

# Rebuilding Vermont After Hurricane Irene: Questions and Answers

---



**Office of U.S. Senator Bernie Sanders**

For further information or assistance:

800-339-9834

802-862-0697

[www.sanders.senate.gov](http://www.sanders.senate.gov)



September 2, 2011

Dear Fellow Vermonter,

As you know, the state of Vermont has been hit with one of the worst natural disasters in our history. Hundreds of roads and bridges have been damaged or destroyed. Vermonters throughout the state have seen their homes, businesses and farms suffer terrible damage. Our state office complex in Waterbury is unusable.

Senator Leahy, Congressman Welch and I will be working with Governor Shumlin to do everything we can to make sure that Vermont receives the resources from the federal government that we will need to rebuild our communities as quickly and successfully as possible.

A word of caution: The process for getting aid may be stressful because many people will be applying and there are a number of federal, state, local, and volunteer agencies involved. The purpose of this newsletter is to help you navigate the process. What follows are questions that my office has been hearing and answers and resources that I hope will be useful to you. If you need further information or assistance, please do not hesitate to call my office at 1-800-339-9834 (toll free), or 802-862-0697. You can also contact us online at [www.sanders.senate.gov](http://www.sanders.senate.gov). In light of the emergency, my office will be available to take calls this weekend (Saturday, Sept. 3; Sunday, Sept. 4; and on Labor Day, Monday, Sept. 5) from 8:30 a.m. until 5:30 p.m.

As I have visited many of the affected communities this week, I have been deeply moved by the compassion and good will that Vermonters are extending to their neighbors in need. Let me thank everyone who has lent a hand to help their friends and neighbors who have been stricken by this disaster. I would like to especially commend and thank our emergency responders, the Vermont National Guard, and our local officials for the remarkable job they are doing to assist communities and individuals in getting back on their feet.

Once again, if my office can be of help in any way, please do not hesitate to contact us.

Sincerely,

A handwritten signature in blue ink that reads "Bernie". The signature is written in a cursive, flowing style.

U.S. Senator Bernie Sanders

(Web version, with active links, available at [www.sanders.senate.gov](http://www.sanders.senate.gov))

## **Questions Vermonters are Asking about Hurricane Irene Relief Efforts**

### **If my property or business was damaged in the storm, or if I have immediate needs such as food or shelter, what should I do first?**

If you are in an emergency situation, call 9-1-1.

If your property or business suffered damage, it is important to register with Vermont 2-1-1. If you have immediate needs such as food or shelter, Vermont 2-1-1 may also be able to help. 2-1-1 is a free and confidential information and resource service. Note: If you have trouble getting through to 2-1-1, call my office at 1-800-339-9834 and we can take down the same information, and get it to 2-1-1 right away.

Once you register with 2-1-1, there may be other help available through federal or state agencies. Keep reading, below.

### **I have heard that the President has declared a "Major Disaster." What does this mean for Vermonters?**

Now that the President has declared a major disaster for Vermont, many Vermonters may be eligible for various types of federal assistance in the form of grants, loans or direct assistance. This assistance is meant to help with critical expenses that cannot be covered in other ways (including costs not covered by insurance); however, it is not intended to restore damaged property to its condition before the disaster. There are two general categories:

- **Public Assistance** - Help for state and local governments and certain nonprofits for debris removal, emergency measures, the repair or replacement of publicly-owned facilities and measures to protect damaged public facilities from future flooding. The Sept. 1 disaster declaration covers all Vermont's counties except Grand Isle for public assistance.
- **Individual Assistance** - Help for individuals and business owners for housing, disaster unemployment, legal services, crisis counseling, and other disaster-related needs. While some assistance is available in the form of grants through FEMA, most individual disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration (SBA).

