

WHAT TYPES OF FEMA ASSISTANCE ARE PROVIDED?

Housing Assistance

Grants are available for eligible individuals to rent a different place to live.

Repair

Grants are available for eligible homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

Replacement

Limited funds may be available under rare conditions to replace a disaster-destroyed home.

Other Needs Assistance

Grants may be available for necessary and serious needs caused by the disaster, not covered by insurance or other aid. This includes medical, dental, funeral, personal property, transportation, and other expenses that FEMA approves. You may need to apply for an SBA low-interest disaster loan before receiving certain assistance.

FEMA Information

After you have applied for assistance, the FEMA helpline is a very useful resource. You may ask about the status of your application, or how money from various assistance programs may be used. FEMA assistance does not make you whole again, but it can give you a helping hand to recover.

Government disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government's assistance may help pay for basic needs not covered under your insurance policy. Residents should contact their insurance agent as well as call FEMA to apply.

Some disaster aid does not have to be paid back, while other types of help may come in the form of loans. The FEMA representative will explain the details to you when you call. You can also review your claim at the online Disaster Assistance Center at www.disasterassistance.gov.

**For Additional Information
Or to Check On Your
Disaster Assistance Application**

1-800-621-FEMA (3362)

TTY: 1-800-462-7585

or

www.disasterassistance.gov

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status.

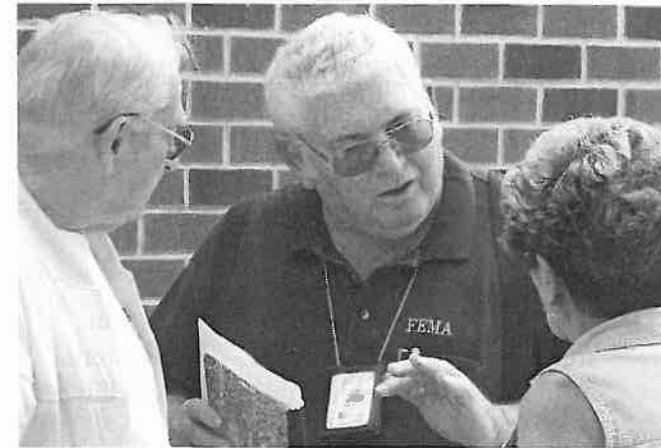
If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.



VERMONT



FEMA



Guide to Disaster Assistance Programs

APPLICATION PROCESS

Here's How You Start

- Apply at www.DisasterAssistance.gov or call 1-800-621-FEMA (3362). The TTY number is 1-800-462-7585 or 711/Video Relay Service 1-800-621-3362. These are the **ONLY** ways to apply for assistance.

Here's What Will Happen

- You will be asked for your SS# and information about your income, bank accounts, insurance, the damage to your residence, and housing needs.
- You will be given a 9-digit **application number**, to locate your file in the system. Write this number down, so you will have it secure and handy in the future.

A Few Days Later

- A FEMA inspector will call you to arrange a visit to your damaged home or apartment.
- The FEMA inspector will look at disaster-related damages under FEMA's Individuals and Households Program.
- You will be asked to sign a document saying that you or someone in your household was a U.S. citizen, non-citizen national, or qualified alien at the time of the disaster. You will need to provide identification.

Later on

- If you qualify for FEMA's Individuals and Households Program, you will receive a check in the mail or direct deposit to your bank and a separate letter, in the mail, explaining how you may use the assistance. You may get additional funds from other programs later.

This Assistance

- These funds may be used for rental assistance if your home or apartment is uninhabitable because of the disaster.
- You may use FEMA housing repair funds for essential repairs to make your residence safe, sanitary, and functional. These funds are for repairs necessary to make essential rooms habitable.
- You may use personal property funds for essential repairs or to replace appliances and furniture.

THE SBA PROCESS & FEMA

- The U.S. Small Business Administration (SBA) may send you a loan packet after you apply for assistance at 1-800-621-FEMA (3362); (TTY) 1-800-462-7585 or www.disasterassistance.gov. **It is very important to complete the forms in this packet and return them to the SBA promptly.**

- If you do not fill out and return the SBA application, you may not be considered for certain types of grants from FEMA.
- SBA low-interest disaster loans are available to renters, homeowners, business owners, and non-profit organizations that suffered losses due to this disaster.

Disaster Loans

- SBA loans are made for the repair or replacement of real estate or personal property, not fully covered by insurance. Homeowners can borrow up to \$200,000 for the repair or replacement of real estate.
- Homeowners and renters are eligible up to \$40,000 to repair or replace damaged personal property
- Businesses and most private non-profit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, inventory, machinery and equipment, and working capital.
- The SBA also offers mitigation funds based on 20 percent of the verified physical damage. These funds are designed to help borrowers pay for protective measures to minimize damages of the same kind in the future.
- For assistance, call SBA's Customer Service Center at 1-800-659-2955, TTY: 1-800-817-8339.