

FEMA and USDA Disaster Declarations

Both FEMA and the USDA have declared disasters for the July flooding. This means additional funds are available for disaster recovery. More information on receiving assistance is below.

FEMA Disaster Assistance

For the latest information directly from FEMA: <https://www.fema.gov/disaster/4810>
Damages from the July 10th-11th storm in Essex and surrounding counties may be eligible for financial assistance.

To apply for assistance

ONLINE: <https://www.disasterassistance.gov>

PHONE: 1-800-621-3362 (TTY: 800-462-7585)

IN PERSON at a Disaster Recovery Center. The nearest centers to Essex County are:

Brighton Town Hall Gym (8AM-7PM every day)
49 Mill St, Island Pond, VT 05846

Lyndon Public Safety Facility (8AM-7PM every day)
316 Main St, Lyndonville, VT 05851

Guidance for applying for assistance:

1. Apply to insurance first (homeowners, renters, car, flood, etc.).
2. Gather all required personal documentation ([identity](#), [proof of property ownership and residency](#)).
3. Gather all disaster damage-related documentation (insurance denial letter, receipts for clean-up supplies and contractors, contractor estimates, photos of all damage, etc.) for your FEMA case.
4. Check 'home damage' at the beginning of your FEMA application if you have disaster-related damage outside your home (driveways, culverts, bridges, external retention walls, etc.) in order to trigger a damage inspection.

The July 29th-30th storm has yet to be declared a disaster. People affected by this storm can register with FEMA, but will not be approved for assistance until that declaration is approved.

Additional Disaster Assistance

[Business Emergency Gap Assistance Program \(BEGAP\)](#) – Emergency assistance for Vermont businesses. Additional information for agricultural producers can be found [here](#) . Apply by Nov. 15th to ensure your application is considered.

[Flood Relief for Individuals](#) – Quick, flexible relief for those affected by the disasters up to \$1,500. Contact caricarlet@yahoo.com or Brooke Pierce brooke@momentumbusinessvt.com

[VT Main Street Flood Recovery Fund for Businesses](#) – Emergency assistance for Vermont businesses up to \$2,500.

NCIC Impact Loan Program for Businesses – Loans up to \$3,000 for affected businesses. Contact Aimee Quimby aquimby@ncic.org

U.S. Small Business Administration Loans (for businesses or individuals) – Apply for assistance [online](#).

Support applying for assistance

For specific program support, we recommend contacting the organizations through the contact information supplied in this message. The following organizations can provide general assistance in navigating the available programs.

[Kingdom United Resilience & Recovery Effort \(KURRVE\)](#) can assist with navigating general assistance programs. [Request assistance here](#).

[Essex County NRCDC](#) can assist with navigating assistance for agricultural or timber producers or those with damage to their land apart from buildings, cars, and other man-made property. Contact us at 802-535-8877 or cfodell.essexnrcd@gmail.com