***Important Note:*** *The Sept. 1 declaration only covers Individual Assistance for residents of Chittenden, Rutland, Washington and Windsor Counties. This is because damage assessments are still being conducted in the rest of the state - it is almost certain that additional counties will be added in the near future as the state documents the extent of the damage caused by Hurricane Irene.*

## **What does FEMA "Individual and Household Assistance" cover?**

FEMA's **Individuals and Households Program** (IHP) provides help or direct services. Vermonters may be eligible for up to \$30,200 in grants. There are three categories of help:

### **1. Housing**

- **Temporary Housing:** Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available. **Search for information about housing rental resources.**
- **Repair:** Money is available to homeowners to repair damage to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- **Replacement:** Money is available to homeowners to help replace homes destroyed in the disaster.
- **Permanent Housing Construction:** Direct assistance or money for the construction of a new home. This type of help is available only when no other type of housing assistance is possible.

### **2. Other Needs**

Money is available for necessary expenses and serious needs caused by the disaster, including:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster damaged vehicle.
- Moving and storage expenses related to the disaster while disaster-related repairs are being made to the home.

### **3. Additional Services**

Click on any of these links for information about:

- **Crisis Counseling**
- **Disaster Unemployment Assistance**
- **Legal Services**
- **Special Tax Considerations**

## **How do I apply for FEMA Individual Assistance?**

There are three ways to register for FEMA assistance:

1. Call the toll-free registration number at 1-800-621-FEMA (3362).
2. Register and apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov)
3. Apply in person at Disaster Recovery Centers that will soon be established in the areas hit hardest by Tropical Storm Irene. Check back here for the location and

phone numbers for the Centers, or you can use the online locator to find the Center nearest you: <http://asd.fema.gov/inter/locator/home.htm>

For more information on applying, see [www.fema.gov/assistance/index.shtm](http://www.fema.gov/assistance/index.shtm)

### **What help is there for renters and homeowners through the Small Business Administration, and how do I apply?**

The U.S. Small Business Administration (SBA) can make federally subsidized **HomeDisaster Loans** to homeowners and renters to repair or replace disaster-related damages to homes or personal property. Renters and homeowners may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc. damaged or destroyed in the disaster, and homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition. Loans may not be used to upgrade homes or make additions unless required by local building code. Second homes or vacation properties are not eligible; however, certain rental properties may be eligible under SBA's business loan program, see below. Any proceeds from insurance coverage will be factored in when SBA determines the loan amount you are eligible for. The SBA is not permitted to duplicate any benefits. For more information, and to apply, click here: [www.sba.gov/content/home-and-personal-property-loans](http://www.sba.gov/content/home-and-personal-property-loans)

### **Should I wait until I am approved for Disaster Assistance before making repairs to my home?**

No one can say for sure whether you will be eligible for FEMA or other federal assistance. But it is important that if you start making necessary repairs before being approved, *you must document the damage and the work you have done to repair the damage:*

- Take lots of photos and document the damage
- Keep all receipts
- Document all volunteers who are helping out

If possible, contact FEMA and/or SBA before you start any work.

### **My land is facing immediate damage by a river or stream, is there help available?**

The Natural Resources Conservation Services administers the Emergency Watershed Protection Program (EWP) that can help protect property that is in threat of further damage if not immediately repaired. Call 951-6796 for information.

### **Should I move back into my home if it is damaged?**

FEMA recommends that you be cautious when re-entering after an evacuation; they offer tips to avoid hazards and damage after a flood at [www.fema.gov/rebuild/recover/return](http://www.fema.gov/rebuild/recover/return)

- If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Turn off the main gas valve from the outside, if you can. Call the gas company from a neighbor's residence.

- Check the electrical system unless you are wet, standing in water, or unsure of your safety. If necessary, turn off the electricity at the main fuse box or circuit breaker. If the situation is unsafe, leave the building and call for help. Do not turn on the lights until you are sure they're safe to use. You may want to have an electrician inspect your wiring.
- Roof, foundation, and chimney cracks. If it looks like the building may collapse, leave immediately.
- If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Then, unplug appliances and let them dry out.
- If pipes are damaged, turn off the main water valve. Check with local authorities before using any water; the water could be contaminated. Pump out wells and have the water tested by authorities before drinking. Do not flush toilets until you know that sewage lines are intact.
- Throw out all food and other supplies that you suspect may have become contaminated or come in to contact with floodwater.

