



Vermont Flood Recovery Resource Guide



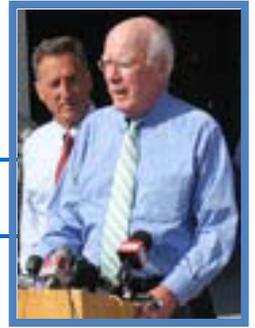
**From the Office of
Senator Patrick Leahy**

www.leahy.senate.gov

1-802-863-2525

Please call if you have additional questions

A NOTE FROM SENATOR PATRICK LEAHY



Flooding caused by Hurricane/Tropical Storm Irene inflicted historic damage across our state.

Even in these trying times Vermonters are pitching in and taking care of one another, neighbors helping neighbors, and communities coming together to help the many in need.

Now as we see the flood waters recede, the hard work of recovery is beginning. This enormous challenge is beyond the means of a small state like ours. I am fighting to make sure Vermonters find and receive the help they need. To do this I am working closely with federal agencies and the Obama Administration to make sure every federal resource is made available to Vermont as we begin the recovery process.

In this Vermont Flood Recovery Resource Guide, I have compiled important information and key contacts to help flooded property owners, businesses, farmers, and renters.

If you have any questions or need additional assistance, I encourage you to contact my office at 1-800-642-3193 or visit my website:
www.leahy.senate.gov.

Sincerely,

A handwritten signature in blue ink that reads "Patrick Leahy".

Patrick Leahy

Quick Guide

For more information or assistance please feel free to contact any of my offices, or visit my website at www.leahy.senate.gov.

Burlington Office:
199 Main Street, 4th flr
Burlington, VT 05401
(802) 863-2525

Montpelier Office:
P.O. Box 933
87 State Street, Rm 338
Montpelier, VT 05602
(802) 229-0569

Washington, DC, Office:
437 Russell Senate Office
Building
Washington, DC 20510
(202) 224-4242

For an immediate life safety emergency – call 911

For road closure information – The most up to date information can be found at <http://www.aot.state.vt.us/>

To request non-emergency assistance – call 211

FEMA: 800-621-3362. 800-462-7585 for the speech/hearing-impaired. Apply online at www.fema.gov or www.disasterassistance.gov

Small Business Administration (SBA) Disaster Assistance Customer Service Center:
800-659-2955. www.sba.gov/services/disasterassistance

National Flood Insurance Program Hotline: 888-379-9531, www.floodsmart.gov

Vermont Emergency Management Agency: www.vem.vermont.gov

Non-Life Threatening Emergency: 1-800-347-0488

Hazardous Material Incident: Call 1-800-641-5005

General Inquiries: 800-347-0488 or 802-244-8721 and 888-545-8721 (TTY)

VTrans Command Center for road reports: 1-800-866-7099

For Housing and other Emergency needs: American Red Cross:

www.redcrossvtnhuv.org

(802) 773-9159 (Rutland)

(802) 660-9130 (Burlington)

(802) 254-2377 (Brattleboro)

(802) 334-5533 (Newport)

(802) 524-4468 (St. Albans)

(802) 745-1190 (St. Johnsbury)

Vermont Department of Health: (802) 863-7200, <http://www.healthvermont.gov>

Vermont Agency of Agriculture: (802) 828-2430 www.vermontagriculture.com

USDA Farm Service Agency: (802) 658-2803 www.fsa.usda.gov

USDA Natural Resources Conservation Service: (802) 951-6796 www.vt.nrcs.usda.gov

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Disaster Assistance - FEMA

If you have been affected by the **historic Hurricane Irene flooding of 2011**, there are several federal and local assistance programs available to help you get back on your feet. For immediate assistance and information, refer to the numbers above.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. If you need assistance, the first step you should take is to register through the Federal Emergency Management Agency (FEMA). Depending on your circumstances, FEMA may direct you to other organizations for assistance, including the Small Business Administration, or offer you direct assistance. More information on available individual assistance is contained in this guide.

