

# Ten Key Facts to Know About Federal Disaster Assistance

---

Release Date: 9? 15, 2023

Federal assistance can help Vermonters recover from the July 7-17 severe storms, flooding, landslides and mudslides.

## Know the Facts

Here are ten facts about the help that may be available to you:

1. You won't be taking money away from someone else by applying. FEMA will distribute funds to every eligible applicant regardless of how many people apply.
2. FEMA assistance is available to homeowners and renters, including owners and renters of mobile homes.
3. Eligible homeowners and renters will receive FEMA assistance as grants that do not have to be repaid.
4. You can apply for FEMA assistance before your insurance claim processes. However, once you receive a settlement, make sure to report it to FEMA. FEMA can't duplicate benefits from other sources, so we need to see what your insurance covers before we can process your application.
5. FEMA assistance is nontaxable, and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
6. You can ask questions and get in-person help applying for assistance at a Disaster Recovery Center. Four centers are currently open:
  - **Washington County:** Waterbury Armory, 294 Armory Drive, Waterbury, VT 05676
  - **Washington County:** Barre Auditorium, 16 Auditorium Hill, Barre, VT 05641
  - **Orleans County:** Barton Memorial Building, 17 Village Square, Barton, VT 05822



FEMA

- **Windham County:** Wardsboro Town Hall, 99 Main St., Wardsboro, VT 05355

For the latest locations and hours, visit [fema.gov/drc](https://fema.gov/drc).

7. If your insurance is delayed by 30 days or more and you need money to relocate immediately, FEMA may be able to help. Call the FEMA Helpline at **800-621-3362** – if you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you call. Unlike normal FEMA grants, this type of assistance must be repaid once you get your insurance.
8. If your car was damaged by the disaster, you may be eligible for money to repair or replace it. Apply with FEMA first, then, if referred, submit a U.S. Small Business Administration Disaster Loan application to determine eligibility.
9. If FEMA refers you to the Small Business Administration, you should apply. SBA's long-term, low-interest disaster loans are the largest source of federal recovery funds – and applying allows FEMA to evaluate you for more types of aid. SBA may be able to increase your loan amount by up to 20 percent of your damage so you can make improvements to make your home safer. To learn more, visit [SBA.gov/disaster](https://SBA.gov/disaster).
10. Calling 211 or applying for assistance through another organization or agency does not automatically register you with FEMA. To apply for FEMA assistance, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), download the [FEMA App](#) or call the FEMA Helpline at **800-621-3362**.



**FEMA**