

More Federal Programs That Can Help You Recover

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Vermont residents affected by July's floods have many options to kickstart their recovery.

FEMA

FEMA grants can help pay for home repairs, rent while you're displaced, personal property losses, medical expenses and other disaster-related needs not covered by other sources. To apply for FEMA assistance, visit DisasterAssistance.gov, download the [FEMA App](#) or call the FEMA Helpline at **800-621-3362**. 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.

U.S. Small Business Administration

Disaster loans from the U.S. Small Business Administration (SBA) are the largest source of federal disaster recovery funds for survivors. SBA offers long-term, low-interest disaster loans to homeowner, renters, businesses of all sizes and, private nonprofit organizations, homeowners and renters.

SBA disaster loans have very favorable terms with fixed interest rates, automatic 12-month payment deferment with 0% interest for the first 12 months.

Disaster loans can be used to make property improvements that eliminate future damage or can save lives. They can be increased by up to 20% to upgrade buildings to mitigate future damage.

To learn more or apply online, visit DisasterLoanAssistance.sba.gov or call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email DisasterCustomerService@sba.gov.



FEMA

Page 1 of 3

Homeowners and renters should first apply for FEMA assistance. Once your application processes, FEMA may refer you to the SBA.

U.S. Department of Agriculture

The USDA Rural Development's Disaster Relief Grant program can help very low-income families fund necessary repairs and improvements after the floods. To qualify, you must live in a rural area, own and occupy the home, and have a household income that does not exceed the very low limit for your county.

To see if your area is eligible, visit [Eligibility \(usda.gov\)](https://www.usda.gov/eligibility); to see if your income is eligible, see page 5 of this packet: [flood-disaster-pre-qualification-packet-8-8-23.pdf \(usda.gov\)](https://www.usda.gov/flood-disaster-pre-qualification-packet-8-8-23.pdf).

To apply, complete the pre-qualification packet at this link – [flood-disaster-pre-qualification-packet-8-8-23.pdf \(usda.gov\)](https://www.usda.gov/flood-disaster-pre-qualification-packet-8-8-23.pdf) – and submit it in one of these ways:

- Email to HousingVT.NH@usda.gov
- Mail or deliver to: USDA, Rural Development – NH 10, Ferry Street, Suite 218, Concord, NH 03301
- Fax to (855) 428-0329.

If you need more than the Disaster Relief Grant can provide, you can apply for the Single Family Housing Repair Loans & Grants program, which provides loans to help very-low-income homeowners repair, improve or modernize their homes and grants to very-low-income homeowners 62 or older to remove health and safety hazards. If you currently have a loan from this program, you may be eligible to have late fees waived and a payment assistance agreement extended for six months, and may apply for a payment moratorium for six months.

For more information, call the Rural Development Office at (603) 223-6035 or email HousingVT.NH@usda.gov.

IRS Tax Relief

Vermont residents now have until Nov. 15, 2023, to file various individual and business tax returns and make tax payments.



FEMA

Tax deadlines that were set to occur July 7 or after have been extended to Nov. 15 for individuals and businesses in all Vermont counties.

For more info, visit [IRS: Vermont flooding victims now eligible for tax relief; Oct. 16 deadline, other dates extended to Nov. 15 | Internal Revenue Service](#).

Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) is a federal program that helps people who lost their jobs because of a disaster. This program gives temporary payments to those who don't qualify for regular unemployment benefits.

To apply, you must first apply for regular unemployment benefits. To apply, visit [UI Initial Claim Application | Department of Labor \(vermont.gov\)](#) or call 877-214-3330. If you do not qualify for regular unemployment benefits, then the Department of Labor will give you the application for DUA.

For more information about DUA, visit the Vermont Department of Labor's website at labor.vermont.gov/dua.

State Resource Lists

Visit [Flood Resources | Vermont.gov](#) to track important things to do and find available resources. The state of Vermont is updating this page on an ongoing basis – check back often for new details.

You can also call 2-1-1 to access a wide variety of local resources. Run by the United Ways of Vermont, 2-1-1 is a free, confidential program that helps Vermont residents connect to community organizations, health services, food banks and more.

