



News Release

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ONE MONTH AFTER IRENE, DISASTER ASSISTANCE REACHES \$16 MILLION

BURLINGTON, Vt. – With one month gone since Vermont suffered a major disaster in Tropical Storm Irene and another month left to register for aid, FEMA has approved more than **\$16 million in assistance to individuals and families.**

“As we continue our work with the state and other partners to help Vermonters recover, FEMA urges anyone who has not registered for assistance to do so before the Halloween deadline,” said Federal Coordinating Officer James N. Russo. “We are here for the long haul, but the sooner you are in the system, the easier it will be to ensure that you get all help you are eligible for.”

FEMA’s registration number is: **800-621-FEMA (3362)**. If you have a speech disability or hearing loss and use a TTY, call 800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 800-621-3362. Online registration is available at www.DisasterAssistance.gov or at FEMA’s mobile website, m.fema.gov for Smartphone or tablet users.

Online registration helps to the time it takes to apply for aid and allows you to check the progress of your application online. The registration deadline for **Individual Assistance grants is Oct. 31**. Cities and towns must register for **Public Assistance** reimbursement, which provides funds to repair public infrastructure such as roads and bridges, by **October 17**.

The approved aid so far includes more than **\$15.1 million in housing grants** to help repair, rebuild or replace housing and for rental assistance, as well as more than **\$900,000 for assistance with other needs**, such as replacement of personal property or medical expenses.

Other numbers:

- **5,882** registrations have been received.
- **2,659** Vermonters have been approved for housing assistance, and **123** have received the maximum Individuals and Households Program award of **\$30,200**. The average housing award is just under **\$6,000**
- **1,187** Vermonters have been approved for temporary rental assistance.

- There are **8** inspectors in the field and **3,921** property inspections to document damage have been completed. The turnaround time for applicants to receive inspections is just under three days.
- **The U.S. Small Business Administration** has issued **5,258** loan applications to homeowners and businesses in Vermont. To date a total of **500** have been returned, and **102** applications totaling almost **\$5 million** have been approved.

Following is a summary of some disaster assistance available:

- **Legal Services.** Those facing legal issues due to Tropical Storm Irene may call **800-889-2047** for free legal advice. Those who qualify for assistance will be matched with Vermont lawyers volunteering their time. Legal assistance may include help with insurance claims, home repair contracts and contractors, building permits, replacement of wills and other legal documents destroyed in the disaster and counseling on mortgage-foreclosure problems and landlord/tenant problems.
- **Disaster Unemployment** is available to those whose jobs were permanently or temporarily lost due to the disaster, including those who are self-employed. Anyone who lost work and lived, worked, or was scheduled to work in a county that has received a federal disaster designation may apply for benefits by calling the Vermont **Department of Labor's Claim Assistance Line at 1-877-214-3330**. The filing deadline for Disaster Unemployment assistance is **October 7, 2011**.
- **Renters** – not just homeowners – who have had damage due to Tropical Storm Irene are encouraged to register with FEMA. Renters may receive grants to replace lost property or if they were displaced from their homes, they may be eligible for funds to help them with temporary rental assistance. These funds are for a limited period until the renter's previous home is again habitable or they find another permanent rental.
- **Well and Septic Repair** assistance may be available for those whose wells were contaminated or septic systems damaged as a result of flooding, including repair or replacement. Funds may be available to pump a septic tank, or reimburse renters forced to vacate their homes due to septic problems.
- **Flooded Basements:** Homeowners who had basement flooding from Tropical Storm Irene are encouraged to register with FEMA because they may be eligible for grants to cover uninsured damage. In situations where families do not use their basements as an essential living space, the agency's ability to assist may be limited. However, residents may be eligible for a low-interest disaster loan from SBA to cover what FEMA cannot.
- **Housing Hotline:** The state and FEMA have established a toll-free number and a fax number to receive calls from anyone who has rental housing available or wishes to offer housing at no cost for Vermonters displaced by the flood. The phone number is **866-330-5286** and the fax number is **540-686-4467**.
- **The U.S. Small Business Administration** provides low-interest disaster loans to homeowners, renters and businesses of all sizes, as well as private non-profit

organizations with property damaged by the disaster. If you are referred to SBA after you register with FEMA, you should fill out the paperwork to see whether the SBA can offer you a loan. *If you do not fill out an SBA packet it may close the door to other FEMA grants.* For more information, call **800-659-2955** (800-877-8339 for people with speech or hearing disabilities). Applications can also be downloaded from www.sba.gov or completed online at <https://disasterloan.sba.gov/ele/>.

- **Economic Injury Disaster Loans:** Small businesses, small agricultural cooperatives, and certain private non-profit organizations of all sizes that have experienced substantial economic injury may be eligible for an Economic Injury Disaster Loan of up to \$2 million to meet necessary financial obligations – expenses the business would have paid if the disaster had not occurred.
- **National Flood Insurance Program:** State and federal officials are encouraging Vermonters to sign up for federally-backed flood insurance. The National Flood Insurance Program offers federally-backed flood insurance to property owners and renters in communities that participate in the program.
 - Vermont communities that have been “sanctioned,” that is, they have not followed the guidelines of NFIP or have been identified as having a floodplain hazard but have not signed up, have until March 31 to file a “resolution of intent.” Until the resolution is submitted, residents in these sanctioned communities may not be eligible for some FEMA assistance. Communities wishing to sign up can contact the Rivers Program at the Vermont Department of Environmental Conservation at **802-241-1554**.
- **Insurance Information:** For questions regarding insurance matters, contact the Consumer Services Division at the Department of Banking, Insurance, Securities & Health Care Administration at **800-964-1784** in state or **802-828-3302**.
- **Eleven Disaster Recovery Centers** are currently open and **3,157** visits have been made to them. Visiting a center is not necessary to receive disaster assistance, but those who would like to speak to a recovery specialist face-to-face can visit one for more information. To find one in your area, go to www.fema.gov/drclocator.

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 loan officers 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/>.

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