

Vermont Flood Resources, Assistance and Referrals

This resource guide has been developed to help Vermonters to navigate important things to do and available resources in one initial stop, with links to more detailed information if you need it.

For Emergencies: Dial 9-1-1

Other immediate help resources:

- **General immediate needs:** Call 2-1-1
- **Emergency Shelter:** Call 2-1-1 or you can locate shelter options by zip code by visiting the www.redcross.org/local/me-nh-vt/get-help.html or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). For Spanish text REFUGIO and your zip code. Standard text message rates apply. You can also download the [FEMA Mobile App](#) to find open shelters.
- **General Assistance Housing Program (Hotel or Motel) for Catastrophic Need:** Call 1-800-775-0506
- **Mental Health Supports:** Call 9-8-8
- **Support for disabled individuals:** Visit [disabilities, or access and functional needs](#)
- **Support for farmers:** connect with technical, legal or financial assistance or to a counselor or trained peer; [Home | FarmFirst](#)
- **FEMA Individual Assistance support contact:** Sam Harvey, 202-765-9101 or Samuel.Harvey@fema.dhs.gov

Initial Actions

What you should do, generally, if you were impacted by the flood:

The quick list of things to do includes: stay informed and up to date; ensure your home is safe; document all damage including photographs, lists, and receipts; contact your insurance company if you are insured; report damage; remove water and debris safely; and clean up. More details are below.

Stay up to date & Report hazards

- **Subscribe to VTAlert** messages to get emergency alerts, important road information, and critical weather alerts delivered directly to you. Go to <https://vem.vermont.gov/vtalert> to sign up.
- **Road closure information:** visit www.newengland511.org
- **See something, say something:** If you see hazards emerging such as sinkholes, landslides, or new or unmarked sections of dangerous or eroded roads, please report them to 911.

Report Damage

Report damaged homes or businesses to [Vermont 211](#) using this link or by calling 211. This is important for tracking statewide damage to report to FEMA to ensure that Vermonters get access to federal funding in recovery. You can make many reports online (often the fastest way), by phone, and in some locations live at sites called Multi-Agency Resource Sites.

Multi-Agency Resource Sites have representatives from multiple state agencies, FEMA, and non-profit organizations providing assistance. These locations move every few days to different communities. Stay tuned to local news, social media feeds, and local information for detail about when they may be near your community.

Cleaning up

Ensuring that you are safe is the most important part of cleanup. If you have contaminated water, fuels, oils, or other hazardous material, please call 1-800-641-5005 or 802-828-1138 before continuing.

Help with cleanup – There are volunteers and volunteer organizations deployed and continuing to arrive throughout Vermont to assist. The cleanup process can take some time.

- *Be sure the building is safe.* If you need help assessing safety including structural safety, gas/propane/fuel oil issues, or electricity call your local fire department.
- *Document the damage* – take many photos and keep lists of what is damaged or destroyed including belongings and the building itself – and keep receipts.
- *Basement water* – If you have water in your basement or home removing it is the first task. Your local fire department or local contractors *may* to assist with dewatering.
- *Mucking out* waterlogged or damaged items (furniture and similar items), debris, mud, or building material or system (such as sheetrock, cabinets, water heaters, furnaces, etc.)

Information about flood cleanup can be found here:

- [CDC Flood cleanup guidance](#)
- [How to Safely Pump Out Basements](#)
- [Returning to Your Home or Business and Cleaning Up](#)
- [Flooded Homes Cleanup Guidance](#)

FEMA may be able to help with cleanup expenses. Take photos and keep receipts. See the FEMA section above for additional information.

Debris removal

Debris related to the flood, including mud, branches, furniture, personal items, etc. should be separated and deposited away from trees, poles and structures that make pickup difficult, within 10 feet of the road but NOT in the roadway. Items should be separated into 6 types – electronics, large appliances, hazardous waste, vegetation debris, household waste, and construction debris. Please follow guidance from your local government and emergency teams.

Information for municipal officials: The State has contingency debris management/hauling and debris monitoring contracts which have been activated. If your community has an unmet need after exhausting or running out of local resources, call the SEOC and let us know what you need for debris management. If a community is doing its own debris management, it is required for FEMA reimbursement to have a town employee or separate contractor do “debris monitoring” -- have someone with a clipboard keeping track of where each load comes from and where it is going.

Essential Needs & Financial Assistance

I need shelter or temporary housing

If you need temporary housing because of the flood, shelters are currently open at the following locations:

- Barre
- Ludlow
- Northern Vermont University
- Rutland

FEMA may be able to assist with your temporary housing expenses. [Please see the FEMA section under Damage and Disaster Relief below](#) for additional temporary housing supports.

I need assistance accessing or covering the cost of food

Cities, towns, and non-profit organizations such as the Red Cross in your area may have set up mass feeding locations. Additional resources include:

- **Locate a food shelf:** visit www.vtfoodbank.org/agency-locator or call 800-585-2265
- **General Food Assistance (3 Squares):** Apply [here](#) or call 800-479-6151
 - Households with income 185% or less of FPL, households with children who get the [VT Earned Income Tax Credit](#).

