

# Help for Homeowners with Driveways Damaged from the July 7-21, 2023 Flood

The State of Vermont has compiled the following resources for municipalities to help homeowners with repairing driveways that were damaged or destroyed by the recent flooding in Vermont. The resources provided below can help homeowners with damages incurred due to [DR4720](#) (federally declared disaster for severe storms from July 7, 2023 – July 21, 2023).

## FEMA Individual Assistance (IA)

1. Program Overview: This program provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. Individual Assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts. Assistance is limited to 18 months following the date of the disaster declaration.
2. Applicability: If an individual's home was impacted by the July floods, they live in one of the counties listed below, and they live in an owner-occupied home, they may be eligible for FEMA IA. The deadline to apply is **10/12/2023**.
  1. Caledonia
  2. Chittenden
  3. Lamoille
  4. Orange
  5. Orleans
  6. Rutland
  7. Washington
  8. Windham
  9. Windsor

3. Application Process: The individual homeowner should apply using this link - <https://www.disasterassistance.gov/>

## **SBA Disaster Assistance Program**

1. Program Overview: SBA provides direct financial assistance through low-interest disaster loans to businesses and residents following a federally declared disaster. Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property.
2. Applicability: If an individual's home was impacted by the July floods and they live in one of the counties listed below, they may be eligible for an SBA loan. The deadline to apply is **10/12/2023**.
  1. Caledonia
  2. Chittenden
  3. Lamoille
  4. Orange
  5. Orleans
  6. Rutland
  7. Washington
  8. Windham
  9. Windsor
3. Application Process: Individuals may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **18016**.

## **USDA Rural Development Program – Single Family Housing Repair Loans & Grants**

1. Program Overview: Also known as the Section 504 Home Repair program, this program provides loans to very-low-income homeowners to repair, improve or modernize their

homes or grants to elderly very-low-income homeowners to remove health and safety hazards. The maximum loan amount is \$40,000 and the maximum grant amount is \$10,000.

2. Applicability: To qualify, the individual must be unable to obtain affordable credit elsewhere, have a household income that does not exceed the [very low limit](#) by county, and live in a home that is owner-occupied. Grants are only available to seniors who are 62 years or older. There is **no deadline** to apply.
3. Application Process: Individuals must contact their USDA Rural Development Office listed here to apply for a loan - <https://www.rd.usda.gov/contact-page/vermont-and-new-hampshire-contacts>

## USDA Emergency Watershed Protection Program (EWP)

1. Program Overview: The EWP Program is a recovery effort aimed at relieving imminent hazards to life and property caused by floods, fires, windstorms, and other natural disasters. Public and private landowners are eligible for assistance, but must be represented by their city, county, or State.
2. Applicability: If a municipality has residents who fear that their home or driveway is in imminent threat of damage or destruction, the municipality may apply directly to U.S. Department of Agriculture's Natural Resources Conservation Service (NRCS) or submit proposed projects to the Vermont Agency of Natural Resources (ANR). The deadline to apply is **10/12/2023**.
3. Application Process: Information for municipalities about how to submit a request for assistance is here - <https://www.vlct.org/resource/usda-emergency-watershed-protection-program-ewp-deadline-extended-oct-12th>.

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