**My basement is still flooded. What should I do?**

Dry your basement slowly. FEMA recommends pumping out about one-third of the water each day. If the ground outside is saturated, removing water quickly can damage walls and floors.

**A propane tank washed into my front yard by the flooding. What should I do?**

If you find a fuel tank on your property or floating in floodwaters, please contact the Vermont Fuel Dealers Association at 802-223-7750 or [info@vermontfuel.com](mailto:info@vermontfuel.com).

**I have flood insurance. How do I file a flood insurance claim?**

For good information about filing a claim under the National Flood Insurance Program, click

here: [www.floodsmart.gov/floodsmart/pages/preparation\\_recovery/file\\_your\\_claim.jsp](http://www.floodsmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp) For tips on actually filing,

visit: [www.floodsmart.gov/floodsmart/pdfs/Tips\\_for\\_Filing\\_Your\\_Flood\\_Insurance\\_Claim.pdf](http://www.floodsmart.gov/floodsmart/pdfs/Tips_for_Filing_Your_Flood_Insurance_Claim.pdf)

For any insurance questions (not just NFIP) for homes and businesses, you can call state insurance officials at 800-964-1784 or 802- 828-3302. You can also check their excellent 'frequently asked questions' page at <http://bit.ly/bishcaflood>

**I own a business that has suffered flood damage. What should I do first?**

Business owners should call the Vermont Agency of Commerce and Community Development at (ACCD) at 802-828-3211 to report damage that will be collected for both Vermont Emergency Management and FEMA. ACCD will make referrals for financing and technical assistance. If applicable, be sure to ask about possible additional resources for historic properties.

You may also be eligible for assistance through the Small Business Administration or the Vermont Economic Development Authority, see below.

### **What Small Business Administration assistance is available for businesses and non-profits?**

In addition to the SBA loans for homeowners and renters described above, SBA provides the following loans for businesses:

- **Business Physical Disaster Loans:** Qualified businesses and nonprofits may be eligible for disaster loans of up to \$2 million to help replace damaged property or restore it to the condition it was in before the disaster. These loans may cover the repair or replacement of real property, machinery, equipment, fixtures, inventory, leasehold improvements, and more. See here for more details: [www.sba.gov/content/business-physical-disaster-loans](http://www.sba.gov/content/business-physical-disaster-loans)
- **Economic Injury Disaster Loans:** Qualified small businesses, non-profits and small agricultural cooperatives may be eligible for loans up to \$2 million for working capital to assist them through the disaster recovery period. More details here: [www.sba.gov/content/economic-injury-disaster-loans](http://www.sba.gov/content/economic-injury-disaster-loans)

For more information on applying for all types of SBA disaster assistance, visit: [www.sba.gov/content/applying-disaster-loan](http://www.sba.gov/content/applying-disaster-loan)

### **What Vermont state loans are available to businesses?**

The Vermont Economic Development Authority has made available \$10 million in low-interest loans for businesses and farms hurt by Hurricane Irene. For more information about the business and agricultural loan programs, as well as application forms, click here: [www.veda.org/](http://www.veda.org/)

### **I am a farmer, and my farm has suffered damage. How can I get help?**

If immediate emergency assistance is needed, the Vermont Agency of Agriculture should be contacted at (802)828-1619 or email [agr.emergency@state.vt.us](mailto:agr.emergency@state.vt.us)

Report damages to barns, milking parlors, crops, fields, and equipment by contacting any of the following organizations. They will send a summary of the information to the Vermont Agency of Agriculture, which will share it with Vermont Emergency

Management:

- Your county USDA Farm Service Agency office (list of offices here: <http://offices.sc.egov.usda.gov/locator/app?state=vt&agency=fsa>)
- Your county Natural Resources Conservation Services office (list of offices here: [www.vt.nrcs.usda.gov/contact/index.html](http://www.vt.nrcs.usda.gov/contact/index.html))
- The Vermont Farm Bureau, at 802-434-5646
- NOFA Vermont, at 802-434-4122

Farmers experiencing loss of crops due to flooding should contact their crop insurance agent as well as the USDA Farm Service Agency (802-658-2803).