- Current 3 Squares Vermont recipients that experienced a loss, please call 800-479-6151.
- **Families and Infants up to 5 years old (WIC):** visit healthvermont.gov/family/wic or call 802-863-7200
 - You may be eligible:
 - If you are a Vermont resident and are pregnant, have an infant up to 6 months old or you are breastfeeding/chestfeeding an infant up to 12 months old
 - Meet income guidelines OR participate in 3SquaresVT (SNAP), Medicaid, TANF (Temporary Assistance for Needy Families) or Families with Dependent Children program.
 - July WIC food benefits that were lost due to flooding can be replaced by contacting your local WIC office. Ready to Feed formula can also be issued to families with compromised access to water supply (town or well).
- **Vermonters 60 and Older (Meals on Wheels):** Call helpline at 800-642-5119
 - Eligible applicants include any person age 60 or over and is unable to obtain or prepare meals on a temporary or permanent basis due to a physical, mental or cognitive condition.
- **Vermonters under 60 with chronic conditions or disability (Meals on Wheels):** visit vcil.org/services/meals-on-wheels/ or call 802-224-1823.
 - Eligible applicants include individuals under 60 with chronic conditions or disability
- **Commodity Supplemental Food Program:** contact the Vermont Foodbank 800-214-4648 or visit [CSFP - Vermont Foodbank \(vtfoodbank.org\)](https://www.vtfoodbank.org)
 - Eligible are adults over age 60 who are at or below 130% of the federal poverty level.
 - Age and income are self-attestation.

Damage and Disaster Relief

Vermont has received a Major Disaster Declaration from President Biden, which makes federal funding available to eligible individuals and entities to assist with eligible damages in approved counties. Below is more information on the programs through this disaster declaration, as well as other federal and state programs to assist with damages suffered in this disaster.

[My home or personal property was damaged, what resources are available to me?](#)

Insurance Guidance

If you are insured via homeowner's insurance and/or flood insurance, contacting your carrier is an important early step. The Department of Financial regulation has posted information to assist in navigating insurance claims. That information can be [found here](#).

FEMA Individual Assistance Program

The Individual Assistance program allows homeowners, renters, and other individuals (but not businesses) impacted by the disaster to seek reimbursement for necessary expenses and serious needs that cannot be met through insurance or other forms of assistance. The declaration currently includes those living in Chittenden, Lamoille, Rutland, Washington, Windham, and Windsor counties but additional counties are currently being evaluated and may become eligible.

FEMA reports, claims, and funds

This is a separate process from the 211 report because it is a claim filed with FEMA directly. Claims can be reported as soon as your county receives a federal disaster declaration. That declaration happens when FEMA receives enough information to enable that declaration to be made. The information below is a very short synopsis for reference only. To file a claim and for detailed information visit www.disasterassistance.gov or call 800-621-3362.

FEMA teams will be going door to door in neighborhoods. They are doing damage assessments as well. Each member of the FEMA team will have a FEMA issued identification card.

Types of FEMA assistance may include:

- **Home Repair or Replacement:** Financial assistance for homeowners to repair, replace, or rebuild uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe, sanitary, and functioning living condition.
 - If your primary residence is determined to be uninhabitable after a FEMA inspection.
 - Housing need not covered by insurance.
- **Rental Assistance:** Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.
 - Home is unlivable as a result of the disaster.
 - Who agrees to relocate.
 - Whose housing needs are not covered by insurance.
- **Lodging Expense Reimbursement:** Financial assistance reimbursement for short-term lodging expenses.
 - Primary home is destroyed or is unlivable as a result of major damage caused by the disaster.
 - No other practical temporary housing options available within a reasonable commuting distance due to a lack of available rental resources.
- **Clean and Removal:** Financial assistance for services to remove contaminants and disinfect surface areas of the home affected by floodwater.
- **Moving and Storage Expenses:** Financial assistance to temporarily move and store personal property from the damaged primary residence while repairs are made. Assistance may also be provided for moving essential household goods to a new primary residence.
- **Disaster-related Medical and Dental Expenses:** visit www.disasterassistance.gov or call 800-621-3362
- **Other funds for flood related expenses:** visit for [other uninsured or under-insured disaster-caused expenses and serious needs.](#)

Other personal property damage

If you sustained damage or loss of to personal property, cars, or other items photograph them, make lists, and keep any replacement receipts. FEMA *may* have funding available. See the FEMA Individual Assistance section above for additional information.

Water and sewer damage

If your water and sewer service has been impacted your local provider will work to restore service. Additional information about handling water and sewer challenges is below.

- [Boil Water and Do Not Drink Notices](#)
- [Guidance on Septic and Onsite Wastewater Systems after Flooding](#)
- [After a Flood: Drinking Water Guidance](#)

I am out of work due to damage to my employer or other flood impacts, what do I do?

