

# Two Months Later, Recovery from July Storms Well Underway

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Two months after the federal disaster declaration for the state of Vermont following July's severe storms, flooding, landslides and mudslides, more than **\$54.7 million** in federal assistance has been provided by FEMA and the U.S. Small Business Administration (SBA) directly to Vermonters to aid in their recovery.

The funds include grants from FEMA, payouts from the National Flood Insurance Program (NFIP) and long-term, low-interest disaster loans from the SBA.

## Individual Assistance

Residents of nine Vermont counties are eligible to apply for Individual Assistance: Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor. Homeowners and renters whose homes and property were damaged by the storms have until **October 12, 2023**, to apply.

As of September 11, Vermont's recovery assistance includes:

- More than **\$17.7 million** in FEMA's Individual and Households Program grants awarded to eligible homeowners and renters in the nine designated Vermont counties. These grants help residents pay for uninsured and underinsured storm-related losses, including:
  - More than **\$16.2 million** in FEMA housing grants to help pay for home repair, home replacement and rental assistance for temporary housing.
  - More than **\$1.5 million** in Other Needs Assistance grants to help pay for personal property, replacement and other serious storm-related needs such as moving and storage fees, transportation, childcare, and medical and dental expenses.
- FEMA's National Flood Insurance Program has paid **\$18.3 million** in claims for policyholders.



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- SBA has approved more than **\$18.6 million** in **394** long-term, low-interest disaster loans for homeowners, renters, businesses of all sizes and nonprofit organizations to repair, rebuild or replace disaster-damaged physical property and cover economic injury. The deadline to apply for an SBA loan for physical damage is **October 12, 2023**. The deadline to return economic injury applications is **April 15, 2024**.
- Of the **13** Disaster Recovery Centers operated by the state and FEMA to provide one-on-one assistance to survivors, **four centers currently remain open** in Washington, Orleans and Windham counties. Hours are 8 a.m. to 6 p.m. Monday through Friday, 9 a.m. to 2 p.m. Saturday, closed Sunday. Locations are:
  - Waterbury Armory, 294 Armory Drive, Waterbury, VT 05676
  - Barre Auditorium, 16 Auditorium Hill, Barre, VT 05641
  - Barton Memorial Building, 17 Village Square, Barton, VT 05822
  - Wardsboro Town Hall, 99 Main St., Wardsboro, VT 05355
- To date, there have been **2,922** survivor visits to Disaster Recovery Centers.

Recovery specialists from the state, FEMA, and SBA provide information on available services, explain assistance programs, and help survivors complete or check the status of their applications for assistance. No appointment is necessary to visit – walk-ins are welcome.

FEMA sent **Disaster Survivor Assistance (DSA)** teams to storm-affected neighborhoods in every designated county. These teams traveled door-to-door, visiting homes, businesses, and nonprofit organizations to help residents apply, identify and address immediate and emerging needs, and make referrals to other local, state and voluntary agencies for additional support. DSA personnel interacted with more than **12,500 residents** and visited more than **19,400 households** and **1,070 businesses** to help survivors apply for assistance. The teams have also assisted survivors at county fairs, farmers markets and other events.

FEMA is working to remove barriers to assistance, ensuring all survivors have equal access to disaster aid and resources. FEMA offers help in many languages through our Helpline at 800-621-3362.

## Public Assistance



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FEMA's Public Assistance program reimburses counties, the state and certain nonprofits for eligible costs of disaster-related debris removal, emergency protective measures and repair and replacement of disaster-damaged facilities such as roads, bridges, public utilities, including water treatment and electrical plants, government buildings and parks.

All Vermont counties have been designated for some form of Public Assistance:

- All counties have been designated for emergency protective measures, including direct federal assistance.
- Addison, Bennington, Caledonia, Chittenden, Essex, Lamoille, Orange, Orleans, Rutland, Washington, Windham, and Windsor counties have been approved for debris removal, emergency protective measures – including direct federal assistance – and restoration of disaster-damaged facilities.

Vermont Emergency Management hosted five applicant briefings across the state to provide information on the Request for Public Assistance process with support from FEMA Public Assistance from July 31 to August 4. More than 200 people attended the five briefings.

## **U.S. Small Business Administration (SBA)**

FEMA often refers disaster survivors to SBA to apply for a low-interest disaster loan.

SBA disaster loans are the largest source of federal disaster-recovery funds for survivors. SBA offers long-term, low-interest disaster loans to businesses, private nonprofits, homeowners and renters to help them build back better, stronger and more resilient.

Disaster loans can be used to make building upgrades or property improvements that eliminate future damage and can save lives.

SBA established three Business Recovery Centers for residents to meet with SBA representatives and find out how a low-interest disaster loan can help them recover. One remains open at the Engel & Völkers Okemo Building, 126 Main St., Ludlow, VT 05149. Hours are 8 a.m. to 5 p.m. Monday through Friday; and 10 a.m. to 2 p.m. Saturday (closed Sunday).



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To apply, visit the SBA's website at [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov) or call 800-659-2955.

## **FEMA's Commitment**

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.



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