President Obama moved quickly to declare a National Emergency for this event which put FEMA in action during and immediately following the storm, to undertake rescues and help restore critical services and infrastructure. On September 1, 2011, President Obama issued a major disaster declaration for the State of Vermont triggering the release of federal funds to help individuals and communities recover from the effects of Tropical Storm Irene and the following counties were declared eligible for individual disaster assistance: Chittenden, Rutland, Washington, and Windsor counties. Through individual assistance, homeowners can qualify for grants to help cover uninsured costs required to restore their homes.

How to Apply for FEMA Disaster Assistance

Apply by phone to FEMA: 800-621-3362 (TTY 1-800-462-7585 for the speech-or hearing-impaired) or apply online at www.disasterassistance.gov

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back
- Address of the damaged property
- Social Security number
- Bank account information*
- Insurance information (*if you have insurance*)
- Brief description of damages
- Current mailing address
- Pen and paper to write down your registration number

*If you are eligible for disaster assistance, you may choose to have the assistance check deposited directly into your bank account.

Government disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. Some disaster aid does not have to be paid back, while other assistance may come in the form of loans.

Frequently Asked Questions About FEMA Assistance

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you will have to register with FEMA, either by telephone or online. The registration number you will receive will be needed whenever you call with questions.

What is the difference between FEMA and the SBA? FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).

What happens after I register? You will receive a call from the FEMA housing inspector.

On-site inspections are an important early step helping to speed aid to homeowners and renters suffering flood damage. All inspectors

carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected. Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free. Beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. ***You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage.***

The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends that data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance, nor the amount of assistance an individual may receive.

You may also receive a call from a representative of the U.S. Small Business Administration, which provides low-interest disaster loans to eligible applicants for long term recovery. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process. You will never be required to take out an SBA loan if you do not wish to do so. However, it is important that you apply because doing so may open other opportunities for federal assistance.

No appointment is necessary to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business Recovery Center. There is no cost to apply for an SBA disaster loan, and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case by case basis.

Where can I find updated information from FEMA? Up-to-date information on floods and flood assistance in Vermont is accessible at <http://www.fema.gov/news/event>. The site identifies the locations of all Disaster Recovery Centers, and contains recent news on disaster response and recovery.

Small Business Administration Disaster Loans

Once you register with FEMA, they may direct you to the SBA. Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, you may be eligible for financial assistance from the SBA. For more information about SBA loans, call 800-659-2955. SBA also offers you the option of filing your home and business disaster loan applications here - <https://disasterloan.sba.gov/ela/>

Frequently Asked Questions:

What Types of Disaster Loans are Available?

- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible as are non-profit organizations such as charities, churches, private universities.
- Economic Injury Disaster Loans (EIDL) – Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious, and non-profit organizations are not eligible for an EIDL.

What are Mitigation Loans?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of the approved loan amount. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

What are the Credit Requirements?

- Credit History - Applicants must have a credit history acceptable to SBA.
- Repayment - Applicants must show ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$10,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on SBA's determination of whether each applicant has the ability to receive credit from other sources. SBA bases this decision on whether the applicant has sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for their own disaster recovery. Interest rates are fixed for the term of the loan, and are determined from disaster to disaster with market conditions. Currently the applicable interest rates are:

| | No Credit Available Elsewhere | Credit Available Elsewhere |
|---|--------------------------------------|-----------------------------------|
| Home Loans: | 4.00% | 8.00% |
| Business Loans: | 4.00% | 8.00% |
| Non-Profit Organizations: | 4.00% | 8.00% |
| Economic Injury Loans Businesses and Small Agricultural Cooperatives: | 4.00% | N/A |
| Economic Injury Loans for Military Reservists: | 4.00% | N/A |

What are Loan Terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 3-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- Home Loans – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Loan amounts cannot exceed the verified uninsured disaster loss.
- Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

- Economic Injury Disaster Loans (EIDL) – The law limits EIDL(s) to 2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- Business Loan Ceiling – The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses - Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages reduce loan eligibility.
- Ineligible Property - Secondary homes, personal pleasure boats, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value.
- Noncompliance - Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes

borrowers who did not maintain flood and/or hazard insurance on previous SBA or federally insured loans.

