funded with approximately \$100 million, is being designed to help eligible homeowners repair or rebuild their homes.

PUBLIC COMMENT: *Received from Steven Bartleson of Chaves County on 5/3/2025 via written comment (Chaves County).*

We need the money. We need the money; we need it to stay in Chaves County.

DHSEM RESPONSE:

Chaves County—alongside Lincoln County—and including Roswell, was designated a MID area by HUD. Because of this designation, DHSEM is required to spend at least 80% of CDBG-DR funds in Chaves and Lincoln Counties. Programs like the New Mexico Home Recovery Program and the Post-Disaster Infrastructure Investment Program are directly focused on helping residents and communities the designated MID areas recover, rebuild, and strengthen resilience.

PUBLIC COMMENT: *Received from Joan Arnold of Chaves County on 5/3/2025 via written comment (Chaves County).*

Money for flood victims needs to stay in and support Chaves County.

DHSEM RESPONSE:

As outlined in the CDBG-DR Action Plan, Chaves County—alongside Lincoln County—and including Roswell, was designated a MID area by HUD. Because of this designation, DHSEM is required to spend at least 80% of CDBG-DR funds in Chaves and Lincoln Counties.



7.11.2 Housing (63 comments)

PUBLIC COMMENT: *Received from Kerry Moore of Chaves County on 4/7/2025 via written comment (Chaves County).*

Build low to moderate housing. 4 low-cost housing apartments were affected from the flood in Roswell.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by the federally declared disasters in Lincoln and Chaves Counties. At least 70% of funding must be used to benefit low- and moderate-income households. A program for affordable housing developments is not available at this time, as single-family home repair, reconstruction, and replacement are currently being prioritized. If funds remain, a future substantial amendment may be evaluated for investments in affordable housing.

PUBLIC COMMENT: *Received from Jeanette Lynn of New Mexico on 4/7/2025 via written comment (Chaves County).*

Needing help with fixing our family house.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by federally declared disasters in Lincoln and Chaves Counties. Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, and prioritization based on demonstrated need and program criteria as indicated by HUD.

PUBLIC COMMENT: *Received from Sarah Johnson of Chaves County on 4/8/2025 via written comment (Chaves County).*

Housing.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide housing rehabilitation, new construction and reconstruction assistance to community members who have been impacted by the 2024 disasters in Chaves and Lincoln Counties. Award amounts will be determined based on applicant eligibility and property eligibility criteria, as established pursuant to HUD regulations.

PUBLIC COMMENT: *Received from Sabine Lunow of Chaves County on 4/8/2025 via written comment (Chaves County).*

My household is a flood victim of the flood from the flood on October 19/20, 2024, in Roswell, NM 88203. The flooded house is located at [redacted]. We received some financial help from FEMA last year, but it is not enough to fix up the house. We couldn't find a contractor to do the work. A friend helps us out with an estimate, but he can't do



the job of cleaning and disinfecting or mold evaluation. He is also overwhelmed in fixing the house under a timeline. We are living right now in an apartment, which is over our budget until the end of this year. We need help with cleaning the house and yard, as well as disinfecting, mold evaluation/treatment and opening up the walls, getting rid of debris, some big furniture and a broken refrigerator. Need contractor to fix up house again. Estimated costs between [redacted] so far. Please help.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for eligible residents affected by federally declared disasters in Lincoln and Chaves Counties. Through this assistance, it is the intent of DHSEM to build a pool of qualified licensed contractors to aid in the activities outlined by the Program. Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, with prioritization based on demonstrated need, program criteria and HUD eligibility standards for both applicant and property. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Barry Anderson on 4/8/2025 via written comment (Chaves County).*

I acknowledge that the needs are many, but I am truly grateful that funds have been allocated for flood relief. As I have helped many families and observed many more, the primary need is affordable housing for the individuals and families that remain displaced. Thank you!

DHSEM RESPONSE:

Thank you for your comment. During the consultation process, DHSEM received input from local stakeholders emphasizing the critical need for housing recovery assistance. In response, DHSEM prioritized housing recovery in its initial allocation, designating \$100 million to the New Mexico Home Recovery Program. This program prioritizes support for at risk populations and low- to moderate-income individuals and households.

PUBLIC COMMENT: *Received from Madeleine Trevino on 4/8/2025 via written comment (Chaves County).*

We need to use this money to rebuild community housing. Families in Chaves County have been negatively impacted by the flood in ways that are impacting their ability to be stable and provide safe homes for their children. It is essential we work to make our community safe and affordable for everyone.

DHSEM RESPONSE:

DHSEM recognizes the significant impact the 2024 floods have had on families in Chaves County, particularly around housing stability and affordability. To address these needs, \$100 million has been allocated to the New Mexico Home Recovery Program to support home rehabilitation, reconstruction, and new construction for disaster-impacted residents



in Lincoln and Chaves Counties. HUD requires that at least 70% of CDBG-DR funds benefit low- to moderate-income households and that 80% be used in HUD-identified MID areas.

PUBLIC COMMENT: *Received from Myra Romero on 4/8/2025 via written comment (Chaves County).*

Need affordable housing. I lost everything in the flood and have had a hard time finding housing I can afford. There is a shortage in rental properties and the ones we have want to charge high prices.

DHSEM RESPONSE:

DHSEM will be administering the New Mexico Home Recovery Program, funded by the HUD CDBG-DR grant. The goal of the New Mexico Home Recovery Program is to help disaster-impacted owner-occupant pre-disaster primary residents return home to safe, resilient, and sustainable living conditions, with mitigation strategies integrated to reduce future disaster risks. While the unmet needs analysis performed by DHSEM reveals affordable rental housing needs, funding is unavailable through the allocation received at this time. For more information about this program, see section 4.2 of this Action Plan.

PUBLIC COMMENT: *Received from Emily Gonzalez on 4/8/2025 via written comment (Chaves County).*

The action plan should focus on rebuilding housing and helping provide affordable housing.

DHSEM RESPONSE:

DHSEM agrees that rebuilding housing is essential to disaster recovery. The New Mexico Home Recovery Program, funded through the HUD CDBG-DR grant, is the primary program in the Action Plan focused on supporting disaster-impacted residents in returning to safe, resilient, and sustainable homes. This program will provide direct services such as home rehabilitation, reconstruction, and new construction for eligible owner-occupant primary residences. While the Unmet Needs Assessment identified affordable rental housing as a continuing challenge, CDBG-DR funding available under this allocation is limited and does not currently support new rental housing development. For more information, please see section 4.2 of this Action Plan.

PUBLIC COMMENT: *Received from Daniel Coleman on 4/8/2025 via written comment (Chaves County).*

WE NEED AFFORDABLE HOUSING!

DHSEM RESPONSE:

The New Mexico Home Recovery Program, funded through CDBG-DR and administered by DHSEM, will provide direct housing repair, reconstruction, and new construction services for disaster-impacted residents in Lincoln and Chaves Counties. At least 70% of funds must benefit low- to moderate-income households, which will be prioritized for assistance. While affordable rental needs were identified, this allocation does not



currently support new rental housing development due to funding limitations. See section 4.2 of this Action Plan for more information.

PUBLIC COMMENT: *Received from Amanda Yandell of Chaves County on 4/8/2025 via written comment (Chaves County).*

Funds need to be focused on helping individual families get their homes and apartments in livable conditions. If you can't use funds to repair homes, you could use it to get people temporary housing for free or very low cost.

DHSEM RESPONSE:

The Action Plan acknowledges the urgent need for both home repairs and affordable temporary housing in disaster-impacted areas such as Chaves County. The New Mexico Home Recovery Program represents the largest share of CDBG-DR funding, and has received an allocation of \$100 million. It will prioritize assistance for the repair, reconstruction, and replacement of homes rendered uninhabitable by the 2024 disasters. While CDBG-DR is not intended to replace FEMA's temporary sheltering assistance, the Action Plan does allow for interim housing strategies, particularly in cases of prolonged displacement while residents wait for their homes to be repaired or rebuilt through the program.

PUBLIC COMMENT: *Received from Kelly Smith of Chaves County on 4/8/2025 via written comment (Chaves County).*

My hope is that these funds will be utilized to assist individuals with repairs to their homes from the flooding and assist with the current housing crisis our community is experiencing.

DHSEM RESPONSE:

As outlined in the Action Plan, the New Mexico Home Recovery Program has been allocated \$100 million (over 70% of the total CDBG-DR award) with a focus on repairing, reconstructing, and replacing homes damaged by the 2024 disasters. This includes support for households that remain displaced or are living in unsafe conditions. The program specifically prioritizes low- to moderate-income residents and aims to address both immediate recovery needs and longer-term housing stability in impacted communities.

PUBLIC COMMENT: *Received from Don Winkler of Chaves County on 4/8/2025 via in person comment (Chaves County).*

Do we have applications today? How long will it take the contractor to go to my home? If it was not for FEMA people would be homeless living in our car, hungry so thank you for the initial help. Thank you for coming to our town and I hope we can get right information when we need to fill out the application. I have herd [heard] of tickets being issued for weed overgrowth; how will the tickets be handled?

DHSEM RESPONSE:

The application process will not begin until Public Comments have been incorporated into the Action Plan and DHSEM has received approval from HUD regarding the Plan and its



proposed activities. We are committed to ensuring that all necessary steps are taken to comply with federal guidelines and meet the needs of your communities. Additional assistance in the interim can be provided by a Disaster Case Manager. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from John Colcchio of Chaves County on 4/8/2025 via in person comment (Chaves County).*

How long after the application period will the application process take? There are a lot of homes that have been abandoned, and they are mold filled, how will this be addressed?

DHSEM RESPONSE:

The application process will begin after the Public Comments have been incorporated into the Action Plan and DHSEM has received approval from HUD its proposed activities. After the application period opens, processing time and timelines to execute work will be expedited to the greatest extent possible, but may be variable based on total needs and availability of contractors in the competitively selected pool. Owners who may have abandoned their primary residences are encouraged to apply to the New Mexico Home Recovery Program. Those who are eligible will have access to rehabilitation assistance, including issues related to mold. Homes with repair value exceeding the cap may be required to proceed with replacement, consistent with cost reasonableness standards.

PUBLIC COMMENT: *Received from Kerry Moore of Chaves County on 4/8/2025 via in person comment (Chaves County).*

For those who live outside the city limits but in the county, there are mobile homes that need to be replaced or repaired, what will they be replaced with? Please include me for 211 as I am very good about getting the information out to the public.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct rehabilitation, reconstruction and new construction services for disaster-impacted single-family homes affected by federally declared disasters in Lincoln and Chaves Counties. At this time, the program is designed for single-family homes only. Other assessments of floodplain vulnerability and home replacement will be eligible under the Disaster Resilience Planning Program in which local governments may review zoning and planning issues and solutions. We have logged your contact information for future engagement through the Housing Recovery Task Force.

PUBLIC COMMENT: *Received from Jessie Fladd of Chaves County on 4/8/2025 via in person comment (Chaves County).*

I had a question both about FEMA and the grant program. I had so much flooding and they said it was only the inside of my house that they can repair. I am having garage issues. So will that be the case for this?



DHSEM RESPONSE:

CDBG-DR funding may be used for repair or replacement of detached structures, such as garages, if the structure is essential to the safe occupancy and functionality of the home. This includes garages that provide primary access to the home, protection of essential equipment (e.g., water systems, generators), storage for mobility or medical devices, or structural support to the main dwelling. You may be eligible for assistance under the New Mexico Home Recovery Program, which can assess damages beyond the living area when those damages affect the home's habitability or recovery capacity (see section 4.2).

PUBLIC COMMENT: *Received from Mario Heldenbrand of Chaves County on 4/8/2025 via in person comment (Chaves County).*

I applied for a grant with the bank, and they stated the I have to use the contractor that gave me the quote, but they are not doing the work. I would be kicked out of the grant if I do not use the contractor. We have had four contractors come out for quotes and they give the basic quote, but I need a higher quote and they stopped calling me back.

DHSEM RESPONSE:

For residents experiencing challenges with contractors, the Disaster Case Management Program may be able to support identifying eligibility for different forms of assistance, advocating for reasonable accommodations in cases like yours, and exploring alternate funding or appeals processes (section 2.2.8.1). If the contractor listed in your quote is not performing the work, the DCM team may be able to assist you in navigating communication with the bank, advocating for reassignment or substitution of contractors, and ensuring that any other sources of funding do not conflict with federal aid compliance rules. For the New Mexico Home Recovery Program, DHSEM will contract directly with the vendor who will provide services, though residents must receive services through the selected contractor. DHSEM will maintain rigorous monitoring standards for all vendors to confirm work is being completed to the appropriate standard.

PUBLIC COMMENT: *Received from Samuel Hernandez of Chaves County on 4/8/2025 via in-person comment at ENMU Roswell, NM (Chaves County).*

Do they need to be licensed contractors and sub-contractors? Can they use someone else's license and charge a licensed price? Will you guys regulate the contractors?

DHSEM RESPONSE:

All construction work funded through the New Mexico Home Recovery Program must comply with local, state, and federal regulations. This includes the use of properly licensed contractors and subcontractors, as required under New Mexico state law and HUD program guidelines. Use of another individual's license is not permitted and may constitute contractor fraud. DHSEM and its partners are committed to preventing fraud, waste, and abuse. If residents suspect misuse of contractor licensing or pricing practices, they are encouraged to report concerns to the State of New Mexico Regulations and



Licensing Department. Program guidelines will continue to emphasize transparency and compliance to protect homeowners and ensure quality, accountable recovery work.

PUBLIC COMMENT: *Received from Cindy Loya of Chaves County on 4/8/2025 via in-person comment at ENMU Roswell, NM (Chaves County).*

Will I qualify for all the help on a secondary residence?

DHSEM RESPONSE:

The New Mexico Home Recovery Program is designed to assist and address damage to primary residents in accordance with HUD guidelines and regulations. Eligibility for assistance is limited to homes that served as the applicant's primary place of residence at the time of the disaster. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Jeneva Martinez on 4/9/2025 via written comment (Chaves County).*

We need home rehabilitation programs for low, medium income, for individuals and families! We need affordable housing! When you set up a home for individuals will the money be coming through your program or are you using other HUD service providers?