The Vermont Economic Development Authority has low-interest loans for farms hurt by Hurricane Irene, see above. For information about the agricultural loans, and for application forms, click here: [www.veda.org/](http://www.veda.org/).

The Vermont Community Foundation has partnered with the Vermont Agency of Agriculture to create the Vermont Farm Disaster Relief Fund, which will pool contributions from donors and will make grants directly to farmers affected by the storm. Visit [www.vermontcf.org](http://www.vermontcf.org) or call 802-388-3355 for more information.

**I am a mayor, town manager or serve on a selectboard; where do I go to report storm damage, and what help is available now?**

Communities should report damages to the Vermont Emergency Management at <http://vem.vermont.gov>

The Regional Planning Commissions are also helping with emergency management for towns in their region. For contact information for an RPC in your town, go to [www.vapda.org/](http://www.vapda.org/)

Your town may be eligible for FEMA's **Public Assistance Grant Program**, which provides assistance to local governments so communities can quickly respond to and recover from major disasters. Assistance can cover debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly-owned and some non-profit facilities.

If your town sustained damage to its roads and/or bridges, the Vermont State Infrastructure Bank (SIB) may be able to assist with a 1 percent loan for repairs and/or reconstruction work while you wait to be reimbursed by Federal emergency funds. More details here: <http://veda.org/interior.php/pid/1/sid/46>

**How do I find the most recent information on road and bridge closures?**

The Vermont Agency of Transportation has just launched an up-to-date map of state and local road and bridge closures, as well as those that have recently re-opened: [http://crisislanding.appspot.com/?crisis=2011\\_flooding\\_vermont](http://crisislanding.appspot.com/?crisis=2011_flooding_vermont)  
For information on state (but not local) road conditions, call 5-1-1, or visit <http://www.511vt.com>.

**My quarterly taxes are due and I can't do the paperwork because of the flood. What do I do?**

Vermont's Tax Deadline has been extended: The Vermont Department of Taxes will accept documents for four programs through Sept. 30, rather than requiring all filings by Sept 1. Those programs are property tax adjustment claims, homestead declarations, renter rebate claims, and current use applications. For details, go to [www.state.vt.us/tax/index.shtml](http://www.state.vt.us/tax/index.shtml).

Often following Presidential declarations of major disaster, the IRS extends deadlines as well. Contact your local IRS office for details.

**Dealing with the flood has taken me into issues where I need legal advice. Where can I obtain legal guidance?**

Free legal advice may be available. Call 800-889-2047 to speak to attorneys available thanks to a collaboration by the Vermont Bar Association, Vermont Legal Aid, Legal Services Law Line of Vermont and the Vermont Volunteer Lawyers Project. Or check out [www.vtlawhelp.org/disaster](http://www.vtlawhelp.org/disaster)

**Where can I get more information about Vermont's recovery efforts?**

You can visit Vermont Emergency Management's website at <http://vem.vermont.gov> or call 800-347-0488. Vermont Emergency Management also has a FaceBook page with a lot of good information, at [www.facebook.com/?ref=hpskip#!/pages/Vermont-Emergency-Management/142566220102](http://www.facebook.com/?ref=hpskip#!/pages/Vermont-Emergency-Management/142566220102)

**I want to help my neighbors and fellow Vermonters who are in need. What can I do?**

**Vermont Disaster Relief Fund, click here**

**Vermont Chapter of the American Red Cross, click here**

If you would like to volunteer for disaster recovery efforts, contact the United Way at <http://volunteer.truist.com/chittenden/volunteer/register/>.

**Do you still have questions?**

Our office is available to assist Vermonters dealing with the aftermath of Tropical Storm Irene. If you have a problem that you think we can help with, **click here to contact Sen. Bernie Sanders' office** or call 1-800-339-9834.