FEMA Public Assistance Tips For Vermont Municipalities

Copyright Vermont League of Cities and Towns
Current as of: 11/3/2026

- ***Insurance*** – You do not need to wait for an insurance determination before starting recovery work.

- ***Include everything*** – Include everything you can think of in your damage assessments, even if you think FEMA won't cover it. Let FEMA be the ones to decide that. Also, it is much easier to drop things from an application than it is to add them later.

- ***"Iffy" Projects*** – Include them. They will not jeopardize other projects, and they might get funded!

- ***Non-Profit Fire Departments*** (FDs) – If you have a private non-profit (PNP) volunteer fire department encourage them to apply for PA (not Individual Assistance [IA]). They will likely qualify because they provide a critical emergency service to the town.

- ***Who owns the damaged asset(s) ?*** – In the case of FDs, whether the FD-related expense is claimed under the FD's PA request or the municipality's PA request depends on who owns the asset. If the municipality purchased (holds the title to) a fire truck that it provides to a private non-profit FD, the municipality should list damages to the fire truck in its PA claim.

- ***Municipally owned, Non-Profit operated*** – Municipally owned facilities (ex. libraries, recreation facilities) are sometimes operated, overseen, and/or maintained by a non-municipal entity. If the municipality owns the facility, damages to the facility should be listed in the municipality's PA claim and discussed with FEMA, unless there is an agreement in place that states who the responsible party for any damages is.

Copyright Vermont League of Cities and Towns
Current as of: 11/3/2026

- ***Non-competitive grant*** – Unlike most other grants, PA is non-competitive. If you submit a Request for Public Assistance (RPA) and your project meets the criteria, you get paid.

- ***Volunteer hours*** – Track them all. These "donated" hours for Category A and Category B can count toward the municipality's cost share. You must track the name of person, phone number, dates they worked, and times worked as well as location, equipment used, and scope of work.

- ***Volunteer equipment*** – Track it all. Include the type of equipment and the number of hours it was used. The FEMA Equipment Rates will be applied, and it likely can be counted toward the cost share. See above.

- ***Facility maintenance agreements*** – In some communities, the municipality owns a facility (ex. recreation fields, library) and volunteers assist to maintain the facility. Having maintenance agreements in place that outline roles and responsibilities can be the difference between a successful PA claim and an unsuccessful one.

About PACIF Coverage and Processes

- **Question:** Is there a deadline to file a claim with VLCT PACIF related to the 2023 summer flooding?

Answer: No, there is no deadline, but the sooner you report the claim the better. Payments for damage to covered property within flood zone A or prefixed with A will

Copyright Vermont League of Cities and Towns
Current as of: 11/3/2026

be prorated, and **VLCT PACIF will have to know the extent of damage for all affected members before claim payments will be made**.

- **Question:** Does our insurance claim have to be settled within the FEMA 60-day scoping period to be eligible for federal assistance?

Answer: No, it does not. You need to submit all of your damages to FEMA within the 60-day period to be eligible for assistance, but the status of your insurance claim is not part of the process.

- **Question:** Will we receive FEMA funds prior to our insurance claim being settled?

Answer: Yes, FEMA should begin issuing reimbursements even if your insurance claim isn't settled. Once your claim is settled, you will be responsible to return funds to FEMA for all items that were covered by your insurer.

- **Question:** Should we start hiring contractors and fixing our building/structures prior to our insurance claim being settled?

Answer: Yes, you should follow all FEMA requirements and get your buildings operational prior to your insurance claim being settled. The insurance claim settlement process will take some time to close out. Contact Katie Buckley or Bonnie Waninger if you have any questions about FEMA requirements so you do not jeopardize your funding from FEMA.

- **Question:** Does VLCT PACIF provide coverage for buildings in FEMA designated Flood Zone A or Prefixed with A?

Copyright Vermont League of Cities and Towns
Current as of: 11/3/2026

Answer: The building and contents coverage available under the VLCT PACIF Coverage Document is subject to a sub-limit for buildings located in Flood Zone A or Prefixed with A. Each member has $1,000,000 per occurrence ***subject to a $5,000,000 all-member aggregate***. Due to the size of this event, the aggregate cap will likely be met, resulting in prorated insurance payments. Because of the expected proration, the claim settlement process will take time. VLCT PACIF staff will need to know the total cost of the loss for all members before prorated claim payments will be issued. Covered buildings and contents that are not in a flood zone and automobiles/mobile equipment are not subject to the same aggregate cap and payments are already being made on those.

- **Question:** How do we know if our building is in a FEMA designated flood zone?

Answer: VLCT PACIF staff are reviewing the FEMA flood maps. If any portion of the building is in the flood zone, it is being considered a flood zone property for insurance purposes. If you have questions about how your buildings are classified, please reach out to your VLCT PACIF claims adjuster. Flood map information is also available directly through the FEMA flood Map Service Center. To access that information, visit https://msc.fema.gov/portal/home. Note that not every address has digital information available, so in some cases, actual PDFs of flood maps must be reviewed.

- **Question :** If we had a project scheduled prior to the flood, should we continue with that work?

Answer: Absent special circumstances such as the building being a total flood loss, yes. Any work that is unrelated to the flood should continue as scheduled, and it will not interrupt your FEMA funding or insurance payments.

Copyright Vermont League of Cities and Towns
Current as of: 11/3/2026

Disclaimer: This resource was created by Municipal Operations Support (MOS) staff of non-legal professionals with expertise of the subject matter. It is only intended to provide information and does **NOT** constitute legal advice. Readers with legal questions are encouraged to contact an attorney. The use or downloading of this resource does **NOT** create an attorney-client relationship and will not be treated in a confidential manner. Non-legal questions about this resource can be directed to MOS staff at mos@vlct.org.

Publication Date

11/10/2023

Copyright Vermont League of Cities and Towns
Current as of: 11/3/2026