This E-News Update is created by FEMA’s Private Sector Division. It includes information on federal and state resources available to help Vermont business owners and employees recover from the floods. We welcome your comments, questions, helpful feedback, heroic stories and suggested topics. Please send emails to Kysa.George@dhs.gov or Leslie.Moore@dhs.gov. You can also call the Private Sector Desk: 802-951-2849. See the last section for subscribe/un-subscribe instructions.

**RECOVERY UPDATE AS OF: CLOSE OF BUSINESS SEPTEMBER 25, 2011**

**Total Individual Assistance (IA)** Applications Approved: 2,518

**Total Individual & Households Program** Dollars Approved: $15,222,645.75

**DISASTER ASSISTANCE PROGRAM OVERVIEW**

- **Disaster Unemployment**: available to those whose jobs were permanently or temporarily lost due to the disaster, including those who are self-employed. Anyone who lost work and lived, worked, or was scheduled to work in a county that has received a federal disaster designation may apply for benefits by calling the Vermont Department of Labor’s Claim Assistance Line at 1-877-214-3330. The filing deadline for assistance is October 7, 2011.

- **Renters and Homeowners**: may receive grants to replace lost property or if they were displaced from their homes, they may be eligible for funds to help them with temporary rental assistance. These funds are for a limited period until the renter’s previous home is habitable or another permanent rental is found.

- **Housing Hotline**: The state and FEMA have established a toll-free number and a fax number to receive calls from anyone who has housing available to rent or wishes to offer housing at no cost for Vermonters displaced by the flood. The toll-free # is 866-330-5286 and fax # is 540-686-4467.

- **Legal Services**: Those facing legal issues due to Tropical Storm Irene may call (800) 889-2047 for free legal advice. Those who qualify for assistance will be matched with Vermont lawyers volunteering their time. Legal assistance may include help with insurance claims, home repair contracts and contractors, replacement of wills and other legal documents destroyed in the disaster and counseling on mortgage-foreclosure problems and landlord/tenant problems.

- **Making Recovery Affordable**: The U.S. Small Business Administration’s low-interest loan program was designed by Congress to enable those affected by unforeseen catastrophic events to recover with as little adverse impact as possible, whether they are renters, homeowners, businesses or non-profit organizations. Congress has given SBA powerful tools to make disaster loans affordable with low interest rates, repayment terms as long as 30 years, and, under very specific circumstances, refinancing of prior liens. To ensure that disaster recovery is affordable for each borrower, SBA analyzes the borrower’s monthly budget, determines an affordable monthly payment, then writes the loan for the number of years needed. This is unlike conventional lenders, which generally set the maturity first and then calculate the payment. If you are referred to SBA after you register with FEMA, you should fill out the paperwork to see whether the SBA can offer you a loan. If you do not fill out an SBA packet it may close the door to other FEMA grants. For more information, call 800-659-2955 or (800-877-8339) for people
• **Economic Injury Disaster Loans:** The SBA offers these loans to small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private non-profit organizations. Economic Injury Disaster Loans are intended to help meet working capital needs if you’ve lost business income because of the disaster. The loans are available regardless of whether the business suffered any physical property damage.

• **National Flood Insurance Program:** State and federal officials are encouraging Vermont residents in NFIP-participating communities to sign up for federally-backed flood insurance before **September 30th**, when the program is set to expire. While funding for the National Flood Insurance Program has traditionally been extended by Congress, officials warn that during the period between its expiration and when a new funding measure is approved, residents seeking flood insurance may be unable to acquire it.

  - Those communities that have chosen not to participate in NFIP or have been suspended from the program due to noncompliance of the guidelines – “sanctioned communities” – can file a “resolution of intent” to join, or rejoin. Some 39 Vermont communities who are listed as "sanctioned" will be given until March 1, 2012, to apply for entrance into the NFIP. (Read More)
  - Until the resolution is filed, residents will not be eligible for some FEMA assistance.
  - The final deadline to join the NFIP in order to apply for FEMA assistance for Tropical Storm Irene is **March 31, 2012**. Communities interested in joining should contact the Rivers Program at the Vermont Department of Environmental Conservation at: 802-241-1554 (Read More)

**A P P L Y  F O R  F E M A  D I S A S T E R  A S S I S T A N C E**

The designated counties for Individual Assistance are: **Addison, Bennington, Caledonia, Chittenden, Orange, Rutland, Washington, Windham, Lamoille, Franklin, Orleans and Windsor.**

