



# News Release

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## DISASTER ASSISTANCE TOPS \$26 MILLION IN VERMONT

**BURLINGTON, Vt.** – As winter approaches, Vermont residents and businesses recovering from the damage caused by Tropical Storm Irene have been helped with **more than \$26 million in federal aid**. Those who have been affected by the storm have until **Oct. 31 to register for federal disaster assistance**.

That total includes more than **\$17 million in housing and other assistance grants provided to individuals and families** by the Federal Emergency Management Agency and **another \$9 million in disaster recovery low-interest loans to homeowners and businesses** approved by the U.S. Small Business Administration, officials said.

Of the \$17 million approved so far, nearly **\$16 million went toward housing assistance grants to help repair, rebuild or replace housing and for rental assistance**, as well as more than **\$1 million for assistance with other needs**, such as replacement of personal property or medical expenses.

“The FEMA team has supported the state in its efforts to get all Vermonters whose homes were severely damaged by Irene into temporary housing” said Federal Coordinating Officer James N. Russo. “Many people are staying with family and friends at the moment. But after a few weeks and with winter approaching, what seemed like an acceptable housing arrangement may no longer be. If that is the case, it would be a good idea to apply for temporary rental assistance.”

Vermonters who have already registered with FEMA and reported that they did not need rental assistance will have received a letter saying they are ineligible for assistance.

But if their situation has changed and they can no longer stay with family or friends they should call the **FEMA Helpline 800-621-FEMA (3362)** to report that their circumstances have changed.

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 allows you to check the progress of your application online.

**Following is a weekly wrap-up of disaster assistance by-the-numbers:**

**6,242** registrations have been received.

**2,900** Vermonters have been approved for housing assistance, and **128** have received the maximum Individuals and Households Program award of **\$30,200**. The average housing award is just under **\$6,000**.

**1,248** Vermonters have been approved for more than **\$2 million** in temporary rental assistance.

There are **7 inspectors** in the field and **4,190 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 **5,528 disaster loan applications to homeowners and businesses in Vermont**. To date a total of **647 have been returned**, and **161 applications totaling more than \$9.2 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** assistance is available to those whose jobs were permanently or temporarily lost due to the disaster, including those who are self-employed. To apply call the Vermont Department of Labor's Claim Assistance Line at **877-214-3330**. The deadline has been extended to **November 21, 2011**.
- **Renters – not just homeowners** – who had damage due to the storm 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 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 is 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 their basements flooded 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](http://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 suffering 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 insurance to property owners and renters in communities that participate in the program. President Obama has signed a continuing resolution that includes a provision reauthorizing the NFIP through November 18, 2011.
  - 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.**
- **Five disaster recovery centers** are currently open and **3,787** visits have been made to them and to 7 recently closed centers, as well to mobile centers. Centers will be closed Sunday, Oct. 9 and Monday, Oct. 10, Columbus Day. A mobile disaster recovery center is open in South Royalton from 8 a.m. to 6 p.m., Oct. 7-8. 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](http://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 either through the U.S. Mail, online at <https://disasterloan.sba.gov/ela/>, or 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](mailto:disastercustomerservice@sba.gov). Applications can also be downloaded from [www.sba.gov](http://www.sba.gov) or completed on-line at <https://disasterloan.sba.gov/ela/>.*

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