

# What to Expect After You Apply for FEMA Assistance

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If you live in Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham or Windsor counties and were affected by the July severe storms, you may be eligible for FEMA assistance.

FEMA assistance is intended to kickstart your recovery. It may include grants to cover lodging while you're displaced, repairs to make your home habitable, and other disaster-related needs such as replacing essential household items, childcare, medical, dental and funeral expenses.

## Your Next Steps

If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance, so the agency needs to see what your insurance covers in order to process your application.

FEMA may refer you to the U.S. Small Business Administration (SBA) to apply for a long term, low interest disaster loan. Once FEMA refers you, you should submit the application as soon as possible. SBA loans are the largest source of federal recovery funds for survivors – and applying for an SBA loan also allows FEMA to consider you for other types of assistance. It's free to apply, and you don't have to accept the loan if you're approved.

If you reported damage to your home, FEMA will call you to set up a home inspection. Staff may call from an unknown or restricted number – it's important to pick up to schedule the inspection. The inspector will only visit when you, your co-applicant, or another person you designate in writing is present.

## Your Determination Letter



You will receive a letter from FEMA either by mail or email, based on the preference you indicated when you applied. The letter will explain whether FEMA has found you eligible for assistance, how much, and how the assistance must be used.

**If your letter says you're ineligible, it does not mean you're denied.** The letter will explain how to appeal the decision if you do not agree with it. For an overview of the appeal process, visit [How Do I Appeal the Final Decision? | FEMA.gov](#).

## Help is Available

For in-person help with any step of this process, visit a Disaster Recovery Center, where specialists from FEMA and the SBA can answer questions, help submit documents and guide you through the appeals process. Centers are open in impacted areas across the state – to find one near you, visit [fema.gov/drc](#).

If you are feeling emotional distress, the U.S. Department of Health and Human Services' Disaster Distress Helpline is available at **800-985-5990**. This toll-free, multilingual crisis support service is open 24/7, operated by the Substance Abuse and Mental Health Services Administration. American Sign Language users can contact the helpline through videophone at **800-985-5990**, or by selecting the "ASL Now" option on the website at [DisasterDistress.samhsa.gov](#).

To apply for assistance, visit [DisasterAssistance.gov](#), download the [FEMA App](#) from the Apple App Store or Google Play Store, or call FEMA's toll-free helpline at **800-621-3362**. Language translation is available; if you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available.

This fact sheet can be found online at [What to Expect After You Apply for FEMA Assistance | FEMA.gov](#).



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For the latest information about Vermont's recovery, visit [fema.gov/disaster/4720](https://fema.gov/disaster/4720).  
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