



FEMA

Private Sector E-News Update

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 caused by Tropical Storm Irene. 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.

REGISTRATION DEADLINE FOR DISASTER ASSISTANCE APPROACHING

"As we continue our work with the state and other partners to help Vermonters recover, FEMA urges anyone who has not registered for assistance to do so before the Halloween deadline," said Federal Coordinating Officer James N. Russo. "We are here for the long haul, but the sooner you are in the system, the easier it will be to ensure that you get all the help you are eligible for." ([Read More](#))



Vermonters are sworn into FEMA positions by FCO James N. Russo. Hiring local citizens is one way FEMA helps a community recover.

The registration deadline for disaster assistance for individuals and families, called **Individual Assistance**, is **October 31, 2011**. This may include housing repair grants or temporary rental assistance as well as reimbursement for personal property losses. The designated counties eligible for Individual Assistance are: **Addison, Bennington, Caledonia, Chittenden, Orange, Rutland, Washington, Windham, Lamoille, Franklin, Orleans and Windsor**.

Register online at www.DisasterAssistance.gov, by web enabled mobile device at 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.**

Cities and towns must submit **Requests for Public Assistance (RPA)**, which provide reimbursement to repair public infrastructure such as roads and bridges, by **October 17, 2011**. The RPA form may be found at <http://www.fema.gov/library/viewRecord.do?id=2690> and be submitted to Alec Partalupi at **802-828-3889** or email alec.partalupi@state.vermont.us. **All counties in Vermont are eligible for Public Assistance.**

RECOVERY UPDATE AS OF: CLOSE OF BUSINESS OCTOBER 2, 2011

Total Individual Assistance (IA) Total Registrations:	5,999
Total Individual & Households Program Dollars Approved:	\$16,399,865
Total Small Business Association (SBA) Loan Amounts Approved:	\$5,936,700
Current Deadline for SBA Disaster Economic Injury Loan:	June 1, 2012

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**.
- **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.
- **Insurance Information**: For questions regarding insurance matters, contact the Consumer Services Division at the Department of Banking, Insurance, Securities & Health Care Administration at **800-964-1784** in state or **802-828-3302**.
- **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 with speech or hearing disabilities*). Applications can also be downloaded from www.sba.gov or completed online at <https://disasterloan.sba.gov/ela/>.
- **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.
- **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**.
- **Flooded Basements**: Homeowners who had basement flooding from Tropical Storm Irene are encouraged to register with FEMA because they may be eligible for grants to cover uninsured damage. In situations where families do not use their basements as an essential living space, the agency's ability to assist may be limited. However, residents may be eligible for a low-interest disaster loan from SBA to cover what FEMA cannot. ([Read More](#))
- **National Flood Insurance Program**: State and federal officials are encouraging Vermont residents to sign up for federally-backed flood insurance. The National Flood Insurance Program offers federally-backed flood insurance to property owners and renters in communities that participate in the program.
 - Vermont communities that have been "sanctioned," that is, they have not followed the guidelines of NFIP or have been identified as having a floodplain hazard but have not signed up,

have until **March 31, 2012** to file a “resolution of intent” to join. Until the resolution is submitted, residents in these sanctioned communities may not be eligible for some FEMA assistance. Communities wishing to sign up can contact the Rivers Program at the **Vermont Department of Environmental Conservation at: 802-241-1554** ([Read More](#))

LOCAL DISASTER RECOVERY CENTERS

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:

*Notates DRC closings	Windham County Nelson Withington Skating Rink 61 Memorial Park Drive Brattleboro, VT 05301 *Closing Oct 4, Tues @ 6pm	Windsor County The Rock Church 473 Woodstock Road Woodstock, VT 05091 *Closing Oct 4, Tues @ 6pm
Rutland County U.S. Post Office (Upstairs) 2046 Route 4 Killington, VT 05751 *Closing Oct 5, Wed @ 6pm	Washington County Northfield Library (Community Room) 83 South Main Street Northfield, VT 05663 *Closing Oct 5, Wed @ 6pm	Windsor County Hartford Fire Department 2 nd Floor Training Room 812 VA Cutoff Road White River Junction, VT 05001 *Closing Oct 6, Thurs @ 6pm
Bennington County Bennington Fire Department 130 River Street Bennington, VT 05201 *Closing Oct 6, Thurs @ 6pm	Windham County Dover Town Hall 120 Taft Brook Road Dover, VT 05341	Caledonia County Municipal Office Building 119 Park Avenue Lyndonville, VT 05851
Washington County Waterbury Fire Department 43 South Main Street Waterbury, VT 05676	Windsor County Okemo Market Place (Between Cool Moose & Dark Side Snowboard Shop) 57 Pond Street, Suite #4 Ludlow, VT 05149	Rutland County Rutland Heart Center 1 Commons Street Rutland, VT 05701

The DRC hours of operation are 8 a.m. to 6 p.m. Monday through Saturday. For the DRC nearest to your location: ([LINK](#)) ***Beginning Friday, Oct 7th, the hours of operation are 9 a.m. to 5 p.m. and closed Sundays; Closed Monday, October 10th for Columbus Day.**

MOBILE DISASTER RECOVERY CENTER TRAVELING THROUGH ADDISON AND WINDSOR COUNTIES: *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 Hancock Town Hall 1097 Rt. 100, Hancock 05748 Opening noon – 6 p.m., Mon, Oct. 3 8 a.m. – 6 p.m., Tuesday, Oct. 4 8 a.m. – 6 p.m., Wednesday, Oct. 5	Windsor County South Royalton Journey Church 412 S. Windsor St., S Royalton 05068 Opening noon – 6 p.m., Thurs, Oct. 6 8 a.m. – 6 p.m., Friday, Oct. 7 8 a.m. – 6 p.m., Saturday, Oct. 8
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Go to 511VT.com every morning and map out road conditions for the trip you will be taking.

PRIVATE SECTOR TIP OF THE WEEK

The American Red Cross Ready Rating System helps you analyze your business’ disaster preparedness www.readyrating.org/Businesses.aspx

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.