

Weekly Recovery Fact Sheet

Vermont: Severe Storms, Flooding, Landslides and Mudslides, July 2024

Key Messages

- Vermont residents affected by the storms and flooding that took place July 9-11 and July 29-31 should know that reporting their damages to 211 **does not** mean they registered for FEMA.
- The only way to apply to FEMA is through the agency in one of the following ways:
 - Visit DisasterAssistance.gov;
 - Download the [FEMA App](#);
 - **Call 1-800-621-3362**. Hours of operation are 7 a.m. to 10 p.m. (in your time zone), seven days a week. Help is available in most languages. If you use video relay service (VRS), captioned telephone service or another relay service, give FEMA your number for that service when you call. For an accessible video on how to apply for assistance go to, youtube.com/watch?v=WZGpWI2RCNw.
 - **Those who would like to speak to someone in person can visit a Disaster Recovery Center at the following locations.** Hours: 9 a.m. to 6 p.m., Monday through Saturday
 - **Hinesburg Town Hall**, 10632 Route 116, Hinesburg, VT 05461
 - **Lyndon Public Safety Facility**, 316 Main Street, Lyndon, VT 05851
- Once residents apply for FEMA, they receive a nine-digit FEMA registration number which will be needed to update or follow up on their applications.
- Residents who were affected by both incidents must submit separate applications for FEMA assistance for each event.
- Vermont residents in the following designated counties are eligible to apply:



FEMA

- For **July 9-11** declaration: **Addison, Caledonia, Chittenden, Essex, Lamoille, Orleans** and **Washington** counties
- For **July 29-31**: **Caledonia, Essex** and **Orleans** counties
- Vermont residents in the following designated counties are eligible to apply:
 - For **July 9-11** declaration: **Addison, Caledonia, Chittenden, Essex, Lamoille, Orleans** and **Washington** counties
 - For **July 29-31**: **Caledonia, Essex** and **Orleans** counties
- For incident period **July 9-11**, more than **\$8.9 million** in federal disaster assistance has been approved.

Of that total:

- **\$5,288,052** for **Housing Assistance**
- **\$3,122,145** for **Other Needs**
- **\$505,500** – for **SBA**
- For incident period **July 29-31**, more than **\$1.1 million** in federal assistance has been approved.

Of that total:

- **\$678,564** for **Housing Assistance**
- **\$455,333** for **Other Needs**
- **\$31,200** for **SBA**
- Assistance may include grants for temporary housing, uninsured or underinsured home repairs and personal property, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the disaster.
- The deadline to apply for federal disaster assistance is **November 25, 2024**.

National Flood Insurance Program

- 25 percent of NFIP claims come from outside the areas of highest flooding risk. Just one inch of floodwater can cause up to \$25,000 in damage. FEMA funds from Individual & Household Assistance grants will make your home safe after a flood, but it can't cover all damage. The best source of post-disaster recovery funds is a flood insurance policy.

- Managed by FEMA and accessible by most insurance agents, flood insurance provides coverage for damages to homes or businesses.
- So far, the NFIP has paid 150 claims for a total of **over \$6.1 million** for both flooding events in July.
- Your community must participate in NFIP for you to become a policyholder. To see if your community participates call the NFIP Referral Call Center at 800-427-4661 or visit FloodReady.Vermont.gov/Find_Funding/Flood_Insurance.

Disaster Unemployment Assistance

- Federal Disaster Unemployment Assistance has been made available to Vermonters who lost their jobs due to the July flooding. This includes those who are self-employed. However, they must apply for regular unemployment insurance benefits first.
- The deadline for the July 11-13 flooding passed on October 25, 2024.
- However, those affected by the July 29-31 flooding have until **December 2, 2024** to file a claim.
- For information on Disaster Unemployment Assistance, go to <https://labor.vermont.gov/dua> or call Vermont UI Claimant Assistance Center at **1-877-214-3330**.

Disaster Recovery Centers

- Disaster Recovery Centers provide information from Vermont state agencies, FEMA and the U.S. Small Business Administration. Survivors can visit to get help applying for federal assistance, update applications and learn about available resources.
- All centers are accessible to people with disabilities and access and functional needs and are equipped with assistive technology equipment. If you need a reasonable accommodation or sign language interpreter, please let a FEMA specialist at the DRC know.

Currently, the following DRCs are open through **Saturday, November 23, 2024**. Hours: 9 a.m. to 6 p.m., Monday through Saturday

- **Hinesburg Town Hall**, 10632 Route 116, Hinesburg, VT 05461
- **Lyndon Public Safety Facility**, 316 Main Street, Lyndon, VT 05851

Understanding Your FEMA Letter

- If you applied for assistance, you will receive a letter from FEMA explaining the status of your application.

- If the applicant is found ineligible, please read the letter carefully as it will explain the reasons for the ineligibility. In some circumstances, the survivor may only need to submit additional information or supporting documentation for FEMA to continue processing the application.
- Questions about your letter can be answered by calling 800-621-3362 or visiting a Disaster Recovery Center.

Appealing FEMA's Decision

- If you don't agree with your decision letter, you may submit an appeal letter and documents supporting your claim, such as a contractor's estimate for home repairs, or missing documents as described in the determination letter for additional consideration.
- FEMA cannot duplicate assistance provided by another source, such as insurance settlements. Survivors who are underinsured may receive additional assistance for unmet needs after insurance claims have been settled.
- Appeal letters must be postmarked within 60 days of the date of the determination letter. Letters and supporting documents may be submitted to FEMA by fax, mail or via a FEMA online account. To set up an online account, visit DisasterAssistance.gov, click on "Apply Online" and follow the directions.

By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055

By fax: 800-827-8112 Attention: FEMA

U.S. Small Business Administration (SBA)

- Businesses, homeowners, renters and certain nonprofits that were affected may apply online for low- interest disaster loans at lending.sba.gov. Applicants may also call SBA's Customer Service Center at 800-659-2955 or email DisasterCustomerService@sba.gov for more information. Individuals who are deaf or hard-of-hearing may call 800-877-8339.

FEMA Assistance Won't Affect Other Benefits

- FEMA assistance is not taxable and will not affect eligibility for other federal programs, such as Social Security, Medicare, Medicaid and Supplemental Nutritional Assistance Program (SNAP).

Public Assistance

- Public Assistance is different than Individual Assistance. PA provides grants to the state, tribal, territorial and local governments, and certain types of private non-profits for the repair and replacement of disaster-damaged infrastructure.
- For the storms that took place **July 9-11**, Public Assistance is available in **Addison, Caledonia, Chittenden, Essex Lamoille, Orange, Orleans and Washington** counties.
- For the storms that took place **July 29-31**, Public Assistance is in **Caledonia, Essex and Orleans** counties.

For the latest information on the [July 9-11 disaster](#), [visit 4810 | FEMA.gov](#); for the [July 29-31 disaster](#), [visit 4826 | FEMA.gov](#). Follow FEMA on X at <https://x.com/femaregion1> and at facebook.com/fema.

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FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency or economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.