DHSEM RESPONSE:

The New Mexico Home Recovery Program, funded through a CDBG-DR grant and administered by DHSEM, will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by the 2024 federally declared disasters in Lincoln and Chaves Counties. Eligible and disaster-impacted low- to moderate-income households will be prioritized across DHSEM's intended CDBG-DR programs. For more information about this program, see section 4.2 New Mexico Home Recovery Program, of this Action Plan.

PUBLIC COMMENT: *Received from Jessica Boad of Chaves County on 4/9/2025 via written comment (Chaves County).*

Housing! We need housing.

DHSEM RESPONSE:

The need for housing is a top priority in the Action Plan, especially for communities like Chaves County that were severely impacted by the 2024 flood events. DHSEM has allocated \$100 million to the New Mexico Home Recovery Program, which focuses on repairing, reconstructing, and replacing homes for disaster-affected residents. The program also includes support for low- to moderate-income households who face additional barriers in accessing safe and affordable housing. Chaves County, as a HUD-designated MID area, will receive focused investment to address both short-term recovery and long-term housing stability.



PUBLIC COMMENT: *Received from Michael Martinez of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

It's interesting on the home recovery program, some of the data you stated was that it's 60% for substantial damage, but the federal floodplain program requires only 50% substantial damage for the program. So, there's going to be a 10% gap on any funding components for programs that can qualify. Is that a mistake, a concern, an issue, or an identified issue you've already seen? The only reason I would suggest that is because the village adopted the exact floodplain requirements from FEMA. So, if anyone does have 51% damage, they must rebuild their homes, but if they're in that 10% gap, they wouldn't qualify.

DHSEM RESPONSE:

The FEMA requirement for the floodplain program is distinct from the threshold set for the DHSEM program. For the purpose of maximizing the program's ability to rebuild existing homes (while incorporating resilience and mitigation measures), DHSEM has determined to maintain the current 60% threshold before requiring that homes be fully rebuilt.

PUBLIC COMMENT: *Received from Samantha Serna of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

Is there any opportunity to request a waiver from HUD on the LMI? A lot of our residents are going to be over that threshold. And how is it going to work? If, say, on the entire street, there's just one remaining household for whom it's their primary residence, it'll either pass or fail based on that occupancy. So, when you go out and you must survey the neighborhood to see if they meet that threshold of low to moderate income, and there's only one house left standing—Cedar Creek as an example—are we only going by that? Just going off census data, there's no way anywhere in the county is going to qualify in a disaster area. From the county [perspective], it would benefit the NRCS buyout program to get that 25% match coverage, because if we don't have the match covered, we're not going to be able to build.

DHSEM RESPONSE:

Under HUD's CDBG-DR requirements, at least 70% of total program funds must benefit low- to moderate-income (LMI) persons or households. While waivers are sometimes considered by HUD, they are subject to federal approval criteria and are not automatically granted. At this time, the Action Plan does not include an LMI waiver request. Regarding income qualification: CDBG-DR allows for multiple methods of determining LMI benefit, including individual income verification, area benefit based on census data, and direct surveys in certain cases. In scenarios like Cedar Creek, where very few homes remain, DHSEM will explore the most appropriate eligibility pathway to ensure residents are not excluded due to population loss alone. Technical assistance will be provided to help local applicants navigate this process, especially in areas with limited occupancy or disrupted demographics. Infrastructure funding through the Post-Disaster Infrastructure Investment Program, which may cover local cost share for the Public Assistance program; 25% local



cost share coverage for the buyout program is not currently available but will be evaluated in the future if funds are available.

PUBLIC COMMENT: *Received from Carol Sanchez of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I live in Cherokee Mobile Park. My family and I have been displaced since June 30, and I have a 3-year-old child who asks me every day when we can go back home and where his toys are. I'm concerned about returning to my house because of the danger of floods. I don't know if measures have been taken to redirect the water, and I'm afraid to return because we are now living at [redacted], with the river right in our backyard. I don't know if it's safe to go back to our home or if we should stay where we are and ride it out. FEMA has helped us with temporary housing, and we stayed in a hotel for four months. It has been difficult to care for my child, and we've been relying on Happy Meals. While I'm not proud of it, I didn't know what else to do to make sure my child was fed. My concern is that the floods are inevitable, and I am more afraid to stay at our temporary housing than returning to our house. But the problem is, even if we return, we still don't have basic services: no sewage, no water, and no other essential utilities. I've considered moving our home, but the cost of land is prohibitively expensive. I'd like to know if it would be possible to apply for assistance to cover the costs of moving our home to a safe location, as we are in a dire situation.

DHSEM RESPONSE:

The CDBG-DR program includes housing-related assistance and may support property buyouts or relocation in certain cases, especially if homes are in repetitive loss areas. While the program prioritizes pre-disaster primary single-family homes, we encourage you to stay informed as additional programs may offer relocation support, particularly for residents facing repeated flood risks. Please ensure your household is registered with case management services when they become available. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Fred Stevens of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

My fiancé and I barely got out of the fire, and FEMA really didn't help us at all. I have another question: Is HUD like FEMA, and do we eventually have to pay them back? We never received any help from FEMA or HUD.

DHSEM RESPONSE:

HUD assistance through the CDBG-DR program is not a loan and does not require repayment. These funds are designed to assist long-term recovery and support unmet needs not addressed by FEMA, SBA or forms of insurance. Eligibility and assistance levels vary based on household circumstances and program rules as guided by federal regulations.



PUBLIC COMMENT: *Received from Paul White of Chaves County on 4/11/2025 via written comment (Chaves County).*

The entire \$100 million allocated to housing should remain earmarked for housing repairs/rebuilds. The City of Roswell leadership trying to dip into those funds should be criminal. We all know the housing needs FAR exceed \$100 million. Any city government trying to poach funds from homeowners is disgusting.

DHSEM RESPONSE:

The Action Plan prioritizes housing recovery above all other categories, with \$100 million (approximately 73% of the total allocation) committed to the New Mexico Home Recovery Program. These funds are reserved specifically for the repair, reconstruction, and replacement of homes for residents directly impacted by the 2024 disasters. DHSEM's funding distribution was guided by a comprehensive unmet needs assessment, which confirmed housing as the greatest area of need. DHSEM remains committed to ensuring that housing funds reach affected homeowners, particularly in the HUD-designated MID areas like Chaves County. In addition to housing recovery, the Action Plan also dedicates funding to addressing significant infrastructure and planning needs, including road repairs, drainage improvements, and watershed restoration, as identified in the Unmet Needs Assessment. These efforts are also critical to building long-term community resilience and ensuring a comprehensive recovery for all affected regions.

PUBLIC COMMENT: *Received from Ernie Montoya of Chaves County on 4/12/2025 via written comment (Chaves County).*

I live in Chaves County where the need for affordable housing is in desperate need. With October 2024 flood causing \$150 million in damages, and people not being paid enough. Insurance was not needed for flooding, and our streets were filled with homeless. I think our community is in dire straits, of rebuilding or living on the streets, because we have so little funding here, the community needs so much right now—this definitely would ease the burdens they have ahead.

DHSEM RESPONSE:

DHSEM recognizes the urgent need for affordable, stable housing in Chaves County following the October 2024 flood. As a HUD-designated MID area, Chaves County will receive a significant portion of the \$100 million New Mexico Home Recovery Program to support home repairs, reconstruction, and replacement; with priority given to low- to moderate-income households and those lacking adequate insurance. The Action Plan also addresses the heightened risk of homelessness and cost burdens. Through this and other available recovery funding (e.g., Disaster Case Management grants), long-term recovery efforts will include case management, housing navigation, and coordination with partners to support displaced residents.

PUBLIC COMMENT: *Received from Wendy Taylor of Chaves County on 4/13/2025 via written comment (Chaves County).*

We need housing for those affected by the fires and flood.



DHSEM RESPONSE:

Providing housing for those impacted by the 2024 fires and floods is the top priority of the Action Plan. DHSEM has allocated \$100 million (approximately 73% of the total fund) to the New Mexico Home Recovery Program, which is specifically designed to support the repair, reconstruction, and replacement of homes damaged or destroyed by the 2024 disasters. As a HUD-designated MID area, Chaves County will receive significant funding to support housing recovery efforts, particularly for low-to moderate-income households. DHSEM is committed to ensuring that these funds directly support affected residents in rebuilding safe, stable, and resilient homes.

PUBLIC COMMENT: *Received from Aleta Ortega of Chaves County on 4/14/2025 via written comment (Chaves County).*

Chaves County is in great need of assistance for housing repairs following the October 2024 flooding. Limited assistance was provided from FEMA for some, and many did not receive any assistance, which has created hardship. Many haven't even been able to start repairs.

DHSEM RESPONSE:

Providing housing for those impacted by the 2024 fires and floods is the top priority of the Action Plan. DHSEM has allocated \$100 million (approximately 73% of the total fund) to the New Mexico Home Recovery Program, which is specifically designed to support the repair, reconstruction, and replacement of homes damaged or destroyed by the 2024 disasters. As a HUD-designated MID area, Chaves County will receive significant funding to support housing recovery efforts, particularly for low-to moderate-income households. DHSEM is committed to ensuring that these funds directly support affected residents in rebuilding safe, stable, and resilient homes.

PUBLIC COMMENT: *Received from Tate Salas of Chaves County on 4/14/2025 via written comment (Chaves County).*

We would like housing.

DHSEM RESPONSE:

Housing recovery is the core focus of the Action Plan. DHSEM has dedicated \$100 million to the New Mexico Home Recovery Program to assist individuals and families whose homes were damaged or destroyed by the 2024 disasters. Chaves County, as a HUD-designated MID area, will receive targeted investments to support housing repair, reconstruction, and replacement—especially for low- to moderate-income residents. Ensuring access to safe and stable housing remains a top priority for the disaster recovery effort.

PUBLIC COMMENT: *Received from Isabel Sanchez of Chaves County on 4/14/2025 via written comment (Chaves County).*

My house was affected by the flood that happened last October. As of today, I still have not been able to finish fixing the damages that happened at my house. Submitted



application for FEMA, they came to do the initial assessment. The money they gave us to help was not enough. I still have the floors to repair, the central unit that needs to be replaced, etc. Not even to start speaking of the garage where a lot of my husband's tools were damaged. We lost motorcycles that were damaged during the event. I know that at the time, inside of the house was the priority, but what about all the other belongings that were lost in the event? We worked really hard for many years to have the things we owned at the time. It is really sad that nobody cares about these other losses we had. My God, an estimate for the central unit replacement is \$14,000—who can come up with this money? My husband lost his job and I am currently the only one working. Anything that can be done to help. Thank you.

DHSEM RESPONSE:

The CDBG-DR Action Plan prioritizes Chaves County based on the severity of disaster-related damage and the unmet needs of affected residents. A total of \$100 million has been allocated to the New Mexico Home Recovery Program to assist eligible individuals with the rehabilitation, reconstruction, or new construction of their primary residences. This program (approximately 73% of the total appropriation) provides for award amounts ranging from a minimum of \$5,000 to a maximum of \$350,000. While the program will generally operate on a first-come, first-served basis, eligible residents of Chaves County will be able to apply and must meet minimum HUD-defined eligibility requirements.

PUBLIC COMMENT: *Received from Scott Lynn of Chaves County on 4/17/2025 via in-person in Hagerman (Chaves County).*

When will the program be approved? We rent from my mom who is the owner of the home. Me, my wife and four kids live in that house. Anytime we go to ask to get assistance, or pretty much anything we had to be on the deed to get assistance for anything. That is my house. My mom bought that house for us. Anytime we would ask for help. And then my mom would ask for help. They told her no. What if we were deeding the house after the disaster, would we still qualify for assistance?

DHSEM RESPONSE:

The CDBG-DR Action Plan is currently being finalized and is expected to open for applications after the HUD review and approval process, ideally in late 2025. Detailed program guidelines, including eligibility criteria in accordance with HUD regulations, will be published once the Action Plan is approved and DHSEM completes program designs. CDBG-DR funding regulations currently require homeownership as a primary residence, pre-disaster. When the program launches, Disaster Case Managers will be available to help families navigate these guidelines and prepare the necessary documentation for assistance.



PUBLIC COMMENT: *Received from Kristine Lynn of Chaves County on 4/17/2025 via in person comment (Chaves County).*

Would it help if the owner deeded the house to them [their son] after the flood?

DHSEM RESPONSE:

Applicants for the New Mexico Home Recovery Program must have been owner-occupants as a primary residence, pre-disaster. Homes that were not the primary pre-disaster residence of the owner are not eligible for assistance via this CDBG-DR funding. Application criteria will include proof of ownership and residency.

PUBLIC COMMENT: *Received from Scott Lynn of Chaves County on 4/17/2025 via in person comment (Chaves County).*

The neighborhood. Will it cover us because very little got done to the homes in my neighborhood because all of the flood water came into our house? At one point in time the water was up to my knees. Everything backed up from the relief and the streets and everything went into and came down from the south to the relief. Everything flooded the streets out front and it came to the back door. We need mitigation for the relief [drains] that needs to be lower.

DHSEM RESPONSE:

Eligible projects for the New Mexico Home Recovery Program include damage from flooding, such as mold remediation and interior repairs. The program includes mitigation set-aside funding to support measures which reduce risks of hazard in the future. Applicant eligibility and property eligibility guidelines will be developed and published on DHSEM's website. Infrastructure repairs are also in progress through the FEMA Public Assistance program, and will be augmented through the Post-Disaster Infrastructure Investment Program.

PUBLIC COMMENT: *Received from JoAnn Wright of Chaves County on 4/17/2025 via in person comment (Chaves County).*

My place got totally destroyed and I have been in Lake Arthur for 10 years old. The walls are falling down. First there was a flood, then a tornado. I opened the door, and everything was flying around the house. I have nowhere to go. All of my stuff has been there since October.