Is There Help Available for Refinancing?

SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage, which is defined as 40 percent or more of the value of the property, and (3) intends to repair the damage.

- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery, and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

The Vermont Department of Banking, Insurance, Securities, and Health Insurance Administration website has information about when flood damage is covered and not covered by insurance. They are also responsible for protecting consumers against unfair and unlawful business practices by insurance companies. For more information contact: <http://www.bishca.state.vt.us/>

Assistance to Individuals and Households

FEMA also may determine that you qualify for the Individuals and Households Program (IHP).

IHP provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means such as insurance or loans. Up to \$29,900 is available in financial help (adjusted each year), while some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Please Note: Though the maximum available grant is \$29,900, it would only be available if insurance and loan options were first exhausted. Even then, very few applicants qualify for the full amount.

The following types of assistance may be available through IHP:

Housing Assistance:

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may

provide up to \$29,900 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to \$29,900 for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance:

The Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Covered expenses include: medical and dental expenses, funeral and burial costs, vehicle repair and/or replacement, generators for individuals who

have durable medical equipment that require power, and dehumidifiers.

Contact FEMA at 800-621-3362 for questions about other items that **may be covered**.

Conditions and Limitations of IHP Assistance:

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories: To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen (or have a child who is a citizen), a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster

household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

Type of Assistance: Generally, no more than one type of IHP assistance may be provided to the household. Only FEMA – in conjunction with the State of Vermont – has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

Proper Use of Assistance: All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

Documentation: It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

Insurance: If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your

home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home) is provided for an initial period of two months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.

Appeal Rights:

If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Call 800-621-3362 or 800-462-7585 (TTY) immediately to let FEMA know of your intention to appeal. Then, send your appeal letter to: Appeals Officer, FEMA Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782 7055.

Agriculture Assistance

After the hurricane, many Vermont farmers were left with flooded fields, damaged barns, debris, and stranded milk and produce. Federal assistance may be available through one of the authorized disaster assistance programs under the United States Department of Agriculture (USDA), such as nutrition, conservation, and crop assistance. These programs are summarized on the USDA website at www.usda.gov.

The Vermont Agency of Agriculture is urging farmers to report hurricane losses, as well as those losses expected in the future as a result of the hurricane, to the state as soon as possible in order to assess the availability of assistance from the federal government.

Farmers experiencing any losses are encouraged to keep in touch with their county USDA offices:

<http://offices.sc.egov.usda.gov/locator/app?state=vt&agency=fsa>

Or contact the state USDA offices at :

- USDA Farm Service Agency at (802) 658-2803 and
- Natural Resources Conservation Service at (802) 951-6796.

Vermont Emergency Management (VEM) is requesting that farmers of all types report damage to any of their property in the following manner so that impact information can be included in Vermont's justification for emergency funds.

If you are in need of provisions or assistance, please contact your local responders, such as your local fire or police departments. They will assess the situation and direct you to necessary resources, as well as connect farms needing power to working generators.

If there is damage to your house(s) or other dwelling in which you live, that report should be made by calling 211 and completing a damage assessment report with the operator. The operator will then forward this information to VEM. Natural Resources Conservation Services also has the Emergency Watershed Protection Program (EWP) that can help protect property that is in threat of further damage if not immediately repaired. Call (802) 951-6796 for information.

If there is damage to any part of your property or business, including but not limited to barns, milking parlors, nurseries, greenhouses, crops, fields, equipment, etc., this information should be reported to your county USDA Farm Service Agency or your county Natural Resources Conservation Services office at the phone numbers above.

You can also contact organizations to which you belong such as the Vermont Farm Bureau at (802) 434-5646 or NOFA Vermont (802) 434-4122. These organizations should send a summary of the information to the Agency of Agriculture which will then forward to VEM. Farmers experiencing loss of crops due to flooding should contact their crop insurance agent immediately as well as USDA Farm Service Agency.

