



Release Date: 10/19/11
DR-4022-VT NR 054
FEMA News Desk: 802-951-2700
VEM Mark Bosma: 800-347-0488

News Release

FEMA DISASTER ASSISTANCE FOR VERMONTERS WITH INSURANCE

BURLINGTON, Vt.—Even if they have insurance, Vermonters may be eligible for grants from the Federal Emergency Management Agency for losses caused by Tropical Storm Irene.

State and federal officials urge everyone who has homeowners insurance, flood insurance or both to register with FEMA. They may have disaster-related losses their insurance does not cover, such as:

- payments for a temporary rental while a home is being repaired
- repair of a disaster-damaged well or septic system
- repair or replacement of a disaster-damaged vehicle
- personal property and household contents losses
- disaster-related medical or dental expenses
- moving and storage expenses

Those who believe all their losses are covered by insurance are nevertheless encouraged to register before the **November 15 deadline**. FEMA cannot help anyone who discovers an uninsured disaster-related problem — for example, mold — who fails to register before the deadline. Those who register may be eligible for assistance after the registration window closes.

Before FEMA can make grants to those with insurance, the property owner must provide proof of what the insurance covers. This is because FEMA cannot make grants for losses that are already covered by insurance.

“We regret the inconvenience that it may cause people already stressed by a disaster to provide insurance documentation before we can make a decision,” said FEMA Federal Coordinating Officer James N. Russo. “But these rules were created to help us prudently manage taxpayers’ funds and we must follow them.”

Anyone who receives a letter from FEMA saying they are “ineligible” for assistance because they have insurance should be sure to get in touch with FEMA no later than 60 days after the date of that letter to be sure their case is kept open. Applicants may call the **FEMA Helpline, 800-621-3362**, for more information about their individual situation. For face-to-face help, there are disaster recovery centers open in Dover and Waterbury. See below for addresses and operation hours.

After registering with FEMA, while awaiting their insurance settlements, those with insurance should submit the disaster loan application that was sent to them from the U.S Small Business Administration. SBA makes low-interest disaster recovery loans to homeowners, renters, businesses of all sizes and non-profits. The SBA may be able to offer a loan that will provide money for recovery if an insurance claim is delayed or denied. If the claim is paid, the insurance settlement can be used to pay off the SBA loan.

Vermonters who are experiencing delays or difficulties getting the information they need from their insurers or who have other insurance-related issues or concerns can contact Brenda Clark at the Consumer Services Division at the Department of Banking, Insurance, Securities and Health Care Administration at **800-964-1784** in state or **802-828-3302** from out of state.

Register online any time at **DisasterAssistance.gov**. Call **800-621-FEMA (3362)** or **TTY at 800-462-7585**. Users of Video Relay Service (VRS) may call **800-621-3362**. The toll free phone numbers are staffed from **7 a.m. to 10 p.m. seven days a week** until further notice. If needed, multilingual specialists are available. By Smartphone or tablet, use **m.fema.gov**. The registration deadline for **disaster assistance is Nov. 15**.

Disaster Recovery Centers

The two centers below are open Monday through Saturday 9 a.m. to 5 p.m. until further notice:

Dover Town Hall
120 Taft Brook Road
Dover, VT 05341

Waterbury Fire Department
43 South Main Street
Waterbury, VT 05676

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585; or call 800-621-3362 if using 711 or Video Relay Service (VRS).

FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an

SBA loan. However, applicants who receive SBA loan applications must submit them to SBA either through the U.S. Mail, online at <https://disasterloan.sba.gov/ela/>, or to their local Disaster Recovery Center to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

SBA disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities) Monday through Friday from 8 a.m. to 8 p.m. ET; Saturday and Sunday from 9 a.m. to 5:30 p.m. ET or by sending an e-mail to disastercustomerservice@sba.gov. Applications can also be downloaded from www.sba.gov or completed on-line at <https://disasterloan.sba.gov/ela/>.

###