

FEMA UPDATE
Preliminary Outline of the FEMA Disaster Process

Windham County has received both public and individual disaster declarations. FEMA workers are now in the County and setting up operations.

FEMA is in the process of setting up a county Disaster Recovery Center in Brattleboro. Outreach workers will utilize this facility as a central meeting area as they travel into other County towns. Individuals and businesses will also be able to directly go to the DRC for assistance in the application process. FEMA only covers damages to structures. There are other programs available for personal items for which people may qualify.

Note: Once registered in the system a person or business does not have to speak with an outreach worker. They can ask questions of the workers or the disaster recovery center, but the application process is complete once the online or phone process is complete.

PROCESS STEPS FOR INDIVIDUALS:

1. Register with FEMA at 800621-3362 or www.fema.gov You will receive the following information:

- Your Social Security number.
- Current and pre-disaster address.
- A telephone number where you can be contacted.
- Insurance information.
- Total household annual income
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account)
- A description of your losses that were caused by the disaster.

After you've completed your application for assistance, you will receive a FEMA application number. Write down this number and keep it for future reference.

2. You will then provide additional information to FEMA through the FEMA Outreach Workers or the Disaster Recovery Center. Registering as stated above will help expedite this process.

3. Once you have completed the application process, an assessor will call you to arrange a meeting to meet you at your home/business and assess the damage.

- The owner must be with the assessor for the assessment.
- If you don't receive a call from an assessor within two weeks of the application process call the FEMA 800 number.

4. You will receive in the mail a packet of information from FEMA. This packet is important to review as it contains information about the FEMA process and other aid programs.

5. Within ten days of the inspection you will receive a letter from FEMA – either a denial or acceptance letter. The denial will tell you why you were denied and how to appeal. The acceptance letter will give you the amount that FEMA give you in aid. You may appeal the amount if you believe it is not accurate – but can accept the check while in the appeal process.

Most first time denials are because the applicant did not submit a copy of the denial letter from their insurance company (or did not submit the statement of loss from their insurance company). Even if your insurance company doesn't cover flooding, you must have a letter from them stating that.

WHAT DOES FEMA HELP WITH?

Housing Needs

- Temporary Housing (a place to live for a limited period of time): 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 from the disaster 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 replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other than Housing Needs

Money is available for necessary expenses and serious needs caused by the disaster. This includes:

- 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 (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

Additional Services

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

Individuals may also receive assistance from the Small Business Association for assistance with other needs not covered by FEMA. Information on that application process will come in the FEMA packet noted above.

Process Steps for Businesses:

Register with FEMA at 800-621-3362 or www.fema.gov

Registering as noted above will expedite the application process with an Outreach Worker or at the DRC. You will need to bring the following information:

Businesses will be referred to the Small Business Assistance (SBA) program. (You must complete the FEMA application process)

Once you have completed the application process, an assessor from SBA will call you to arrange a meeting to meet you at your business and assess the damage.

- If you don't receive a call from an assessor within two weeks of the application process call the FEMA 800 number.

You will be notified of a decision regarding the amount and terms of the loans. There is an appeals process if you disagree with SBA's findings.

SBA officials will be located at the Disaster Recovery Center to assist with applications, answer questions, and discuss appeals.

If you cannot afford an SBA loan, SBA may refer you back to FEMA for assistance. This referral will not occur unless you have completed the SBA process.