Business Assistance

Hundreds of businesses were impacted by flooding – either directly or indirectly. The State of Vermont and the federal government are working to provide businesses with financial resources to help rebuild, recover and make up for lost business.

If you own a business you should report damage to the Vermont Agency of Commerce and Community Development at 802-828-3211. This will assist the state and federal partners in determining damage .

When the state receives a disaster declaration, the Small Business Administration will provide direct low-interest loans to businesses, homeowners and landlords for uninsured losses and working capital contingent upon the business' ability to repay the loan and credit history. The SBA will deploy disaster assistance officers for you to work with to local disaster offices immediately upon the disaster designation. For more information about the SBA disaster loan program visit: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.

The State of Vermont has already made up to \$10 million in low interest disaster loans available through the Vermont Economic Development Authority's Hurricane Irene Assistance Loan Program. Call (802) 828-5627 or visit www.veda.org for more information.

Tax Relief and IRS Assistance

The Internal Revenue Service is providing tax relief to individual and business taxpayers impacted by Hurricane Irene and living in the areas designated by FEMA under the Federal Disaster Declaration. For the latest information about tax relief, please see: <http://www.irs.gov/newsroom/article/0,,id=108362,00.html>

The tax relief is part of a coordinated federal response to the damage caused by the hurricane and is based on local damage assessments by FEMA. For information on disaster recovery, individuals should visit www.disasterassistance.gov.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area.

In addition, the IRS is waiving the failure-to-deposit penalties for employment and excise tax deposits due on or after Aug. 29, and on or before Sept. 13, as long as the deposits are made by Sept. 13, 2011.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But

affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 1-866-562-5227 to request this tax relief.

Basic Tips for Filing Your Claim, and Working with Your Damaged Property

- Contact your insurance agent or company as soon as possible. If possible, have your policy numbers available when you call. Ask what documents, forms, and data you'll need to file a claim. Advise them if you no longer have documents and learn what alternative documents can be provided.
- People who have suffered property losses may find themselves being contacted by someone who identifies themselves as a public adjuster. Vermonters who choose to work with public adjusters should make sure to ask to see their license before doing business with them. Public adjusters work for the policyholder, and charge a fee from the policyholder. Company adjusters do not charge fees.
- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork.
- Take photographs or video of the damage.
- If your property is partially damaged, try to protect it against further losses by making temporary repairs. Make the repairs necessary to prevent further damage to your property. Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Keep receipts associated with such repairs, as these may be reimbursable under your insurance.

- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses. Call the company to advise them of your temporary location. Also leave information about how you can be contacted at your property in case an adjuster comes to the property for a damage assessment.
- If you have damaged appliances, furniture, and other contents for which you will be filing claims, don't throw that damaged property away unless instructed to do so by your insurance adjuster, and don't start permanent repairs without prior approval from your insurer.
- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal or replacement. Check with the Better Business Bureau, or the Consumer Protection Division of the Vermont Attorney General's office at (802) 828-3171 to make sure the company has a good track record or to report suspected price gouging.
- Obtain more than one estimate, and get everything in writing. Don't be pressured into signing the first contract that is presented to you. Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- You have the right to choose which contractor will repair your home. Your insurer may provide you with a list of pre-approved contractors, but as the policyholder, you have the final say in contractor selection.

- Contact your creditors; if you can't cover all of your expenses, try to negotiate a payment plan. Keep a diary of all conversations with insurance companies, creditors, or relief agencies.
- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Department for assistance and advice.

Staying Healthy While Cleaning Up After the Flood

When water pools, the risk of sickness grows. But a few precautions can keep people safe as they clean up after the deluge.

The key thing to remember is that floodwaters are likely to contain sewage. If you must wade in, wear long pants, rubber boots, rubber gloves and goggles. Always wash your hands thoroughly after cleaning up or coming in contact with floodwaters.

As the waters recede and the sun comes out, the risks outdoors will lessen, but indoors it is essential to clean and dry homes and offices and everything in them to kill bacteria and viruses and prevent the growth of mold.

