Maximize Your Eligibility for Disaster Damage Repair Expense Funds

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Although every storm does not result in a disaster declaration making repairs eligible for reimbursement from the Federal Emergency Management Agency (FEMA), the Federal Highway Administration (FWHA) and/or State Emergency Relief and Assistance Fund (ERAF), it is important to take steps to position your community to be eligible for reimbursement for expenses incurred during storm events in case funding does become available. It is not unusual for a disaster declaration to take several days, weeks or months.

Advance Planning for Emergency Events - FEMA PA and ERAF

- **Update your Local Emergency Management Plan (LEMP)**(opens in a new tab) after Town Meeting but before June 1. There are updated requirements for the LEMP in 2025(opens in a new tab).

- **Maximize eligibility for reimbursement from the State's Emergency Relief and Assistance Fund (ERAF)**(opens in a new tab)**,** which provides State funding to match Federal Emergency Management Agency (FEMA) Public Assistance (PA) (opens in a new tab) funds after federally-declared disasters.
    - As of early April 2025, FEMA grant assistance (like most federal agencies) is currently under review. Previously, eligible public costs were reimbursed by federal taxpayers at 75%.
    - Through ERAF, the State of Vermont contributes an additional 7.5% toward the costs. For communities that take specific steps to reduce flood damage **the State will contribute 12.5% or 17.5%** of the total cost.
        - **12.5% - eligible communities have adopted four mitigation measures:**
            - National Flood Insurance Program - Participate or have applied

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- Town Road and Bridge Standards - Adopt standards that meet or exceed the 2013 template in the current: VTrans Orange Book: Handbook for Local Officials(opens in a new tab)
- Local Emergency Management Plan - Adopt annually after town meeting but before June 1
- Local Hazard Mitigation Plan - Adopt a FEMA-approved local plan (valid for five years) or have a draft plan that has been submitted to FEMA Region 1 for review.

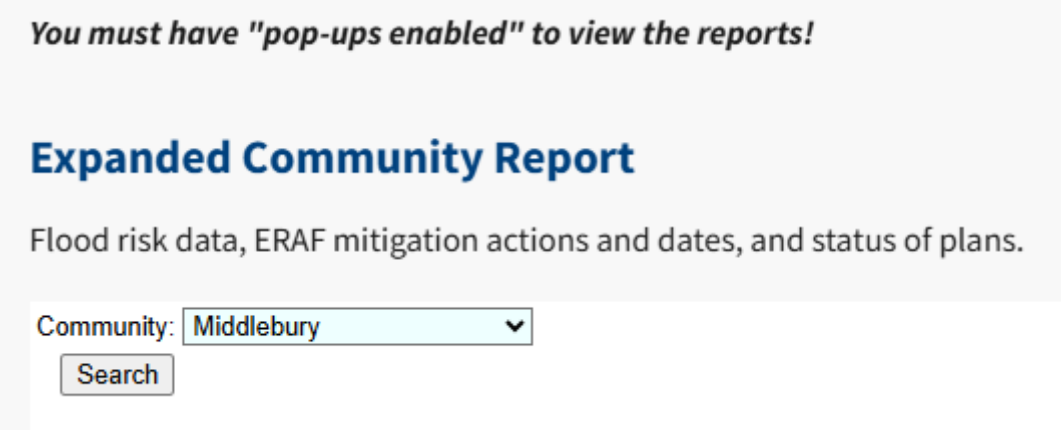
- **17.5% - eligible communities also**
  - **Protect river corridors** from new encroachment; or
  - **Protect flood hazard** areas from new encroachments and participate in the FEMA Community Rating System.

Learn more about the ERAF 17.5% Criteria(opens in a new tab)

Check Your Community's ERAF Percentage

To check your community's ERAF percentage

1. Visit the State of Vermont's Flood Ready website,
2. Scroll down to "Expanded Community Report"
3. S



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More Steps You Can Take to Plan Ahead for Emergency Events

- **Adopt federal-fund-compliant policies for procurement and conflicts of interest.** Sample policies are available on the Flood Recovery page.