DHSEM RESPONSE:

The New Mexico Home Recovery Program can help address disaster-related damage tied to the October 2024 floods in Chaves County. While program authorizations and applications are developed for public access, residents can receive one-on-one help from a Disaster Case Manager (DCM). DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.



PUBLIC COMMENT: *Received by Ruben Spencer Bolanos of Chaves County on 4/17/2025 via written comment (Chaves County).*

We need this money used for housing

DHSEM RESPONSE:

The Action Plan prioritizes housing recovery as the largest investment area, with \$100 million (approximately 73% of the total CDBG-DR allocation) dedicated to the New Mexico Recovery Program. This program is focused on providing repair, reconstruction, or replacement of owner-occupied primary residences that were damaged or destroyed during the 2024 federally declared disasters.

PUBLIC COMMENT: *Received from Donald Spencer of Lincoln County on 4/17/2025 via written comment (Lincoln County).*

My home for over 45 years in Ruidoso was destroyed in the South Fork Fire. I am a 74 year old service connected disabled Veteran of the Vietnam War with no insurance. Any assistance to rebuild a home would be greatly appreciated.

DHSEM RESPONSE:

The Action Plan prioritizes housing recovery through the New Mexico Home Recovery Program, which is designed to assist homeowners whose pre-disaster primary residences were damaged or destroyed by the 2024 federally declared disasters, including the South Fork Fire. Eligible applicants may receive assistance with reconstruction or replacement of their home, even in cases where no insurance was available, provided they meet HUD requirements related to ownership, occupancy, and unmet need. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Jacob Martinez of Chaves County on 4/22/2025 via written comment (Chaves County).*

My garage roof was already in bad shape but with the floods earlier in the year, it caved the roof in and has made entering it almost impossible. My insurance will not cover because of wear and tear.

DHSEM RESPONSE:

The CDBG-DR Action Plan is designed to help address damages caused or worsened by the 2024 disasters, even in cases where insurance has denied claims. The New Mexico Home Recovery Program (see section 4.2) will provide financial assistance for eligible pre-disaster primary homeowners whose residences sustained disaster-related damages. Assistance focuses on restoring safe, sanitary, and functional living conditions, with priority given to low- and moderate-income households and properties that sustained verified damage from the flood events. While detached structures like garages are generally a lower funding priority compared to essential living areas (such as bedrooms, kitchens, and bathrooms), the program may provide assistance if the damaged structure presents a health or safety risk or impedes safe access to the home.



PUBLIC COMMENT: *Received from Rachel Rascon of Chaves County on 4/22/2025 via written comment (Chaves County).*

I need funds ASAP to fix my foundation that was destroyed by the flood.

DHSEM RESPONSE:

The CDBG-DR Action Plan establishes the New Mexico Home Recovery Program (see Section 4.2), which will provide direct assistance to eligible pre-disaster primary homeowners in repairing, reconstructing, or replacing disaster-damaged homes, including damage to critical structural elements such as foundations.

PUBLIC COMMENT: *Received from Jennifer Smith of Chaves County on 4/22/2025 via written comment (Chaves County).*

Housing. We need help with housing.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide housing rehabilitation, new construction and reconstruction assistance to community members who have been impacted by the 2024 disasters in Chaves and Lincoln Counties. Award amounts will be determined based on applicant eligibility and property eligibility criteria, as established pursuant to HUD regulations.

PUBLIC COMMENT: *Received from Jesse Hernandez of Chaves County on 4/22/2025 via written comment (Chaves County).*

Housing- extremely low income, affordable, accessible housing.

DHSEM RESPONSE:

The CDBG-DR Action Plan places a high priority on addressing housing needs, and includes \$100 million for the New Mexico Home Recovery Program. The New Mexico Home Recovery Program will provide housing rehabilitation, new construction and reconstruction assistance to community members who have been impacted by the 2024 disasters in Chaves and Lincoln Counties. Award amounts will be determined based on applicant eligibility and property eligibility criteria, as established pursuant to HUD regulations. A program for affordable housing developments is not available at this time, as single-family home repair, reconstruction, and replacement are currently being prioritized. If funds remain, a future substantial amendment may be evaluated for investments in affordable housing.

PUBLIC COMMENT: *Received from Mirna Marrufo of Lincoln County on 4/23/2025 via in-person comment (Lincoln County).*

Electrical pedestals [were] lost at property with multiple mobile homes can you advise [if] this is something the money would be utilized for? To help tenants.

DHSEM RESPONSE:

Under the proposed programs in the Action Plan, assistance through the New Mexico Home Recovery Program would be limited to pre-disaster owner-occupied primary



residences that were damaged or destroyed by the 2024 disasters. At this time, renter-occupied units and tenant-based infrastructure such as electrical pedestals serving rental mobile home communities are not included in funding through the New Mexico Home Recovery Program or in the allocated CDBG-DR funding.

PUBLIC COMMENT: *Received from Sandra England of Chaves County on 4/23/2025 via written comment (Chaves County).*

We need housing for those affected by the fires and the floods.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by federally declared disasters in Lincoln and Chaves Counties. All program participants must have been impacted by federally declared disasters in 2024 (i.e., fires and floods). Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, and prioritization based on demonstrated need and program criteria as indicated by HUD.

PUBLIC COMMENT: *Received from Nicole Primm of Chaves County on 4/23/2025 via written comment (Chaves County).*

HOUSING.

DHSEM RESPONSE:

The CDBG-DR Action Plan places a high priority on addressing housing needs, and includes \$100 million for the New Mexico Home Recovery Program. The New Mexico Home Recovery Program will provide housing rehabilitation, new construction and reconstruction assistance to community members who have been impacted by the 2024 disasters in Chaves and Lincoln Counties.

PUBLIC COMMENT: *Received from Faviola Vasquez of Chaves County on 4/25/2025 via written comment (Chaves County).*

We need housing for those affected by the fires and floods.

DHSEM RESPONSE:

As described in the CDBG-DR Action Plan, Lincoln and Chaves Counties suffered severe losses to homes, leaving many families displaced or living in unsafe conditions. To address this, DHSEM has dedicated approximately \$100 million to housing recovery through the New Mexico Home Recovery Program. This program is designed to help homeowners rebuild, repair, or replace homes lost or damaged in the 2024 disasters.

PUBLIC COMMENT: *Received from Alfredo Anchondo of Lincoln County on 4/25/2025 via Zoom comment (Chaves County).*

I know you mentioned the limit for the housing program was \$5K-\$350K. Is that for individual or for household? Also, you said the state will have contractors, but I prefer to hire my own because these contractors are coming in here with estimates 3-4 times



higher than they should be. If we decided to hire a contractor from the state, how well are those contractors going to be vetted? With the inspections, the pricing, the quality, and very unfortunate price gouging happening around here tremendously, I am concerned about vetting. How can the state assure they are fair, and their work is guaranteed? El Paso has contractors that estimate at 1/4 the price even with the drive here. And we need good work and fair prices. Can you tell me how the state will vet these contractors? Also, I know you said 70% of the housing money would go to people at 80 or 120% on median income for the low to mid income. I didn't understand those numbers and how they will work out. Can you help me understand those numbers? Also, what is the meeting where the contactors will be included?

DHSEM RESPONSE:

The New Mexico Home Recovery Program award limits are per household. Limits may be waived at the discretion of the State Director, for good cause. Contractors will be vetted through a competitive procurement process, pursuant to state and federal guidelines. DHSEM intends to maintain rigorous monitoring on all work products by selected vendors providing direct assistance through the program. Assistance is prioritized for residents with the greatest need, of which income is considered a factor. HUD provides area median income data on the HUD Exchange website; residents at 120% of the area median income for New Mexico are considered eligible for the program, and residents at 80% of area median income or below meet the program's prioritization threshold.

PUBLIC COMMENT:

Received from Tatum Dodson of Chaves County on 4/26/2025 via written comment (Chaves County).

People should be able to stay and live in their same communities because the flood damaging their homes definitely is no one's fault, and their needs should be accommodated.

DHSEM RESPONSE:

The CDBG-DR Action Plan focuses on individuals and families return to safe, stable housing and community in the disaster impacted communities. Through the New Mexico Home Recovery Program, approximately \$100 million has been allocated to assist disaster-impacted households with rebuilding, repairing, and restoring homes. Additionally, at least 70% of all CDBG-DR funds will serve low- to moderate-income households, ensuring that at risk residents have meaningful access to assistance.



PUBLIC COMMENT: *Received from Alicia Stites of Chaves County on 4/26/2025 via written comment (Chaves County).*

I am still waiting on my appeal from FEMA. I was able to move back in with plywood floors and I still need my kitchen, and doors up on all our rooms. we would greatly appreciate any help.

DHSEM RESPONSE:

The New Mexico Home Recovery Program is available to provide direct assistance to homeowners to complete repairs and restore safe, functional living conditions. This program will be designed specifically to assist residents whose homes were damaged by the 2024 disasters and who still have unmet needs, even after receiving or appealing FEMA assistance.

PUBLIC COMMENT: *Received from Irene Gonzales of Chaves County on 4/26/2025 via written comment (Chaves County).*

I wish to express that we need the 100 million that is earmarked for affordable housing and repairs to stay accessible for the people in the communities.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by the federally declared disasters in Lincoln and Chaves Counties. At least 70% of funding must be used to benefit low- and moderate-income households. A program for affordable housing developments is not available at this time, as single-family home repair, reconstruction, and replacement are currently being prioritized. If funds remain, a future substantial amendment may be evaluated for investments in affordable housing.

PUBLIC COMMENT: *Received from Nancy O'Neal of Chaves County on 4/27/2025 via written comment (Chaves County).*

Many homeowners in my neighborhood are still trying to clean up and repair their homes from the flood damages of October 2024. We had almost 3 feet of water inside my house and lost cars, appliances, furniture, and many personal items. We need this money available to homeowners to complete the recovery process.

DHSEM RESPONSE:

Chaves County was designated as MID area, and the State has designated assistance for homeowner recovery through the New Mexico Home Recovery Program. Approximately \$100 million has been allocated to assist residents with rebuilding, repairing, and replacing homes. These funds are intended to assist homeowners in the recovery process, especially for those whose needs were not fully met through FEMA, insurance, or other initial assistance.



PUBLIC COMMENT:

Received from Nancy O'Neal of Chaves County on 4/27/2025 via written comment (Chaves County).

Many homeowners in my neighborhood are still trying to clean up and repair their homes from the flood damages of October 2024. We had almost 3 feet of water inside my house and lost cars, appliances, furniture, and many personal items. We need this money available to homeowners to complete the recovery process.

DHSEM RESPONSE:

The CDBG-DR funding is intended to help pre-disaster primary resident homeowners address unmet recovery needs through the New Mexico Home Recovery Program, including home repairs, replacement of essential property, and mitigation against future risks. The Action Plan prioritizes assistance to pre-disaster primary resident homeowners who sustained severe damage from the 2024 disasters, especially those with outstanding recovery needs not fully covered by insurance, FEMA, or SBA. Once programs are launched, eligible homeowners will be able to apply for assistance to help complete their recovery process.

PUBLIC COMMENT: *Received from Rebecca Cobos of Chaves County on 4/27/2025 via written comment (Chaves County).*

I wish to express my concern that the 100 million dollars earmarked to help communities of Roswell and Ruidoso with housing insecurities remain in those communities!

DHSEM RESPONSE:

The CDBG-DR funding is intended to help address post-disaster unmet recovery needs through the New Mexico Home Recovery Program, including home repairs, replacement of essential property, and mitigation against future risks. The Action Plan prioritizes assistance to pre-disaster primary resident homeowners who sustained severe damage from the 2024 disasters, especially those with outstanding recovery needs not fully covered by insurance, FEMA, or SBA. Once programs are launched, eligible homeowners will be able to apply for assistance to help complete their recovery process.

PUBLIC COMMENT: *Received from Melissa Danforth of Chaves County on 4/28/2025 via written comment (Chaves County).*

Affordable housing to provide safe environments for children whose parents or elderly citizens who rent from slum lords who are not repairing their properties. I currently own a home a block away from some of the worst damages reported. I am lucky that I do not need assistance myself, but I have heard horrible stories from people who are renting and have no other choice but to stay in rubbish because of the lack of housing options.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by the federally declared disasters in Lincoln and Chaves Counties. At least 70% of funding must be used to benefit low- and moderate-income households. A program for affordable housing



developments is not available at this time, as single-family home repair, reconstruction, and replacement are currently being prioritized. If funds remain, a future substantial amendment may be evaluated for investments in affordable housing.

PUBLIC COMMENT: *Received from Sue Briney of Chaves County on 4/28/2025 via written comment (Chaves County).*

We need safe and affordable housing in our community. This is our greatest human need.

DHSEM RESPONSE:

Wildfires and floods severely damaged and destroyed thousands of homes, further worsening the pre-existing shortage of affordable housing in communities like Lincoln and Chaves Counties. Affordable housing was already limited prior to the disasters, and many displaced residents now face even greater barriers to securing safe and stable living environments. In response, DHSEM is dedicating \$100 million (or 73% of the total program allocation) to the New Mexico Home Recovery Program. This program focuses on reconstructing and rehabilitating damaged homes, especially at risk populations such as seniors, families with young children, and those with disabilities. A program for affordable housing developments is not available at this time, as single-family home repair, reconstruction, and replacement are currently being prioritized.

PUBLIC COMMENT: *Received from Ramona Vargas of Chaves County on 4/28/2025 via written comment (Chaves County).*

Is there going to be an application?

DHSEM RESPONSE:

Yes. After the HUD review and approval process is completed, DHSEM will open an application period for the New Mexico Home Recovery Program. All program guidelines will be made publicly available on the DHSEM website.

PUBLIC COMMENT: *Received from Jody Lacewell of Lincoln County on 4/28/2025 via in-person comment (Lincoln County).*

So this is just people who were [affected]? So we've got a mobile home park over there, yes, and I've been in that neighborhood and talked to a man who said his floor is rigged now because of the drive here. Then down over there in the Spaghetti Flats area—that's low income—though it's deplorable, the living conditions down there. But their home wasn't affected by the flood. They just needed more. So, they do not qualify?

