

Navigating FEMA Disaster Assistance

7/18/2023

On July 14, President Biden approved Governor Scott's request for a major disaster declaration for Vermont to assist in recovery from a historic flood event of July 7-12, 2023. In the coming days and weeks, FEMA will be performing a **Preliminary Damage Assessment (PDA)** to determine the State and County level of **Public Assistance (PA)** and **Individual Assistance (IA)**. See the Damage Assessment Quick Guide attached for more information on the PDA process.

The determination depends, in part, on the level and extent of impact and damage sustained by the community. Residents and Businesses that have been impacted and incurred damage are asked to **report to the State** to assist in this effort through a resident or business form that can be found here: <https://vermont211.org/>. Your reporting is encouraged as it will aid in the disaster assessment and FEMA application process.

The Town of Andover participates in the **National Flood Insurance Program (NFIP)** which means that certain regulations must be followed after a flooding event in order to benefit from the FEMA assistance programs. Towns will be working directly with the Regional Planning Commissions, State and FEMA in conducting PDAs and determining needed **Public Assistance** for emergency storm and recovery repairs to public infrastructure.

The **Individual Assistance** program helps individuals impacted by the disaster seek reimbursement for necessary expenses and needs that cannot be met through insurance or other forms of assistance. Available funding for our county under the Individual Assistance Program is pending a Formal Damage Assessment. Counties included under this declaration will be determined following the PDA.

While assessments are underway, Individual/Residents, including those underinsured or noninsured, can begin to prepare for an application for **Individual Assistance** to cover uncovered expenses or unmet needs after insurance settlements.

Preparing and Applying for Individual Assistance:

First: Be sure to file a claim with your existing insurance provider(s) as soon as possible (flood, homeowners, renters, auto). Those with National Flood Insurance Program (NFIP) policies can obtain guidance [here](#). You do not have to file your claim prior to applying for FEMA disaster assistance, but you will be required to provide FEMA your insurance settlement or denial before being considered for certain types of assistance.

Second: It is important to [document damage before starting cleanup](#) and prepare for inspection. An insurance adjuster will assess flood damages to your home, either in person or remotely. Make sure you take photos and videos of your flood-related damage before throwing out items or discarding the carpet. Hold off on permanent repairs at this stage. [Other helpful tips for documenting cleanup and repair](#).

Third: Review the [Individual Assistance Programs](#) and check your [eligibility](#).

[Individual Assistance](#) includes the following [Programs](#):

- [Individuals and Households Program \(IHP\)](#);
- Crisis Counseling Program
- Disaster Case Management

- Disaster Unemployment Assistance
- Disaster Legal Services
- Disaster Supplemental Nutrition Assistance Program

Fourth: There are several ways you can apply for FEMA Individual Assistance at [Vermont Emergency Management: FEMA Individual Assistance Information](#)
You can access an online application at [DisasterAssistance.gov](#)

For Farmers:

[USDA Disaster Assistance Recovery Tool](#)

[USDA Local Farm Service Center](#)

For Business Owners:

[Vermont's Disaster Recovery Guide for Businesses](#)

[FEMA's Road to Recovery-Apply to SBA](#)

Important: Before You Begin Repairs all property owners should [check with local building officials](#) to determine which permits for repairs are required before beginning the work. Communities that participate in the National Flood Insurance Program (NFIP) require town officials make **Substantial Damage Determinations** per local floodplain-management ordinances. **Substantial Damage**, as defined by FEMA, applies to a structure in a Special Flood Hazard Area (SFHA) for which the total cost of repairs is 50 percent or more of the structure's market value before the disaster occurred. If a building in a floodplain is determined by the local official to be substantially damaged, it must be brought into compliance with local floodplain management regulations, such as elevating a structure in a SFHA.

Other helpful information can be found through [Vermont Flood Ready Quick Links for After a Flood](#)