

Ninety Days After the Disaster Declaration, Recovery Continues in Vermont

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Ninety days after the federal disaster declaration for the state of Vermont following July's severe storms, flooding, landslides, and mudslides, more than **\$78.3 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 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 now have until **October 31, 2023**, to apply.

As of October 13, Vermont's recovery assistance includes:

- More than **\$21.7 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 **\$20 million** in FEMA housing grants to help pay for home repair, home replacement and rental assistance for temporary housing.
 - More than **\$1.6 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 **\$33.1 million** in claims for policyholders.
- SBA has approved more than **\$23.6 million** in **495** 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 has also been extended to **October 31, 2023**. The deadline to return economic injury applications is **April 15, 2024**.
- Of the **14** Disaster Recovery Centers operated by the state and FEMA to provide one-on-one assistance to survivors, **two currently remain open** in Washington and Windsor 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:
 - Alumni Hall Building, Third Floor, 16 Auditorium Hill, Barre, VT 05641
 - Ludlow Community Center, 37 Main St., Ludlow, VT 05149
 - This center is scheduled to close at 2 p.m., Saturday, October 21
- To date, there have been **3,714** 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



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.
- The deadline to submit a Request for Public Assistance was **October 12**. A total of 210 applicants submitted requests for 685 projects. Public Assistance staff is working with the applicants to identify their damage and gather required documents in the coming days. The obligated funding will soon far exceed the current **\$83,929.75** awarded.

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.

To apply, visit the SBA's website at DisasterLoanAssistance.sba.gov or call 800-659-2955.