DHSEM RESPONSE:

Homes must have been impacted by a federally declared disaster in 2024 to be eligible for assistance through the CDBG-DR-funded New Mexico Home Recovery Program. Homes which were not affected by the disaster—either by fire damage or flood damage—are not eligible for assistance.



PUBLIC COMMENT: *Received from Francisco Martinez of Chavez County on 4/30/2025 via written-in comment (Chaves County).*

Really needed my house was destroyed in the flood with over \$40,000 in estimated repairs it has left me without a home and couch surfing.

DHSEM RESPONSE

The New Mexico Home Recovery Program, outlined in the Action Plan, is designed specifically to assist owner-occupied households whose pre-disaster primary residences were damaged or destroyed by the 2024 disasters, including flooding. Eligible applicants may receive assistance with repair, reconstruction, or replacement of their homes. The program also aims to serve households with verified unmet needs, including those who are currently displaced and without stable housing.

PUBLIC COMMENT: *Received from Christie Tarvin of Chaves County on 4/30/2025 via written comment (Chaves County)*

I feel that Chavez County could use this money for more affordable housing for families in need.

DHSEM RESPONSE:

Wildfires and floods severely damaged and destroyed thousands of homes, further worsening the pre-existing shortage of affordable housing in communities like Lincoln and Chaves Counties. Affordable housing was already limited prior to the disasters, and many displaced residents now face even greater barriers to securing safe and stable living environments. In response, DHSEM is dedicating \$100 million (or 73% of the total program allocation) to the New Mexico Home Recovery Program. This program focuses on reconstructing and rehabilitating damaged homes, especially at risk populations such as seniors, families with young children, and those with disabilities. A program for affordable housing developments is not available at this time, as single-family home repair, reconstruction, and replacement are currently being prioritized.

PUBLIC COMMENT: *Received from Latisha Anchondo of Lincoln County on 4/30/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

Will the money be available to rebuild or purchase a mobile home?

DHSEM RESPONSE:

The New Mexico Home Recovery Program can fund the rehabilitation, reconstruction, or replacement of owner-occupied homes that were damaged or destroyed by the 2024 disasters, including manufactured housing units. Funds may also support the replacement of a mobile home.



PUBLIC COMMENT: *Received from Enriquez MaClen of Lincoln County on 4/30/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I live in Gavilan Canyon, and my trailer was destroyed. We applied for FEMA assistance, and we were denied. What assistance is available for us?

DHSEM RESPONSE:

The New Mexico Home Recovery Program, outlined in the Action Plan, is designed specifically to assist owner-occupied households whose pre-disaster primary residences were damaged or destroyed by the 2024 disasters, including flooding. Eligible applicants may receive assistance with repair, reconstruction, or replacement of their homes. The program also aims to serve households with verified unmet needs, including those who are currently displaced and without stable housing.

PUBLIC COMMENT: *Received from Allison Fink of Chaves County on 5/1/2025 via written comment (Chaves County).*

We need housing and funding for those affected by the floods.

DHSEM RESPONSE:

DHSEM recognizes that many residents continue to face serious housing challenges following the devastating 2024 floods. To address this, DHSEM has committed approximately \$100 million through the New Mexico Home Recovery Program, which will assist households whose homes were damaged or destroyed by the floods. This program focuses on helping low- to moderate-income homeowners, who occupied dwellings as their primary residence pre-disaster, in the MID areas (Chaves and Lincoln Counties).

PUBLIC COMMENT: *Received from Victoria Jobe of Chaves County on 5/2/2025 via written comment (Chaves County).*

Since the recent disasters in our community, many people are still struggling to find safe and affordable housing. This is a great opportunity to rebuild long-term recovery in our community. We need housing for those affected by the fires and floods so we can rebuild effectively!

DHSEM RESPONSE:

Through the New Mexico Home Recovery Program, approximately \$100 million in CDBG-DR funds, has been allocated to help rebuild and repair homes in the most impacted and distressed areas, including Chaves and Lincoln Counties. At least 70% of the allocated funds will be dedicated to serve low-to-moderate income households.

PUBLIC COMMENT: *Received from Arthur Opheim of Chaves County on 5/4/2025 via written comment (Chaves County).*

Please leave this money for housing. This money was earmarked for housing for Ruidoso Fires and flood in Chaves County. The state has ample funds to use for infrastructure, but homeowners lost everything. It would be a political disaster if the state doesn't allow the funds to go for housing needs. Thank you for your consideration.



DHSEM RESPONSE:

The State of New Mexico is dedicating approximately \$100 million (approximately 73% of funding) to the New Mexico Home Recovery Program, which is specifically designed to assist disaster-impacted homeowners with repairing, replacing, and rebuilding homes damaged by the disasters. The plan intentionally prioritizes housing over other needs, recognizing that thousands of New Mexicans remain displaced or are living in unsafe or unstable conditions.

7.11.3 Reimbursement and Loan Assistance (9 comments)

PUBLIC COMMENT: *Received from Chantel Longway on 4/4/2025 via written comment (Chaves County).*

I think the funding is needed and would like to know how to apply for funding.

DHSEM RESPONSE:

To apply for funding through the New Mexico Home Recovery Program, residents should monitor DHSEM's CDBG-DR website for the release of the official Program Guide, which will outline eligibility criteria and the application process. DHSEM is currently finalizing this guide in coordination with local officials in Chaves and Lincoln Counties. Once available, it will provide full instructions on how to apply and what types of assistance are available. In the meantime, all residents with disaster-related recovery needs are encouraged to contact the State Disaster Case Management (DCM) Team at 505-670-4662 for support. For additional information on program eligibility, please refer to Section 4.2.3 of this Action Plan.

PUBLIC COMMENT: *Received from Gabino Serrato of Chaves County on 4/8/2025 via written comment (Chaves County).*

My opinion for how to distribute these funds is to give it to us, the people affected. I would use this money to buy all the necessary things that I had before this disaster. Like food, furniture, a car (car related expenses), clothes.

DHSEM RESPONSE:

All CDBG-DR funding will be allocated exclusively to counties impacted by the 2024 federally declared disasters. Assistance will be provided through direct services, with DHSEM hiring contractors to complete work at eligible properties, including home rehabilitation, reconstruction, and new construction. In this case, DHSEM referred the resident to the State Disaster Case Management Team. All residents with disaster-related recovery needs are encouraged to contact the State DCM Team at 505-670-4662 for support.



PUBLIC COMMENT: *Received from Sylvia Henson of Chaves County on 4/8/2025 via in person comment (Chaves County).*

Will residents be reimbursed for any expenses they have already paid for? Or can the money be through the program only?

DHSEM RESPONSE:

CDBG-DR funding is not currently available for reimbursement. However, the New Mexico Home Recovery Program provides direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by the 2024 federally declared disasters in Lincoln and Chaves Counties. Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, with prioritization based on demonstrated need and program criteria. Residents may also be connected with a Disaster Case Manager in order to receive one-on-one assistance and guidance. DHSEM referred this resident to the State DCM team. All residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from James Woody of Chaves County on 4/8/2025 via in person comment (Chaves County).*

There is no program that will reimburse us. Should we stop working on our houses until we get the funding? FEMA did not give enough money for home repairs; I had 40" of water in my home and everything had to go. Now I have to bring everything up to new code (i.e., windows, electrical, plumbing). I am retired veteran and disabled, there is a lot that I cannot do. I took a loan through SBA so I could get back into my home. How is this going to help with this scenario? Do I tell my contractor to refund unused money? I am going to have two mortgages, and I still do not have all my needs. Why am I going to spend that to fix my house?

DHSEM RESPONSE:

CDBG-DR funding is not currently available for reimbursement. However, the New Mexico Home Recovery Program provides direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by the 2024 federally declared disasters in Lincoln and Chaves Counties. Eligible residents in Lincoln and Chaves Counties will have the opportunity to apply for assistance, with services provided on a first-come, first-served basis, with prioritization based on demonstrated need and program criteria. Residents may also be connected with a Disaster Case Manager in order to receive one-on-one assistance and guidance. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Lorena Martinez of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I just have some questions. I know that you guys mentioned loans earlier and that many people wouldn't want loans. I work with a lot of new loans, but I've received help from



friends, and it's not enough for me to purchase a home. I went through SBA for [redacted], but I still haven't received it. That was a lengthy process. I'm trying to see if I can get a larger loan. Is there anything that you guys offer for that? I was living in a mobile home park, but I ended up losing my home and now I'm in FEMA housing, though they've told me I must be out by December, or possibly even June. I haven't figured out what to do because I don't have anything. Nobody's approving me for loans, and FEMA mentioned they might be able to help through the state. But I'd like to know if there's something more that can be done.

DHSEM RESPONSE:

CDBG-DR funds may support unmet housing needs not fully addressed by FEMA, SBA or various forms of insurance, through direct assistance via the New Mexico Home Recovery Program, which may provide rebuilding or replacement assistance for disaster-impacted residents who lost homes with pre-disaster primary ownership status. Direct loans are not offered through the New Mexico Home Recovery Program.

PUBLIC COMMENT: *Received from Kevin Berry of Chaves County on 4/14/2025 via written comment (Chaves County).*

We need more housing in Chaves County, and to rebuild the numerous homes that were destroyed. We need repairs to our roads, bridges, waterlines, and critical infrastructure.

DHSEM RESPONSE:

Chaves County has been prioritized in the Action Plan as a HUD-designated MID area, with CDBG-DR funding dedicated to both housing and infrastructure recovery. Through the New Mexico Home Recovery Program, funds will support housing rehabilitation, reconstruction, and new construction for eligible disaster-impacted residents. Grant awards will range from \$5,000 to \$350,000, based on assessed damage and applicant eligibility as outlined by HUD guidelines. In addition, the Post-Disaster Infrastructure Investment Program will provide funding to local governments to repair and rebuild roads, bridges, waterlines, and other critical infrastructure. This includes support for hazard mitigation and long-term resilience improvements to help reduce future disaster impacts.

PUBLIC COMMENT: *Received from Greg Graves of Chaves County on 4/15/2025 via written comment (Chaves County).*

The flood destroyed over 200 homes in Roswell. We need housing.

DHSEM RESPONSE:

DHSEM fully recognizes the scale of housing loss in Roswell and across Chaves County due to the October 2024 flood. Housing recovery is the top priority of the CDBG-DR Action Plan. To address these needs, \$100 million (approximately 73% of the total CDBG-DR allocation) has been committed to the New Mexico Home Recovery Program. This program will provide direct assistance to eligible residents for the repair, reconstruction, or replacement of homes damaged by the 2024 disasters. As a HUD-designated MID area, Chaves County will receive significant investment, with funding prioritized for low-



to moderate-income households and those with the greatest unmet need. For more information about eligibility and how to apply, please refer to section 4.2.

PUBLIC COMMENT: *Received from Ramiro Rodrigues of Chaves County on 4/17/2025 via written comment (Chaves County).*

I understand that there are requirements that the state has to meet for the grant, but it would be great if they could find a way to reimburse those of us who have spent everything, we had making repairs to our homes. Some people even took out loans that they are still paying off to be make their homes habitable, and we could not wait all of these months living in terrible conditions but now we are struggling.

DHSEM RESPONSE:

The New Mexico Home Recovery Program is a direct assistance program. DHSEM will hire a contractor pool and will provide direct services to complete home repair and rebuild work. Direct reimbursement is not currently offered through this program. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Peter Kelly of Chaves County on 5/4/2025 via written comment (Chaves County).*

There are some situations, mine in particular, that do not "fit" the FEMA/DHSEM model for recovery assistance funding, yet in my case, the situation is 100% long term disaster recovery and prevention. It is my hope that the administration of block grant funding considers these situations on a case-by-case basis. I've gone to great time and cost to help relocate an adjacent neighbor out of the flood zone and into safe housing in Roswell. Over the last 25 years, they have been thru 4 significant flood events with no insurance or assistance, and the October 2024 flood was the last straw. I bought their land and structures and have demolished the house at my own expense, continuing to clean and convert the land to farmland to prevent further structural destruction and possible loss of life in the future. If there is money available to cover certain expenses related to disaster recovery that private individuals have already paid for, I would like to see the administration of the grant money consider these situations. Also, the state contractors assigned to remove debris from the waterways have been working this month on my property, but did not remove all silt and debris caused by the flood, nor remove salt cedars and elm trees that hinder the flow of flood water out of the Roswell Community. Clearing waterways is long-term disaster prevention, if not recovery. Is there block grant money available for continued waterway clean up for property owners along the creeks affected by flooding (in my case, Berendo Creek)? Thank you for your considerations.

DHSEM RESPONSE:

The New Mexico Home Recovery Program will prioritize assisting homeowners affected by the 2024 disasters through direct assistance only. Individual property mitigation measures may be eligible through the mitigation set-aside available through the New



Mexico Home Recovery Program. Additionally, the Post-Disaster Infrastructure Investment Program allocates \$27.3 million to restore and improve community-level infrastructure, including stormwater management and public drainage systems.

7.11.4 Vehicle Loss (2 comments)

PUBLIC COMMENT: *Received from Lisa Dunlap of Chaves County on 4/7/2025 via written comment (Chaves County).*

I lost my only form of transportation in the floods October 19th in Roswell [NM]. Insurance helped a little bit, but I was in no shape or form to be able to get another vehicle or even have to make payments. I owned my vehicle before the floods and now I have to make payments and start completely over. Any help would be greatly appreciated in this time of need. A little stress taken off my shoulders is all I'm asking. In this time of tragedy that has affected so many people I hope everyone is rightfully taken care of.

DHSEM RESPONSE:

The Disaster Case Management team provides one-on-one support for residents affected by the disaster whose needs have not been met or resolved by insurance or other sources. DHSEM referred this resident to the State DCM team. All residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Andrea Martinez on 4/8/2025 via written comment (Chaves County), and on 4/17 via written comment (Chaves County).*

I don't know what you plan but most people I know lost everything including vehicles and it would be nice to get some help. The churches denied me sheet Rock or funds for sheet Rock. I lost my vehicle and didn't get anything from FEMA. I still need help with sheet rock, and I lost my vehicle. Help the people!!!