If you have a private well and standing water has pooled around the well cap, consider the well contaminated and take these steps:

- Boil water for one minute before drinking, cooking and brushing teeth.
- Get well water tested for coliform bacteria as soon as possible.
- Once flood waters have receded, disinfect your well with chlorine and test it before you resume drinking from it.

Other tips on safe cleanups inside your home:

- Throw away anything that was wet with floodwater and can't be cleaned. (For insurance purposes, take photographs of the damaged property.)
- Cover your body by wearing pants, long sleeves, boots, and rubber gloves.

- Protect your eyes, nose and lungs. Use goggles and an N-95 respirator, which you can find in hardware stores, and use them when working in flooded areas or cleaning mold.
- Use soap or cleaning products with a disinfectant for killing germs. Never mix bleach with other cleaning supplies in the same bucket.
- Open windows and if available use fans to pull fumes from your work area.
- Dry flooded areas thoroughly because mold can grow in areas that stay damp for more than 48 hours. Items such as carpets or clothes that cannot be completely dried should be thrown away.
- Run bathroom and kitchen ventilators to keep the air moving in your home.
- If there is no standing water and it is safe to use electric appliances, use fans to help dry damp areas. Mount them in windows blowing out to avoid spreading dust or mold spores.
- Pump water into your yard or into storm water drain pipes, not into the sewer system, which is already overloaded.

For more information, call the Vermont Health Department at (802) 863-7200.

2-1-1: Connecting with Health and Human Service Organizations

Vermont's 2-1-1 is a simple number to dial for information about health and human service organizations in your community.

At Vermont 2-1-1, callers will speak with a real person every time and specialists can help callers with problem solving and refer them to the appropriate government programs, community based organizations, and other local resources.

Top ten reasons to call Vermont 2-1-1:

1. No stigma because this is all confidential and 2-1-1 provides a neutral, confidential resource for help in any situation.
2. Alternative solutions and plans because 2-1-1 helps people who face multi-faceted problems that make it hard to formulate a plan.
3. Help through phone, website, email: 2-1-1 can be used as an information and referral resource regardless of how people choose to connect to help. This offers a personalized service – especially for those who are not computer literate.
4. For crime victims 2-1-1 could provides information on available services and benefits.
5. ESL Help with 2-1-1 helps non-English speaking people get comprehensive health and human service information.
6. Information regarding state government offices and programs that provide state benefits.

7. Rumor Control: 2-1-1 can provide a means to control rumors by providing one trusted information sources during events such as nuclear power plant failures.
8. Donations of Goods: Whether you represent a corporation wishing to donate excess building materials or are a homeowner who is moving and would like to donate a large appliance to charity, 2-1-1 can be used to find an appropriate place to donate excess goods.
9. For Kids: Parents and educators can teach kids to call 2-1-1 when they are faced with confusing, non-emergency situations and do not know where to turn.
10. Help for Helpers: Social workers, clergy, doctors, legislators and other helpers who want to know how best to help the people they are serving can call 2-1-1.

Supporting Those In Need

These are very challenging times and many Vermonters are in need helping hands. Thankfully, resilient Vermont communities are coming together and will rise above this tragedy. Relief efforts are already under way as people work together and help those in need, but the recovery will take time and persistence. If you would like to get involved, here are a few of the many sites that provide information on voluntary opportunities:

- **FEMA – Helping Others** provides information on how individuals can lend a hand to those in need.
<http://www.fema.gov/rebuild/recover/howtohelp.shtm>
- **Vermont Emergency Management** has compiled several assistance resources. <http://vem.vermont.gov/>
- The **Vermont Flooding 2011** Facebook page is functioning as a community bulletin board.
<https://www.facebook.com/pages/Vermont-Flooding-2011/212455332141871>
- **Montpelier Alive** is facilitating volunteer efforts through their Facebook page. www.facebook.com/MontpelierAlive



**From the Office of
Senator Patrick Leahy**

www.leahy.senate.gov

1-802-863-2525