- **Unemployment Insurance** – If you've lost your job due to the disaster – including because you no longer have a job or a place to work; cannot reach the place of work; cannot work due to damage to the place of work; or cannot work because of an injury caused by the disaster – you may be eligible for unemployment insurance benefits. File online beginning Wednesday, July 19 at labor.vermont.gov/unemployment-insurance or call the Unemployment Insurance Claimant Assistance Center at 877-214-3330.
- **Disaster Unemployment Assistance** – If you are not traditionally eligible for unemployment insurance benefits and your employment was impacted because of the disaster, you may be eligible for Disaster Unemployment Assistance (DUA). The Department of Labor will issue additional DUA guidance the week of July 17 and individuals can sign up to receive DUA updates at <https://labor.vermont.gov/disaster-unemployment-assistance>.

I need help with other expenses or services because of the flood, what do I do?

- **Vermont Childcare Helpline VT:** call 800-649-2642
- **Energy Assistance:** call 800-775-0516
- **Damage to an essential vehicle:** visit www.disasterassistance.gov or call 800-621-3362
- **Disaster-related funeral and burial expenses:** visit www.disasterassistance.gov or call 800-621-3362
- **Disaster-related child-care expenses:** visit www.disasterassistance.gov or call 800-621-3362
- **Medicaid and Prescription Help:** visit www.info.healthconnect.vermont.gov/find-local-help or call 855-899-9600
- **American Red Cross:** visit www.redcross.org/local/me-nh-vt/get-help.html or call 855-891-7325
- **Disaster-related Medical and Dental Expenses:** visit www.disasterassistance.gov or call 800-621-3362

My business or non-profit has been impacted, what resources are available to me?

Businesses and non-profits are not eligible for FEMA's Individual Assistance program but there are some financial resources available.

- **Physical Damage to Business:** Eligible businesses and non-profits could receive a loan of up to \$2 million. Visit disasterloanassistance.sba.gov/ela/s/ or call 800-659-2955.
 - Eligibility: A business of any size or most private nonprofit organizations located in a declared disaster area and have incurred damage during the disaster
 - Resources may be used for the repair or replacement of real property; machinery; equipment; fixtures; inventory; and leasehold improvements.
- **Economic (non-physical) Damage Assistance:** Eligible small businesses, small agricultural cooperatives, and most private nonprofit organizations could receive additional support for non-physical damage. Visit disasterloanassistance.sba.gov/ela/s/ or call 800-659-2955.

My farm has been impacted, what resources are available to me?

If you have sustained damage to your farm there are a number of ways to receive assistance including:

- **VT Agency of Agriculture Farm Related Assistance:** For more information email agr.floodresponse@vermont.gov or call 802-828-5667.
- **Farmer Emergency Fund:** For more information visit www.nofavt.org/farmer-emergency-fund or call 802-434-4122.
- **Emergency Loans:** For more information visit www.vtfarmfund.org/emergency-loan or call 802-560-3099.
 - Qualifying applicants must be Vermont farmers or food producers who have suffered a devastating loss due to an unexpected natural disaster that puts their farm or farming career in danger and covers buildings; animals; equipment; greenhouses; and hay fields.
- **USDA Disaster Assistance:** visit <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index> or by calling 855-794-3676. USDA covers damage to livestock; farmland; financial damage; and crop losses.

I am an employer whose employees are now out of work due to the flood; how do I make sure they get the unemployment benefits they need?

Do you need to temporarily close your business and layoff your workforce? Here's how to prepare your staff for unemployment:

- Employers do not need to contact the Department of Labor when laying off employees.
- Advise employees to contact the Department of Labor's Unemployment Insurance Claims Center at 877-214-3330 (Mon-Fri from 8:30 a.m. - 4:30 p.m.) Additionally, if individuals are unable to reach the Department by phone, they will be able to file for unemployment insurance benefits online beginning Wednesday, July 19 at <https://labor.vermont.gov>.

- There is no work search requirement for employees who are temporarily laid off for 10 weeks or less. Individuals filing for benefits will need to provide an estimated return to work date in order to have the work search requirement waived.

How to Help

Donate

At this stage we recommend donations in the form of cash. Visit the [Vermont Community Foundation](#) or the [Vermont Disaster Recovery Fund](#) to do so.

For those interested in donating food or personal items we recommend contacting local officials and non-profits and donating only if they express or are publicizing a need.

More information and links about donations can be found at the [Buildings & General Services flood page](#) or by calling or emailing 802-828-1525 and donations@vermont.gov.

Businesses offering support: please email Monica.Hutt@vermont.gov and Victoria.biondolillo@vermont.gov

Volunteer

Volunteers are needed. Register with www.vermont.gov/volunteer so the team at SerVermont can match you with missions in communities around the State.

Other volunteer opportunities include:

- **Vermont Community Foundation:** call 802-388-3355
- **VT Flood Response and Recovery Fund:** visit [VT Flood Response \(vermontcf.org\)](http://vermontcf.org)
- **United Way** (there are local United Ways serving every region of the state): visit [United Ways in Vermont | United Way Worldwide](#)
- **American Red Cross Northern New England Region:** call 800-464-6692 or visit [American Red Cross | Help Those Affected by Disasters](#)
- **Vermont Food Bank:** call 800-585-2265; or visit NoKidHungry.org
- **Vermont Farm Fund:** [Center for an Agricultural Economy \(hardwickagriculture.org\)](http://hardwickagriculture.org)