DHSEM RESPONSE:

We understand that many residents experience losses including vehicles and basic materials to begin repairs. The New Mexico Home Recovery Program is the primary source of assistance for individuals whose homes were damaged or destroyed in the 2024 disasters. Funded through HUD's CDBG-DR program and administered by DHSEM, this program is designed to help disaster-impacted residents return to safe, sustainable housing. This includes assistance with interior repairs to sheet rock, flooring, baseboards, etc. Full eligibility details and application steps will be provided in the upcoming Program Guide, which will be posted to DHSEM's CDBG-DR website once finalized. Assistance with vehicle loss is not anticipated at this time.



7.11.5 Flood Insurance (5 comments)

PUBLIC COMMENT: *Received from Mario Gamboa of Chaves County on 4/8/2025 via in person comment (Chaves County).*

I canceled my flood insurance due to getting a letter 10-12 years ago stating that I was no longer in a floodplain. I would have been covered if I did not get that letter.

DHSEM RESPONSE:

This is a concern shared by many residents across New Mexico and other disaster-impacted areas nationwide. Floodplain maps and risk assessments can change over time, and unfortunately, older determinations may not reflect current flood risks—especially as wildfires and other natural disasters continue to alter our landscapes. As noted in this Action Plan, a very low percentage of affected households had active flood insurance policies at the time of the 2024 disasters. For example, in DR-4843-affected areas (like Chaves County), only 1% of applicants held flood insurance, even though 62% had some other form of coverage (see section 2.2.8.7). While CDBG-DR cannot replace private insurance, it is designed to support unmet needs where insurance did not provide coverage, especially for low- to moderate-income households. If you experienced damage to your home due to flooding and had no coverage due to previous risk information, you may still be eligible for assistance through the New Mexico Home Recovery Program (section 4.2), depending on your situation. Moving forward, the State of New Mexico is also investing in long-term drainage and watershed planning (see section 2.3.6.1), to better assess evolving flood risks and reduce the chance of similar circumstances in the future. DHSEM referred this resident to the State DCM team. All residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Bill Hall of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

Can any of these funds in the infrastructure or other portions be used for existing or burn-out problems? For example, we had the Little Bear fire this past summer, and there are still issues in our area. I wanted to bring up a concern about flood insurance. In my case, FEMA, or anyone else, didn't address a situation where they took deductibles from claims on multiple occasions. On June 29, they took \$3,000 again, on September 9, they took another \$3,000, and on July 20, they took \$3,000 as well. Now they're planning to pay, but FEMA needs to understand that their hurricane policy doesn't apply to people in wildfire areas. It's important they clarify this distinction, as there are other folks who are facing similar issues.

DHSEM RESPONSE:

CDBG-DR funding may be used for infrastructure improvements and mitigation projects in areas affected by recent disasters, through the New Mexico Home Recovery Program. Your comment regarding flood insurance has been recorded and will be reported to our FEMA counterparts.



PUBLIC COMMENT: *Received from Patricia Koenig of Chaves County on 4/11/2025 via written comment (Chaves County).*

Those of us affected by the flood who were not within the flood zone, and did not have flood insurance are struggling with rebuilding. Having to take out loans we cannot afford, FEMA providing the bare minimum. On top of the city charging us for permits, surveys, and inspections to rebuild. This should not come out of our pockets. The city should manage flood control better. Regular rains show where proper drainage is lacking. I live in Roswell and work in Dexter. Dexter did not receive rain, but they definitely flooded—how did that happen? How are they repairing? Help your residents or the city and county will go to waste. People will not want to stay here. Support our community.

DHSEM RESPONSE:

DHSEM recognizes the serious challenges many residents are facing in recovering from the 2024 flood event, especially those living outside FEMA-designated flood zones who lacked flood insurance or received limited assistance. The Action Plan acknowledges the widespread impact of the flood, including on properties not covered by FEMA flood maps. Many households are struggling to rebuild due to insurance gaps, high out-of-pocket costs, and limited federal support. The New Mexico Home Recovery Program will prioritize assistance for homeowners with unmet housing needs, particularly those who meet HUD’s low-to-moderate income criteria. Chaves County, as a HUD-designated MID area, is a central focus for this program. Importantly, the program also includes funding to mitigate future damage (e.g., elevating utilities, incorporating resilient construction techniques) to help protect homes from future disasters.

PUBLIC COMMENT: *Received from Faith Johnson of Chaves County on 4/22/2025 via written comment (Chaves County).*

I am a part of the flood survivors. My house is directly in the middle of this path and we are finding it hard to get any funding to rebuild. With the flood requirements, it will cost us an extra \$100k that we do not have to raise our house. Our insurance denied us ICC funding and FEMA is denying us because we had flood insurance. The flood insurance only covers the cost of the remaining mortgage, not the amount of damage quoted. We feel completely defeated as a family and now feel we have to start over with nothing. These funds hopefully could help us not lose our home or help us rent a place while we are rebuilding. Rent is outrageous and if you have pets, it's even worse with the fees. Please help!

DHSEM RESPONSE:

The CDBG-DR Action Plan (see section 4.2) establishes the New Mexico Home Recovery Program to provide financial assistance to eligible homeowners to address disaster-related damage not fully covered by insurance, FEMA, or other resources. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.



PUBLIC COMMENT: *Received from Teresa Gray of Chaves County on 5/1/2025 via written comment (Chaves County)*

As an impacted citizen, who remains displaced from my home, I hope these tax-dollars-at-work support rebuilds of private homes. My mother, my husband and our 2 daughters lost everything. We all work and have served our communities in various ways. My husband, a retired law enforcement officer, myself and social worker. We opened our home and provided treatment foster care for over 10 years. We had insurance and we falsely believed that the systems we paid into would protect us from the unexpected. We were very wrong. The flood insurance coverage took over six months to approve and continues to be held by our mortgage company. Our homeowners denied all as the damage was due to flood. We all had to leave our home that night and still have not gotten support/resources to get our house livable. We have had to cash out retirements and incur considerable debt just for the clean up--all while trying to secure housing for us and our dogs--while both daughters attend college. FEMA has not helped with anything since the initial payment, and we are caught in loophole denials where they continue to request already provided documents. We have finally established a relationship with a reliable contractor and plan to start next week. Insurance will cover half the cost of a rebuild so we are looking at doubling the cost of our current mortgage. We have been paying for multiple living arrangements for all the members of our family including our pets. No contents replacement has been planned for nor covered. We lost a vehicle, and another has not worked properly since the flooding. We are aware of the tremendous support some of our neighbors have received and can't help to question how the processes for resources are fair and equitable for people who have been so greatly impacted. We do not have a Homeland Security case manager as I understand many people were assigned and we were one of the most impacted families. My hope is you figure out what you will do with the money and get it out directly to the people impacted as quickly as possible. We needed it yesterday.... six months ago.

DHSEM RESPONSE:

The CDBG-DR Action Plan (see section 4.2) establishes the New Mexico Home Recovery Program to provide financial assistance to eligible homeowners to address disaster-related damage not fully covered by insurance, FEMA, or other resources. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.



7.11.6 Local Business Assistance (2 comments)

PUBLIC COMMENT: *Received from Lacie Elliott on 4/8/2025 via written comment (Chaves County).*

Please put money back into local business and community members housing and temporary housing.

DHSEM RESPONSE:

The New Mexico Home Recovery Program, funded by CDBG-DR and administered by DHSEM, will provide housing recovery assistance in Lincoln and Chaves Counties. CDBG-DR funds are not currently planned for use on economic recovery efforts. However, the State is prioritizing economic revitalization by coordinating with federal partners such as the U.S. Department of Agriculture and the Economic Development Administration to leverage other available funding sources in support of small business recovery.

PUBLIC COMMENT: *Received from Marianne Mohr of Lincoln County on 4/9/2025 via written comment (Lincoln County).*

I'd like to see more help for businesses that were destroyed. My Adobe Plaza at 200 Mechem was demolished first by 4 floods and then finally DHSEM had it hauled away. We can't afford SBA loans because we have no income to pay them back. Please consider some focus on our hardworking business owners.

DHSEM RESPONSE:

DHSEM recognizes the severe impact the 2024 disasters had on small businesses in Lincoln County, especially those affected by fire and flooding. While current CDBG-DR funds are focused on housing and infrastructure, over \$61 million in unmet business needs have been identified. The Action Plan allows for future amendments to support business recovery, including options beyond SBA loans. Through House Bill 1-funded technical assistance and grant writers, DHSEM is helping communities pursue other recovery programs, such as the Dislocated Workers Grant.

7.11.7 Fencing and Land Restoration Needs (3 comments)

PUBLIC COMMENT: *Received from Delia Casillas of Chaves County on 4/8/2025 via written comment (Chaves County).*

To fix fences due to falling trees in the flood. Fences are temporarily up.

DHSEM RESPONSE:

Fencing is generally not an eligible activity under the CDBG-DR program, as it is typically classified as agricultural infrastructure. Because fencing is not related to home habitability, it is not eligible for assistance through the New Mexico Home Recovery Program. If you have needs related to fencing, please contact the State Disaster Case Management Team at 505-670-4662. They can assist with applications to other programs, such as those available through the U.S. Department of Agriculture.



PUBLIC COMMENT: *Received from Robert Scott on 4/8/2025 via written comment (Chaves County).*

Land restoration using permaculture is both a long-term endeavor but will make a huge impact on the health of our friends and family. It will also provide resources for local non-profits in the form of food and water. But also, resources to sell such as clays, glass, metals, rocks, and others that are collected during clean up and landscaping.

DHSEM RESPONSE:

New Mexico's Department of Homeland Security and Emergency Management (DHSEM) is currently developing a Comprehensive Watershed Restoration Plan for the post-fire landscape. Your comments will help guide DHSEM craft steps for that plan. Once finalized, the restoration plan will be made available on DHSEM's website.

PUBLIC COMMENT: *Received from Ashlie Cobos of Chaves County on 4/8/2025 via in person comment (Chaves County).*

Can we get updated information on the website after the 30-day [public comment period]? How can qualified contractors participate? Will fences be part of this money?

DHSEM RESPONSE:

Yes, the CDBG-DR website will be continuously updated beyond the 30-day public comment period. DHSEM is committed to transparency and will make publicly available all program updates, funding announcements, application timelines, and associated guidance materials (see section 7.1 and section 8.4). Contractors do not need FEMA approval to participate in CDBG-DR-funded work. However, they must meet HUD and state procurement standards, including meeting proper state licensing requirements, insurance and bonding requirements, and compliance with federal labor and Section 3 requirements. DHSEM will provide additional information for contractors interested in being part of the contract pool through pre-qualification processes and training, especially to encourage participation by local and small businesses (see section 4.2.2 and section 6.2.2). Fencing is not an eligible activity in this program since it is not part of the habitability of the structure. DHSEM referred this resident to the State DCM team. All residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

7.11.8 Infrastructure Assistance (12 comments)

PUBLIC COMMENT: *Received from Samuel Hernandez of Chaves County on 4/8/2025 via in person comment (Chaves County).*

There is going to be a certain amount of money that will be given to the City of Roswell to repair things, is that going to the flood gates?

DHSEM RESPONSE:

DHSEM is coordinating with the City of Roswell to coordinate infrastructure repair assistance through multiple programs, including FEMA Public Assistance, the Hazard



Mitigation Grant Program, etc. Flood gate repair will also be eligible for funding under the Post-Disaster Infrastructure Investment Program. DHSEM will release a detailed Post-Disaster Infrastructure Investment Program Guide and Notice of Funding Opportunity, to provide local jurisdictions the best possible opportunity to develop competitive projects.

PUBLIC COMMENT: *Received from Charles Harper of Chaves County on 4/8/2025 via in person comment (Chaves County).*

Will [infrastructure] money will go to the government entity? Usually when we have any money go to the county it gets disseminated and poorly distributed. Can we use private contractors for the private roads as there is a personal shortage?

DHSEM RESPONSE:

The Post-Disaster Infrastructure Investment Program funded through CDBG-DR will provide capital investments for infrastructure projects addressing disaster impacts and enhancing post-fire watershed stabilization in disaster-affected counties. Per HUD regulations and the Action Plan, CDBG-DR funds generally cannot be used for private roads, unless the private road serves as the primary access route for multiple homes, particularly if the road's condition threatens health and safety or impedes emergency response, and there is a clear demonstration that repair serves a public purpose, especially for LMI households. DHSEM will evaluate eligibility for private road assistance on a case-by-case basis. Funding through the Post-Disaster Infrastructure Investment Program will be made available to local jurisdictions. DHSEM will release a detailed Post-Disaster Infrastructure Investment Program Guide and Notice of Funding Opportunity for the development of competitive projects. Local governments and eligible applicants may contract with qualified private entities for CDBG-DR infrastructure projects, provided procurement follows HUD, state, and local procurement policy and regulations (see section 6.2.1). This approach is encouraged when local capacity is limited, as long as it meets competitive procurement and cost reasonableness standards. DHSEM has implemented strengthened compliance and oversight mechanisms (see section 6.2), including robust monitoring, public transparency measures, and coordination with FEMA, HUD, and local governments.

PUBLIC COMMENT: *Received from Duaine Hamm of Chaves County on 4/8/2025 via in person comment (Chaves County).*

What about all the wells that were submerged with the flood water? Who is going to fix all of them? We [need] to have water.

DHSEM RESPONSE:

The 2024 CDBG-DR Action Plan recognizes the widespread infrastructure and environmental damage caused by both fire- and flood-related disasters. While the Plan focuses primarily on publicly owned infrastructure systems, the health and safety risks related to private wells—especially those that were inundated by floodwaters—are a serious concern and are being addressed in coordination with federal and state partners. Although CDBG-DR funding is not typically used for individual well replacement or private



property water systems, residents whose wells were compromised should: Contact the New Mexico Environment Department, which provides well water testing, disinfection guidance, and assistance in identifying potential health risks, and work with the Disaster Case Management Program administered by DHSEM. DCM staff can help connect homeowners to available resources, including FEMA programs, USDA Rural Development, and nonprofit support that may assist with well testing, repair, or replacement (see section 2.2.8.1).