Those in the counties designated for assistance to affected residents and business owners can begin the disaster application process by registering online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), by web enabled mobile device at [m.fema.gov](http://m.fema.gov), or by calling 1-800-621-FEMA (3362). Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. **The only way to be eligible for FEMA assistance is to register with FEMA.**

**V E R M O N T E R S  M A Y  A P P E A L  F E M A  D E C I S I O N S**

"We understand that for people coping with loss, stress and upheaval, a letter saying they are 'ineligible' for FEMA assistance can be a blow," said FEMA's Federal Coordinating Officer Craig Gilbert. "But regardless of the reason for an ineligibility letter, you can appeal our finding. When you appeal, you are asking us to review your case and we will gladly do that." (Read More)


Vermont flood survivors and first responders share their experiences and the importance of listening to local officials after deadly flash flooding struck the area from Tropical Storm Irene. Click Here: [Video Link]

**L O C A L  D I S A S T E R  R E C O V E R Y  C E N T E R S**

Applicants are not required to visit a Disaster Recovery Center (DRC). The DRC is staffed by FEMA, SBA, and other federal and nonprofit agencies. Locations of current Disaster Recovery Centers (DRCs) are:

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<th>Washington County</th>
<th>Washington County</th>
<th>Caledonia County</th>
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<tr>
<td>Northfield Library (Community Room)</td>
<td>Waterbury Fire Department</td>
<td>Municipal Office Building</td>
</tr>
<tr>
<td>83 South Main Street</td>
<td>43 South Main Street</td>
<td>119 Park Avenue</td>
</tr>
<tr>
<td>Northfield, VT 05663</td>
<td>Waterbury, VT 05676</td>
<td>Lyndonville, VT 05851</td>
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The DRC hours of operation are 8 a.m. to 6 p.m. Monday through Saturday and 12 p.m. to 6 p.m. on Sundays.
For the DRC nearest to your location: [LINK]

**MOBILE DISASTER RECOVERY CENTER TRAVELING THROUGH ADDISON AND WINDSOR COUNTIES**: A mobile disaster recovery center vehicle will be making short visits to several Vermont communities beginning Tuesday, Sept. 27, in Middlebury. (The mobile vehicle will provide the phone and computer connectivity for a recovery center. These centers are staffed with disaster recovery specialists from various federal, state and local agencies and organizations who can answer questions about disaster assistance programs.)

### Addison County
- **Middlebury VFW Post 7823**
  - 530 Exchange St., Middlebury 05753
  - Opening: noon – 6 p.m., Tuesday, Sept 27
  - 8 a.m. – 6 p.m., Wednesday, Sept 28
  - 8 a.m. – 6 p.m., Thursday, Sept 29

### Windsor County
- **Bethel Town Hall**
  - 318 Main St., Bethel 05032
  - Opening noon – 6 p.m., Friday, Sept. 30
  - 8 a.m. – 6 p.m., Saturday, Oct. 1
  - 8 a.m. – 6 p.m., Sunday, Oct. 2

### Addison County
- **Hancock Town Hall**
  - 1097 Rt. 100, Hancock 05748
  - Opening noon – 6 p.m., Tuesday, Oct. 3
  - 8 a.m. – 6 p.m., Wednesday, Oct. 5

### Windsor County
- **South Royalton Journey Church**
  - 412 S. Windsor St., South Royalton 05068
  - Opening noon – 6 p.m., Thursday, Oct. 6
  - 8 a.m. – 6 p.m., Friday, Oct. 7
  - 8 a.m. – 6 p.m., Saturday, Oct. 8

Go to [511VT.com](http://511VT.com) every morning and map out road conditions for the trip you will be taking.

**PRIVATE SECTOR TIP OF THE WEEK**

Six reasons for your business to be a National Preparedness Month coalition member: #3– Strengthen your community. [www.community.fema.gov/connect.ti/READYNPM/requestJoinGroup](http://www.community.fema.gov/connect.ti/READYNPM/requestJoinGroup)

**FEMA’S PRIVATE SECTOR DIVISION**

This e-news update is provided by FEMA’s Private Sector Division, which is part of the federal response to DR-4022. If you no longer wish to receive the Private Sector E-news updates, reply with the word “REMOVE” in the subject line. If someone forwarded you this email and you would like to be added to the distribution list, send an email with the word “SUBSCRIBE” in the subject line to Kysa.George@dhs.gov or Leslie.Moore@dhs.gov.