- **Consider entering into prepositioned contracts**(opens in a new tab) for emergency repair work. FEMA encourages the use of these contracts noting, "The use of prepositioned contracts allows applicants to conduct a deliberate procurement process outside of the pressure and immediate demands of a disaster. It also helps to ensure that applicants have contractors ready to perform work quickly after an incident occurs when needed most." Contact VLCT's Municipal Operations Support Team's Project & Funding Specialist(opens in a new tab) for additional information about this important tool.

- **Develop federal-funding-compliant contract documents.** Coming soon! VLCT staff is in the process of updating sample contract documents to reflect recent changes in federal contracting requirements. Updated documents will be posted on the Flood Recovery page,

- **Review cash on hand and reserves.** Reimbursement from FEMA, if any, can take more than a year to receive. Will you have funds on hand to pay for repair expenses? If not, be prepared to contact your banking institution and VLCT's Government Finance Specialist (opens in a new tab)to discuss available options.

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During the Emergency Event

Document all damages. Immediately photograph, measure (in linear feet/cubic yards), and record all damages your organization or community experienced, including costs related to responding to the event (labor, equipment, materials, volunteer hours). The more documentation you capture, the easier it will be to present a detailed narrative to the Federal Emergency Management Agency (FEMA) and secure reimbursement from its Public Assistance (PA) Program. **See Disaster Response Documentation Tips.**

1. Save records of invoices, purchase orders, and other procurement documentation;
2. Create a detailed spreadsheet or list of items that were lost or rendered unusable;
3. Keep a list of specific addresses and buildings that were damaged, including what type of damage each site incurred.

Federal Aid Highways. Funding for repair of damage to Federal Aid Highways differs from FEMA Public Assistance. For road damage, check the Vermont Agency of Transportation's Federal Aid Highway Maps. VLCT published an article on FHWA ER funding(opens in a new tab) that explains the program basics. The Resources section at the bottom of the pages includes a list of documents FHWA requires.

NOTE OF CAUTION: *Several Towns have not realized that lesser roads linked to state and federal highways were included in the Federal Aid Highways classification before making repairs, which jeopardized funding for the repairs. Please be sure to check the VT Agency of Transportation's map and contact your District Transportation Administrator (opens in a new tab) in advance of the repair of damage on Federal Aid Highways! FHWA and FEMA programs have different rules and requirements.*

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Buildings, Equipment & Facilities. Collect all of the above information **AND,** if insured through the VLCT Property & Casualty Intermunicipal Fund (PACIF), file a claim or contact us at 800-649-7915. Providing prompt notice and maintaining close communication with adjusters can shorten the amount of time it takes to receive payment for covered losses.

Conduct Emergency Protective Measures. Do not wait for FEMA funding to conduct necessary measures to protect your community. FEMA PA does not provide funds upfront. If the repair or measure is **cost-reasonable and necessary** to save lives and protect the community, you may procure contractors if needed, carry out the repair, and document the expense immediately. If your community needs to secure funding to cover the emergency expenses, certain loan expenses are reimbursable as part of the PA process.

Attend the State's Applicant briefing. If a disaster is declared, Vermont Emergency Management (VEM) will hold a briefing for all Applicants interested in securing reimbursement through PA. This briefing will contain information around key deadlines to keep in mind for your recovery process. Check Vermont Emergency Management's Flood Resources(opens in a new tab) page for information about Applicant briefings.

VLCT's Flood Recovery Page provides complete information about FEMA's Public Assistance Program, the Emergency Watershed Protection Program (USDA), Emergency Relief Program for Federal-Aid Highways (FHWA), and filing claims with PACIF.

Thank you to Vermont Emergency Management, VLCT's Municipal Operations Support Team and VLCT PACIF staff for providing the technical expertise and resources used to develop this resource.

Publication Date

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Current as of: 11/9/2026

04/25/2025

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Current as of: 11/9/2026