PUBLIC COMMENT: *Received from Tommy Gomez of Chaves County on 4/8/2025 via in-person comment at ENMU Roswell, NM (Chaves County).*

How is the LIDAR project going? Will it cover Roswell?

DHSEM RESPONSE:

The Action Plan includes support for infrastructure and planning initiatives that improve flood risk mapping and community resilience. While the Action Plan does not specifically mention the LiDAR project by name, it does outline a levee study and comprehensive drainage analysis in Chaves County which is currently in progress through the Watershed Task Force, via the FEMA Hazard Mitigation Grant Program. These studies are designed to inform future investments in flood mitigation and infrastructure improvements. Any LiDAR or elevation data collected through these efforts will be used to support accurate mapping and planning, particularly in flood-prone areas such as Roswell. Collection of LiDAR data is actively in progress and expected to be completed by Summer 2025.

PUBLIC COMMENT: *Received from Ron Cena of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

As a Village, do we have to go to an area and do surveys like we do on a regular Community Development Block Grant? How are you going to know who's going to be administering the work? Do we need to follow environmental and State Historic Preservation processes? Is DHSEM administering the funds?

DHSEM RESPONSE:

As with regular CDBG programs, all CDBG-DR-funded activities—especially infrastructure and housing projects—must comply with federal requirements, including environmental reviews, Section 106 of the National Historic Preservation Act (SHPO), and applicable sections of the Code of Federal Regulations (CFR), such as 24 CFR Part 58. DHSEM is the lead agency administering the CDBG-DR funds for the 2024 disasters. DHSEM will oversee program delivery, including compliance with HUD regulations, procurement, environmental clearances, and the coordination of implementation partners. The Action Plan outlines DHSEM's role in managing the recovery programs and working with local governments like the Village of Ruidoso. Additional guidance on environmental review responsibilities and administration will be provided as implementation progresses. Local governments interested in participating in infrastructure projects should coordinate directly with DHSEM for eligibility and next steps.



PUBLIC COMMENT: *Received from Tania Privette of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I own cabins in Midtown here in Ruidoso, which sustained significant damage. One of the infrastructure concerns I want to mention is the 90-degree turn in the river just west of our cabins. The river, when it floods, often goes over the banks, and we became part of the river. The floodwaters came around 360 degrees, surrounding the windows of our cabins. A big part of the flooding was poor design and the inability to clean out the bridges under the river, even when we knew floods were coming, despite having assistance from health officials. This is an infrastructure suggestion to consider addressing the poor design and cleaning issues under the bridges that have contributed to the flooding. My next question is: Do we have anyone from the Village to read and respond to these comments tonight? It doesn't appear they are present. Back in November, we attended a meeting held by NRCS when the buyback house program was discussed. There were hundreds of people online, and we were told that if we came up with 25%, the government would help us with appropriations. However, it now seems that this buyback program may not happen. I'd like clarification on whether this program is still an option. To recap: If you've already cleaned up my property, does that mean I am no longer eligible for the NRCS buyback program? I want to make sure that this is an official request for the buyback program, as it could assist with removing people from the floodway and prevent future issues. One more question I have: For all the programs available, were any of them designed for homes that were not primary residences? Many people in the community have businesses, and while I understand that primary homes are the priority, it seems like there's no assistance for business owners, including those with properties like mine. I still have a mortgage on my property, and I'm not generating any income from my business because of the flooding. I'm still paying for everything every day. I'd appreciate it if some of the funding could be allocated to help business owners, trailer parks, or other non-primary residences as well. Again, I understand the priority for primary homes, but businesses are also an important part of the community and are severely impacted.

DHSEM RESPONSE:

The CDBG-DR Action Plan includes funding for infrastructure projects through the Post-Disaster Infrastructure Investment Program that may address flood mitigation, including potential improvements to bridges and streambeds. DHSEM does not currently sponsor the NRCS buyout program, and it is not considered within the scope of this Action Plan. There is not currently a designed economic revitalization program, in anticipation of potential disaster supplemental funding through the Economic Development Administration and/or through a State Local Economic Development Act grant. These needs will continue to be monitored throughout the long-term recovery process.

PUBLIC COMMENT:

Received from Angie Olivias of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).

I've been a resident of Ruidoso for 25 years. I don't qualify for any of the programs because my flooded property is a second home. I understand that the primary homes



should be prioritized, but in my neighborhood on Fern Trail, there are many second homes that need attention as well. If second homes aren't cleaned up, the mess will remain, and I'm seeing that in my area. Is there any help for second homeowners? That's my question. My biggest concern is the infrastructure, specifically the bridges. As others have said, we need to invest more in fixing them. The bridge near my properties on Robin Road has only 12 inches of clearance—that's not a functional bridge. The bridge on Fern Trail, which was destroyed in the recent flooding, had been warned about for a long time, but the Village didn't clean out underneath it. That bridge is in terrible condition now. Another neighbor has a private bridge nearby with four to six feet of clearance. Why can't we have the same kind of clearance on our public bridges? To me, improving the infrastructure, particularly the bridges, is the most critical issue. I understand that there's desilting going on, but I don't hear enough about addressing the problem underneath the bridges. We need to act now, as floods are expected in about eight weeks. What can be done in the short term? We need to put a temporary solution in place before the next flood season.

DHSEM RESPONSE:

The New Mexico Home Recovery Program is designed to assist and address damage to primary residents in accordance with HUD guidelines and regulations. Eligibility for assistance is limited to homes that served as the applicant's primary place of residence at the time of the disaster. Infrastructure assistance is currently in progress through the FEMA Public Assistance program; immediate debris clearance is also in process through the Private Property Debris Removal Program and the NRCS Emergency Watershed Protection program. The CDBG-DR Action Plan includes funding for infrastructure projects through the Post-Disaster Infrastructure Investment Program to address any infrastructure needs—including bridges—which are not addressed through current programs.

PUBLIC COMMENT: *Received from Dan Grier of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

I just wanted to mention that there are currently excavators working in the Ruidoso on Fern Trail. I spoke to the contractors at the end of the day, and they confirmed that they are being paid by FEMA. They're working to dig out the river right now, focusing on clearing under the bridge. The contractors said that at least six claims are being processed under the bridge area. They are aiming to return the riverbed to a level like what it was 10 years ago.

DHSEM RESPONSE:

Thank you for your comment, it has been recorded.

PUBLIC COMMENT: *Received from Debbie Barbee, President of the Board of the Humane Society of Lincoln County on 4/14/2025 via in-person comment at Capitan Public Library, Capitan, New Mexico (Lincoln County).*

How can we apply for a grant for this? Gotta wait till the funds are allocated too. In the meantime, we got to figure out how to get out of the town. So, the concern is, then for



public that, you know, we have to get ready for disaster season, wildfire and flooding, and that's taking too long to get funds to us to get ready. Like I said, we got the middle of this last year, and we've got animals and employees sitting on the road with nowhere to go. And what if other shelters are full and can't take and then we could, because then we took in community animals because they were leaving to evacuate and couldn't take their animals. So that's what was sitting on the side of the road. We're private citizens, animals and our employees with nowhere to take. And some people refuse to make that choice. That's what I was trying to equate it to. The human loss too, is that people will stay home and risk the disaster to stay with their pets rather than to evacuate. That means a lady in town that was deaf and didn't understand what to do now, and our executive director was part of the team that rescued her and took the animals. So, yeah, it's not just animals. We have employees shelter for two weeks, 24 hours a day, you know, because then you couldn't move around town, and we couldn't, we couldn't help more people, because they were still picking animals up in the debris of home. We could have two trailers with big tents. We would also, depending on the time of the year, we would probably need air conditioners too. I mean, we need a lot of stuff to make this happen. So maybe we could, maybe 100,000 would be good. That way if we go to a rescue, we can take eight animals, right? we need to have this temporary unit set up so we can take and as people are evacuated, and we would say, we set up somewhere close to here, and you know, people were at the high school, right? And if we could get somewhere close to high school and set up our temporary union, then the evacuated people could still have contact and come and walk their animals. And you know, that would be such a really good thing, but we would take care of them and feed them and water them to make sure. Okay, that's what we're looking to do. we haven't had anybody step up during disaster design, you know, and this last one was when we had to evacuate during McBride. We were there for the community to distribute food and taking animals of people that were evacuated. And even after the disaster, people that lost their homes and weren't working, we provided food for them we provided cat food, dog food, pet supplies. That is about for almost two months. Well, we work with the community center too to get the word out so that people know, because some people went there to know that they can rely on this. Unless we're not there, we need to evacuate, and that's what we did this last time. what we're looking at with this stuff I gave was just the trailers and, you know, the items we need, a vehicle to pull it. We want all the help we can get, as soon as you told me who you were the other day. I mean, I was like, a long drive, I'm with you.

DHSEM RESPONSE:

Investments in community facilities are eligible through the Post-Disaster Infrastructure Investment Program. It is recommended that you contact a local government partner, as the program is specifically available to local units of government. Non-profits may also apply to the Disaster Resilience Planning Program, to develop long-term plans related to disaster resilience. Your organization may be eligible to seek these planning funds, which can support long-term resource coordination related to the needs you identified.



PUBLIC COMMENT: *Received from Kristine Lynn of Chaves County on 4/17/2025 via in person comment (Chaves County).*

Does that fall into the county infrastructure? I think if they lowered the entrance on the relief [drains], the road wouldn't be so flooded all the time. With that being, would that house qualify for being raised? Because if they don't fix that road it is going to flood again. It seems like all of the other houses are higher.

DHSEM RESPONSE:

Yes, relief drainage on roads and bridges will be eligible for funding under the Post-Disaster Infrastructure Investment Program. Disaster damaged homes that served as the primary residence of the owner-occupant pre-disaster may be eligible for elevation as a mitigation strategy under the New Mexico Home Recovery Program, specifically mitigation funding included in this allocation. The goal is to target both public infrastructure needs and private primary resident's needs through these programs for long-term mitigation.

PUBLIC COMMENT: *Received from Matthew Schrepper of Chaves County on 4/23/2025 via Zoom (Chaves County).*

Do you know if this will help with infrastructure on an individual's property (private property). I lost my bridge for access to my property.

DHSEM RESPONSE:

The Post-Disaster Infrastructure Investment Program funded through CDBG-DR will provide capital investments for infrastructure projects addressing disaster impacts and enhancing post-fire watershed stabilization in disaster-affected counties. Per HUD regulations and the Action Plan, CDBG-DR funds generally cannot be used for private roads, unless the private road serves as the primary access route for multiple homes, particularly if the road's condition threatens health and safety or impedes emergency response, and there is a clear demonstration that repair serves a public purpose, especially for LMI households. DHSEM will evaluate eligibility for private road assistance on a case-by-case basis. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Gerardo Sanchez of Lincoln County on 4/29/2025 via written comment (Lincoln County).*

We are a bit worried that our location will be affected time and time again. Hopefully the plan the village has for the town and in our case Gavillan Rd will help. So far, the bridge is wrongly made making the debris getting stuck and the water overflowing spreading to the baseball field and flooding all of our homes near by. Leaving in a pool side it's not my idea of safety for my family so I would appreciate your help. Thank you.

DHSEM RESPONSE:

The Post-Disaster Infrastructure Investment Program will target projects that remove debris and repair damage with mitigation to lessen the impact of future disaster events.



Should a resident find their home in a flood zone, as established in the flood zone analysis and report the Village of Ruidoso will release, the New Mexico Home Recovery Program cannot be used to fund acquisition of new property. However, if residents are able to acquire new property outside the flood zone, they may be eligible to apply for funding for construction of a new residence.

7.11.9 Other Comments (22 comments)

PUBLIC COMMENT: *Received from Michael Luzier of Home Innovation Research Labs on 4/3/2025 via email submission.*

On behalf of Home Innovation Research Labs, I request that DHSEM amend the State of New Mexico Community Development Block Grant-Disaster Recovery (CDBG-DR) Action Plan to cite the specific Energy Efficiency and Green Building Programs included within the HUD Funding Notice. Recognition of Green and Resilient Building Programs Section 6.2.6.2 Green and Resilient Building Standards specifies that all rehabilitation, reconstruction, and new construction must be certified to one of the following programs:

- ENERGY STAR
- Enterprise Green Communities
- LEED
- ICC 700 National Green Building Standard
- U.S. EPA Indoor airPLUS
- Equivalent or higher New Mexico energy efficiency standards
- Any other equivalent comprehensive green building standard program acceptable to HUD.

We request that DHSEM remove ENERGY STAR, U.S. EPA Indoor airPLUS and “equivalent or higher New Mexico energy efficiency standards” from the list of recognized green building programs, as these are neither comprehensive green building programs nor recognized by HUD as meeting the green building requirement for CDBG-DR funded projects. ENERGY STAR, EPA Indoor airPLUS, and “equivalent or higher New Mexico energy efficiency standards” focus exclusively on energy efficiency or indoor environmental quality, whereas all other listed green building programs cover multiple aspects of sustainable construction, including site selection, resource efficiency, energy efficiency, water efficiency, indoor environmental quality, and operation and maintenance. All other included programs are comprehensive green building programs recognized by HUD for CDBGDR in their 2022 and 2023 Fifth CDBG-DR Notice. Comprehensive green building programs support true housing resiliency because of their focus on practices favoring moisture management, improved durability, resilient design and higher-strength materials, and they also ensure that buildings are designed to support the comfort and health of residents. Flood relief for victims only.

DHSEM RESPONSE:

The State will review this section of the Action Plan and has verified its alignment with HUD-recognized comprehensive green building certification programs, such as Enterprise Green Communities, LEED, and ICC 700 National Green Building Standard.



PUBLIC COMMENT: *Received from John Grogan on 4/8/2025 via written comment (Chaves County).*

The funds are needed and appreciated.

DHSEM RESPONSE:

Thank you. Your comment has been received and recorded.

PUBLIC COMMENT: *Received from Ed Heldenbrand of Chaves County on 4/8/2025 via in person comment (Chaves County).*

Has the money have been funded yet? The state will pay for half of the short fall. What legislation does this cover?

DHSEM RESPONSE:

Yes, the funding has been awarded, though it is still in the HUD review and approval process before it will be available for administration by DHSEM. On January 7, 2025, HUD allocated \$137.1 million in CDBG-DR funds to New Mexico for recovery from the 2024 disasters. These funds are now available and are being managed by DHSEM through programs for housing, infrastructure, and planning. The funding is authorized by Public Law 118-158 (*Further Continuing Appropriations and Disaster Relief Supplemental Appropriations Act, 2025*) and governed by HUD regulations 90 FRN 4759 and 90 FRN 1754. The Action Plan does not include a provision for the state to pay 50% of shortfalls. However, CDBG-DR funds can be used to help cover the local match for FEMA Public Assistance projects, where applicable through the Post-Disaster Infrastructure Investment Program.

PUBLIC COMMENT: *Received from Art Roberson of Chaves County on 4/8/2025 via in person comment (Chaves County).*

What we are being told is correct and they have genuinely good hearts. We are looking at the problem the wrong way, who or what is responsible for the initial act? If the city or county is at fault then there needs to be a class action suit, and we need to sign a petition. We need to ban together as a community and put pressure on State and Local government. The sales tax just went from 7.9% to 8.2%, so we are essentially paying for our own damages. These people (State) are trying their best but it's not good enough. They are banking on not everyone following through.

DHSEM RESPONSE:

The scope of this Action Plan does not include evaluation of causality related to the DR-4843 or DR-4795 disasters. It does detail identified impacts and associated unmet needs requiring assistance through CDBG-DR funding, which can be found in the aforementioned sections of this document.

PUBLIC COMMENT: *Received from Missy Holman of Chaves County on 4/8/2025 via in person comment (Chaves County).*

My family currently works in the construction industry. There are issues with the quality of licensed contractors is this going to be an issue. To get work done was backed up prior



to the flood and it is really backed up now. What will be the process to get the work done? It will be hard for smaller contractors to help as they need to be approved by FEMA.

DHSEM RESPONSE:

The 2024 CDBG-DR Action Plan acknowledges that workforce shortages and contractor capacity issues are a real challenge in New Mexico's recovery, particularly in rural areas affected by the 2024 wildfires and floods (see section 2.2.8.1). The New Mexico Home Recovery Program, which will manage housing repair and reconstruction under CDBG-DR, is being designed to support quality control while expanding access to qualified contractors. DHSEM will use a competitive selection process to establish a contractor pool with state-level oversight to create greater access and high construction standards (see section 4.2). Contractors do not need FEMA approval to work on CDBG-DR-funded projects, but they must follow HUD procurement and licensing requirements. Efforts are also underway to include local, small, and minority-owned businesses in the rebuilding process. The program will provide technical assistance to help smaller contractors meet the necessary requirements and participate effectively. DHSEM is actively working to streamline processes so recovery can move forward without compromising quality or local involvement.

PUBLIC COMMENT: *Received from Chad Cole of Chaves County on 4/8/2025 via in person comment (Chaves County).*

Team is doing a great job – FEMA and Homeland Security – of putting the residents first in Roswell Chaves County. It's good to see how the funds have initially been allocated. We will learn more if this works for the community but it's nice to see it going to the residents.

DHSEM RESPONSE:

Thank you. DHSEM is committed to working closely with the City of Roswell and other impacted jurisdictions to coordinate assistance for disaster-impacted residents.

PUBLIC COMMENT: *Received from Karen Joyce of Lincoln County on 4/9/2025 via in-person comment at ENMU Ruidoso, NM (Lincoln County).*

You said that you were going to have FEMA come in. Based on this, you will have another even coming in April? Will you bring FEMA for that to hear our complaints?

DHSEM RESPONSE:

DHSEM works closely with FEMA and other federal partners to coordinate recovery efforts. As outlined in section 1.6, DHSEM collaborates with FEMA to ensure that assistance is complementary, especially where gaps remain after FEMA Individual Assistance or Hazard Mitigation programs. Public engagement is a key part of CDBG-DR implementation. DHSEM is committed to ongoing public meetings and outreach as programs are launched and updated. While FEMA may not be present at all events, concerns and complaints shared during CDBG-DR hearings are documented and used to shape program delivery and coordination with partner agencies. Public participating in



upcoming CDBG-DR events is encouraged, and we will share your request for FEMA's presence with appropriate recovery leadership.

PUBLIC COMMENT: *Received from Francisco Martinez of Chaves County on 4/9/2025 via written comment (Chaves County).*

I support the state's action plan. I was and still am affected by the floods and have lost everything.

DHSEM RESPONSE:

Thank you. Your comment has been received and recorded.

PUBLIC COMMENT: *Received from Joaquin Vega of New Mexico on 4/12/2025 via written comment (Statewide).*

Money needs the money.

DHSEM RESPONSE:

The Action Plan was developed to ensure that CDBG-DR funds are directed to the communities and recovery priorities with the greatest unmet needs. This includes housing, infrastructure, and planning efforts in areas severely impacted by the 2024 disasters. DHSEM is committed to ensuring that funding reaches residents and local governments who need it most, particularly in the HUD-designated MID counties of Lincoln and Chaves, as well as other eligible areas across disaster-impacted areas of the state.

PUBLIC COMMENT: *Received from Tim Jennings of Chaves County on 4/14/2025 via written comment (Chaves County).*

Flood relief for victims only.

DHSEM RESPONSE:

All activities funded through the CDBG-DR grant must comply with HUD's requirement that assistance has a demonstrable "tie-back" to the federally declared disasters. This means that only residents whose homes were directly impacted by the 2024 flood or wildfire events will be eligible for assistance through the New Mexico Home Recovery Program. This requirement ensures that funds are used solely to address unmet needs resulting from the specific disasters covered by the federal declarations.

PUBLIC COMMENT: *Received from Heidi Gray of Chaves County on 4/17/2025 via in-person in Hagerman (Chaves County).*

Is that low to moderate income national or New Mexico?

DHSEM RESPONSE:

The definition of Low- to Moderate-Income (LMI) used in the CDBG-DR program is based on national standards established by the U.S. Department of Housing and Urban Development (HUD). Income thresholds for this program are adjusted for each region based on the local Area Median Income (AMI). Therefore, eligibility is determined using



HUD's income limits for New Mexico counties, ensuring that assistance is targeted to households with incomes at or below 80% of the AMI in their respective areas.

PUBLIC COMMENT: *Received from Paula Land of Chaves County on 4/23/2025 via in-person comment (Chaves County)*

From what I am understanding, these programs will be based on income?

DHSEM RESPONSE:

Yes, income is a factor in many of the programs funded through the CDBG-DR Action Plan, particularly the New Mexico Home Recovery Program, which prioritizes assistance for LMI households, in alignment with HUD requirements. At least 70% of total program funds must benefit LMI individuals or families. However, eligibility is not based solely on income. Other factors—such as, but not limited to, the extent of disaster-related damage, whether the property was a primary residence, and the location of the home—also play a role in determining eligibility.

PUBLIC COMMENT: *Received from Kenya Fontanez of Chaves County on 4/25/2025 via written comment (Chaves County).*

It's a great community program that will allow the affected counties to revitalize and promote growth for future generations.

DHSEM RESPONSE:

Thank you. Your comment has been received and recorded.

PUBLIC COMMENT: *Received from Martina Chavez of Lincoln County on 4/25/2025 via Zoom comment (Lincoln County).*

I have a few questions. Did you state when applications will be open? And when they become available, will it just be one application or will there be different applications for each program? And how will we know if we will be eligible for the housing program? Also, I know that you said the programs covered housing and infrastructure, but there is a lot of important natural vegetation and growth that has been damaged? How will that loss of natural vegetation be addressed? Also, I don't know how much you work with the Village and the County, but the permitting process is making it very difficult for those who lost their homes and want to rebuild. Many people are wondering with the delays if they will even be able to rebuild. I don't know if you can address that.

Right now, some funds are being given out and the state is taking care of the contractors, but some people are trying to take care of it on their own. Will those of us who are doing this on our own be disqualified? Funds are needed sooner, but will we be penalized for trying to rebuild on our own? We have insurance that paid out, but the payment was nowhere near equal to the replacement cost.

Could this program cover the gap? Right now, with the FEMA assistance, if you apply, the FEMA appraisers in Ruidoso are appraising way under the actual appraisal value and then FEMA is denying the application due to their low appraisals. Can anything be done about this?



DHSEM RESPONSE:

A date for the opening of applications has not been set yet but will occur after HUD reviews and approves the submitted Action Plan. The only application that will be open to residents will be that of the New Mexico Home Recovery Program. Eligible projects are detailed in the Action Plan available for the public on the DHSEM website. Resident eligibility will be determined based on the following eligibility criteria:

- **Disaster Impact:** The applicant's home must have sustained damage directly related to either DR-4795 or DR-4843.
- **Primary Residence:** The applicant must be seeking assistance for their primary residence. Homes that are not the primary residence of the owner are not eligible for assistance via this CDBG-DR funding.
- **Geographic Location in MID Area:** The damaged property must be located within a HUD-designated MID area, specifically within Lincoln County or Chaves County, New Mexico.
- **Income Threshold:** The household must have an income at or below 120% of the Area Median Income (AMI), as defined by HUD income guidelines.

Priority will be given to those applicants whose income is considered low-to-moderate, defined as 80% of the area median income, as published by HUD. Replacement or enhancement of vegetation on public lands may be an eligible project under the Post-Disaster Infrastructure Investment Program if the project is deemed to further mitigation efforts to lessen the impact of future disasters. Residents who have pursued other funds for rebuilding, restoring, or otherwise rehabilitating their home will still be eligible for the New Mexico Home Recovery Program and the program may be utilized to cover gaps in funding for home rebuilding/restoration/rehabilitation. FEMA Individual Assistance Claims are not under the purview of this project. However, a Disaster Case Manager may aid in navigating and appealing such claims. DHSEM referred this resident to the State Disaster Case Management Team; all residents with disaster recovery needs are encouraged to contact the State Disaster Case Management Team at 505-670-4662.

PUBLIC COMMENT: *Received from Miraha Cazares of Eddy County on 4/28/2025 via written comment (Eddy County).*

It's good

DHSEM RESPONSE:

Thank you. Your comment has been received and recorded.

PUBLIC COMMENT: *Received from Troy Smotherman of Lincoln County on 4/28/2025 via in-person comment (Lincoln County).*

Excuse me—what is considered low income? What is moderate income? Temporary housing from our church helped hundreds of people. There was no plan to manage this. We spent thousands of dollars privately. There was very little coordination or collaboration. We had to figure out where to drop off food ourselves. I'm disappointed in



the local government, FEMA, and the Red Cross. We didn't have any state or city help—we just got together and took care of the people of Ruidoso.

We know our communities and we take care of our own. We housed around 300 people the first night and about 550 people over the course of a week. That was just our church—Church on the Move. We had to get a temporary housing permit from the city to open one of our properties to shelter people for multiple weeks. We fed and cared for them, but there was no plan—none. That first night we went to Sam's Club and bought everything we could. We had 137 people with dogs, cats, even rabbits sleeping on the floor of our church. But again, there was no disaster plan.

I don't know what happened. I know in other cities they opened universities, fairgrounds, and other sites, but I didn't see anything like that here. We funded everything privately. And if something like this happens again, we'll probably spend half a million in private funds. We still have \$60,000 we want to give to Ruidoso. We can't find anyone to give it to. If someone in this room needs help, we'll help—without red tape. We've tried contacting people. We helped three individuals already, but again, there was no plan.

We also supported flood recovery in Chaves County—spent thousands of dollars and shipped over \$200,000 in goods. Every week we sent \$14,000 worth of water and supplies. But we couldn't find any public or government partners. We ended up working with the Elks Lodge and another church.

There was very little organization. We had to locate private drop-off points ourselves. There needs to be collaboration. We reached out to many people and agencies, but there still doesn't seem to be a real plan. We're working with our local government in Chaves County to help people who lost homes, but I'll be honest—we're disappointed in local government. If this is just going to be another meeting with more hoops to jump through, and all we hear is "can't," then we'll just keep doing what we're doing to help people and move on.

If the government wants to truly help, it needs to be more efficient, more productive, and better organized. These systems have to be in place before a disaster, not built in the middle of one. We've been part of two major disasters—Chaves County and now here. We worked really well with our city in Roswell. The mayor knows us personally. That's why I question whether all funding should go through the state. Local entities know better. We know who's truly in need and who's not. Maybe funding should go directly to city councils—like Ruidoso and Roswell—so they can distribute it to the people who actually need it. We know who to pay and who not to pay. That's what it came down to.

When people came down the highway after evacuating, there were no federal personnel directing them where to go. We just stepped in to help. Highway 70 westbound was shut down, and we were suddenly housing over 400 people with their animals.

The city also helped hundreds of people, and we all worked together, but without any help from the state or federal government. If they really want to help, they should give the money to the cities and let us manage it.



We ran food and water up here for three and a half months. We helped our own, and we took care of our own. Ruidoso was helped by Roswell, and then later, people from here gave back to Chaves County.

I think the state and federal governments need to trust local governments. There need to be long-term, dependable partnerships. We can't predict these disasters. Who thought we'd see a 100-year flood? But we need systems in place so certain actions happen automatically when disaster strikes—regardless of who is in office.

We had to buy out all the sand in the area just to care for 300 people. We supplied needs for both the city and the university. But the money is too tied up in bureaucracy. Our people are still suffering because they simply don't have enough money.

DHSEM RESPONSE:

Your efforts to assist displaced residents and coordinate emergency housing, food, and water distribution reflect the vital role that local organizations play in disaster response. As defined in section 4.1 of the Action Plan, low- and moderate-income (LMI) households are those earning up to 80% of the Area Median Income (AMI), adjusted for household size. These limits are published annually by HUD. For example, in 2023, a family of four in Lincoln County qualified as LMI if their household income was \$60,000 or less.

While this CDBG-DR allocation does not include funding for temporary housing programs, the Action Plan notes DHSEM is coordinating with FEMA and other partners to address interim housing needs. The New Mexico Home Recovery Program is focused on permanent housing solutions such as home repair, reconstruction, and replacement. Eligibility is based on factors including income, pre-disaster homeownership, and use of the property as a primary residence.

The Action Plan also invests in infrastructure resilience and includes the Post-Disaster Infrastructure Investment Program, which provides funding for local governments to address disaster-related infrastructure needs. Funds will be allocated to and administered by local governments based on that knowledge of community needs. While CDBG-DR funds cannot reimburse private costs or directly fund emergency response activities, DHSEM is committed to continuing close collaboration with local governments and community organizations to ensure recovery efforts are responsive and community-driven.

All CDBG-DR funds must be administered in accordance with HUD regulations, including those related to eligibility, duplication of benefits, and financial accountability. While these funds cannot be sub-granted to individuals or private entities, DHSEM encourages local governments to apply for available infrastructure and mitigation funding and is working to strengthen systems for local engagement in recovery decision-making.

PUBLIC COMMENT: *Received from Shawn Kelly of Lincoln County on 4/28/2025 via in-person comment (Lincoln County)*

We shipped goods up here for three and a half months afterwards. I think that was a kind of a hole in the planning process as well. But, you know, the place that we talked to, there didn't seem to be a lot of communication to people that those things were nearby. Yeah,



exactly right. They had the same kind of people showing up and so then they started driving around in neighborhoods and knocking on doors. And, I mean, it was, you know, what do you do when 10,000 people must hit the highway?

DHSEM RESPONSE:

While CDBG-DR funding cannot reimburse entities for privately donated goods or volunteer-led distribution efforts, the Action Plan does prioritize long-term recovery planning and infrastructure investment, which includes improving resilience and local capacity to manage future disasters. DHSEM is also working to enhance coordination mechanisms between government entities and local partners to improve the flow of information, resources, and assistance during and after emergencies.

PUBLIC COMMENT: *Received from Sherryl Stovall of Lincoln County on 4/28/2025 via in-person comment (Lincoln County)*

I live in the county. What are you going to do to prevent what we're about to face again? You've mentioned different programs—but where does prevention actually kick in? It's my aunt's home—we're talking about her store. She didn't get any damage last time, but everything flooded upriver from her, so next time it could easily flood her house. They applied for assistance, and FEMA didn't help. We helped personally, out of our own pockets. That's what I mean—what are we doing for prevention? I just saw that they dug the river near my house four feet deep, but they narrowed it, and it's right next to village-owned property where they could have widened it—but they didn't. Where is the logic or mercy in that? What are they going to do when the monsoons hit? Because I hear they didn't even dig the ponds they said they would. And above Eagle Creek, I know that NRCS was able to secure Emergency Watershed Protection assistance for private land for the first time ever—but the National Forest above Eagle Creek didn't receive anything. So where is the buffer? Where is the real prevention to stop this from coming back down the mountain? I've been told that we're going to keep getting hit for five years. And I was told directly by FEMA that they wouldn't help with one of my properties because it's a rental and not my permanent residence. They flat-out told me I don't qualify for help.

DHSEM RESPONSE:

The Action Plan acknowledges that disaster recovery must be paired with forward-looking risk reduction, particularly given the recurring nature of post-fire flooding and monsoon-related impacts in this region. In response, the Plan includes a Post-Disaster Infrastructure Investment Program designed to fund eligible projects such as drainage improvements, watershed stabilization, levee work, and culvert or bridge redesigns—especially when such investments reduce future risk in HUD-identified MID areas. In addition, DHSEM is working in coordination with federal and state partners to support watershed restoration and slope stabilization efforts. These activities are intended to complement local and private mitigation initiatives and provide upstream protection to downstream communities. This includes coordination through a FEMA Hazard Mitigation Grant Program-funded Watershed Restoration Plan, to holistically assess and address impacts in the upper watershed to prevent future flooding. While rental properties are not



eligible for direct assistance under the current New Mexico Home Recovery Program, DHSEM recognizes the importance of mitigation strategies that protect entire communities, including those with a mix of permanent and non-permanent residences. Local governments are encouraged to submit infrastructure proposals where there are documented risks to public safety, property, and critical access routes. DHSEM has referred this resident to the State Disaster Case Management Team for further assistance. All residents with disaster recovery needs are encouraged to contact the DCM Team at 505-670-4662 to explore available resources and receive one-on-one guidance.

PUBLIC COMMENT: *Received from Mark Stockton of Santa Fe County on 4/30/2025 via written-in comment (Santa Fe County).*

COMMENTS WITH REGARD TO THE STATE OF NEW MEXICO FIRE AND FLOOD DISASTER RECOVERY ACTION PLAN

These comments are offered with respect to the New Mexico Home Recovery Program which is designed to provide direct services to rehabilitate, reconstruct, and provide newly constructed housing for residents affected by federally declared disasters in Lincoln County.

As noted in the Plan, the number of homes damaged or destroyed by the fire & flooding in Lincoln County was substantial. In addition, many disaster victims were uninsured (especially in the case of flooding) or significantly underinsured.

There is a provision in the U.S. tax code - part of the code since its inception - that allows victims to recover unreimbursed losses resulting from federally declared disasters as deductions from their federal income taxes. Funds can be accessed quickly by amending the return for the year prior to the event, and unused losses are carried forward until they are exhausted. This is the only means by which disaster victims can recover unreimbursed losses in a form that does not have to be repaid, and on which they pay no income tax.

We suggest a means of making this opportunity available to all disaster victims should be included in any comprehensive Disaster Recovery Plan. To qualify, individuals:

- Must have owned the home at the time of the disaster
- Must have used the home as a residence (primary or secondary), and not as a business
- Must be taxpayers
- Must have some cost basis in the property

To file a claim, they must obtain an appraisal that provides a pre-event Fair Market Value (FMV), post-event FMV, and a substantiated estimate of the decline in FMV due to the disaster. The IRS does not accept valuations performed by AVMs such as Zillow, Broker Price Opinions, Tax Assessments, or traditional realtor CMAs. There are other methods of supporting claims, but they are restrictive and have limitations which render them unsuitable for most disaster victims.

The benefit to each individual depends on their tax status and annual income, but in all except a very small percentage of cases, the recovery is significant. Losses range from several thousand to tens of thousands of dollars. The money recovered not only provides



financial help the victims need to begin rebuilding their homes and their lives, but it also helps the community as these dollars begin to circulate.

We suggest the Plan include an allocation for the specific purpose of paying for casualty loss appraisals prepared by Disaster Relief LLC for disaster victims whose homes have been damaged or destroyed by DR-4795-NM, at a rate of \$250 per appraisal. The Community Foundation of Lincoln County has agreed to be the fiscal agent if necessary. Disaster Relief has been in the business of providing Disaster Loss Reports to help victims recover unreimbursed losses since 2018. They have delivered more than 10,000 reports from the Carolinas to Florida, Texas to Colorado, and California to Hawaii. Their reports have never been challenged.

Disaster Relief charges \$250 per report, regardless of the size of the loss or the amount of the recovery. Every \$250 invested in this program returns many times that amount back into the community. This is a very prudent way to leverage a small investment and realize a huge return.

An investment by the State of \$150,000 will provide casualty loss appraisal reports for 600 families whose homes have been damaged or destroyed. If more families qualify to file casualty loss claims, additional monies could be allocated to help them as well so that no family is denied the opportunity to recover unreimbursed losses.

This aligns with the “most critical priority of the New Mexico Recovery Program” which is “to serve disaster- impacted families, by providing much-needed assistance to complete the necessary home repairs and, as necessary, reconstruction or new construction of homes, so that families can return to their place of residence in their community”.

This suggestion/comment has the support of The Community Foundation of Lincoln County.

DHSEM RESPONSE

The Action Plan prioritizes the use of CDBG-DR funds for the repair, reconstruction, and replacement of owner-occupied primary residences with verified disaster-related damage in HUD-designated MID areas. While the Internal Revenue Service’s casualty loss deduction program may offer important tax relief for eligible homeowners, federal CDBG-DR funding cannot be used to reimburse or directly finance tax appraisal services or financial advising. These costs are not an eligible activity under HUD’s current guidelines for CDBG-DR programs. DHSEM will retain this proposal for future consideration and coordination efforts outside of CDBG-DR funding mechanisms, particularly in support of expanding access to multiple forms of recovery support.

PUBLIC COMMENT: *Received from Vidal Gonzales of Rio Arriba County on 4/30/2025 via written comment (Rio Arriba County)*

This comment is made on behalf of the New Mexico Acequia Association. This funding is necessary to help acequias recover from the recent disasters in Rio Arriba and Lincoln County. Acequias are political subdivisions of the state and do not have the capacity to meet the 25% cost share required by both FEMA and NRCS. This CDBG grant is essential to get these acequias operational in order to get rural communities, economies,



and lives back to pre-fire conditions. Please designate a portion of this funding for acequia recovery projects.

DHSEM RESPONSE:

DHSEM acknowledges the severe impacts to acequias due to the 2024 disasters. Therefore, acequias are specifically identified as eligible for the Post-Disaster Infrastructure Investment Program, which includes funding to cover the local cost share for the FEMA Public Assistance program. As a political subdivision, acequias may also seek assistance from the Disaster Resilience Planning Program; as a non-profit, the New Mexico Acequia Association may also be eligible for planning assistance.

PUBLIC COMMENT: *Received from Silvia Colmenero of Chaves County on 5/4/2025 via written comment (Chaves County).*

Yes! We need the help to re-build infrastructure and homes from Roswell NM. We need an investment to prevent the flood again. Thank you all of you to support us.

DHSEM RESPONSE:

Thank you, your comment has been received and recorded.

PUBLIC COMMENT: *Received from Jessica Pouncy of Chaves County on 5/6/2025 via written comment (Chaves County)*

I agree with the idea. *The CDBG-DR funds can be a key resource for rebuilding, rehabilitating or reconstructing housing for low- to moderate-income families. This funding is not just a financial boost; it is essential for restoring stability and security. And *It is vital that we ensure this funding remains designated for housing assistance. *references: Roswell Daily Record newspaper article. May 4, 2025.

https://www.rdrnews.com/opinion/columnists/your-voice-matters-protecting-100-million-for-affordable-housing-in-lincoln-and-chaves-county/article_0dc4fa9c-45c6-42da-a308-4a47a29d8069.html

DHSEM RESPONSE:

Thank you, your comment has been received and recorded.



7.12 Certifications

Certifications waiver and alternative requirement.

Per the Federal Register the State of New Mexico certifies that with its Action Plan:

- a. The State of New Mexico certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan (RARAP) in connection with any activity assisted with CDBG–DR grant funds that fulfills the requirements of Section 104(d), 24 CFR part 42, and 24 CFR part 570, as amended by waivers and alternative requirements.
- b. The State of New Mexico certifies its compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.
- c. The State of New Mexico certifies that the action plan for disaster recovery is authorized under state and local law (as applicable) and that the State of New Mexico, and any entity or entities designated by the State of New Mexico, and any contractor, subrecipient, or designated public agency carrying out an activity with CDBG–DR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations as modified by waivers and alternative requirements.
- d. The State of New Mexico certifies that activities to be undertaken with CDBG–DR funds are consistent with its action plan.
- e. The State of New Mexico certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR part 24, as such requirements may be modified by waivers or alternative requirements.
- f. The State of New Mexico certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 75.
- g. The State of New Mexico certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 or 91.105 (except as provided for in waivers and alternative requirements).
- h. The State of New Mexico certifies that it has consulted with all disaster-affected local governments (including any CDBG-entitlement grantees), Indian tribes, and any local public housing authorities in determining the use of funds, including the method of distribution of funding, or activities carried out directly by the state.
- i. The State of New Mexico certifies that it is complying with each of the following criteria:
 - a. Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas for which the President declared a major disaster pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5121 et seq.).



- b. With respect to activities expected to be assisted with CDBG–DR funds, the action plan has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.
- c. The aggregate use of CDBG–DR funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 70% (or another percentage permitted by HUD in a waiver) of the grant amount is expended for activities that benefit such persons.
- d. The State of New Mexico will not attempt to recover any capital costs of public improvements assisted with CDBG–DR grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless:
 - i. disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or
 - ii. for purposes of assessing any amount against properties owned and occupied by persons of moderate income, the State of New Mexico certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).
- j. State and local government grantees certify that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601–3619), and implementing regulations, and that it will affirmatively further fair housing. An Indian tribe grantee certifies that the grant will be conducted and administered in conformity with the Indian Civil Rights Act.
- k. Each local government receiving assistance from a state grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486.” This certification must be included regardless of whether the State anticipates funding subrecipients.
- l. The State of New Mexico certifies that it has adopted and is enforcing the following policies, and, in addition, state grantees must certify that they will require local governments that receive their grant funds to certify that they have adopted and are enforcing:
 - a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
 - b. A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- m. The State of New Mexico certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster



recovery activities in a timely manner and that the State of New Mexico has reviewed the requirements applicable to the use of grant funds.

- n. The State of New Mexico certifies the accuracy of its Financial Management and Grant Compliance Certification Requirements, or other recent certification submission, if approved by HUD, and related supporting documentation as provided in section III.A.1. of the Consolidated Notice and the State of New Mexico's implementation plan and related submissions to HUD as provided in section III.A.2. of the Consolidated Notice.
- o. The State of New Mexico certifies that it will not use CDBG-DR funds for any activity in an area identified as flood prone for land use or hazard mitigation planning purposes by the state, local, or tribal government or delineated as a Special Flood Hazard Area (or 100-year floodplain) in FEMA's most current flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR part 55. The relevant data source for this provision is the state, local, and tribal government land use regulations and hazard mitigation plans and the latest-issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.
- p. The State of New Mexico certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.
- q. The State of New Mexico certifies that it will comply with environmental requirements at 24 CFR part 58.
- r. The State of New Mexico certifies that it will comply with the provisions of title I of the HCDA and with other applicable laws.

The State of New Mexico acknowledges that any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001, and 31 U.S.C. 3729.



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