

Housing Advocacy Mobile Home Program

Post-Flood Resource and Informational Guide

7.28.2023

The Mobile Home Program will share resources as available so please contact us to stay updated: 802-660-3455 Ext. 204.

1. FEMA Assistance

- Description: Residents of Chittenden, Lamoille, Rutland, Washington, Windham, Windsor, Caledonia, Orange, and Orleans Counties are all eligible to apply for Federal Emergency Management Agency (FEMA) Individuals & Households Program assistance.
- The maximum FEMA benefit available is \$41,000 per household for "Housing Assistance" (for home repair or replacement). There is also a separate benefit of \$41,000 for "Other Needs Assistance" that can be used for temporary lodging, moving and storage expenses, and other miscellaneous needs. Applications for FEMA assistance can be filled out online or by calling the FEMA hotline number:
 - Contact: Call the FEMA Hotline at 800-621-3362 for assistance.
 - More Info: FEMA Application: https://www.disasterassistance.gov/
- Everyone should report damages to 211 ASAP as FEMA accesses this data and may adjust
 their level of support given based on demonstrated need. There is a Housing Recovery Plan
 for those who have reported damage through 211. Reporting damages to 211 does not
 replace applying for FEMA assistance, however it helps ensure that your information and case
 do not get lost.
 - Remember to document and take photos of EVERYTHING and to keep all receipts.
 - There are currently two resource centers in Waterbury and Rutland where people can fill out FEMA applications for assistance.
 - Waterbury Resource Center: 294 Armory Drive, Waterbury Village Historic District, VT 05676
 - Rutland Resource Center: 88 Merchants Row, Rutland, VT 05701

Deadlines:

- Residents of Chittenden, Lamoille, Rutland, Washington, Windham, and Windsor Counties may apply for FEMA assistance until 9/12/2023.
- Residents of Caledonia and Orange Counties may apply for FEMA assistance until 9/19/2023.
- If you receive an offer from FEMA that is not the full amount and you would like to appeal for more assistance, you may appeal any FEMA assistance decision <u>within 60</u> days of the date on the decision letter.

2. Legal Assistance

- Description: Vermont Legal Aid provides legal help for common issues after a disaster like
 flooding. They can help with finding emergency housing, getting emergency benefits for food,
 submitting insurance claims, applying for FEMA assistance, knowing your rights after a
 disaster, dealing with damaged mobile homes, handling scams, replacing important lost
 documents, getting tax relief, and much more. You can submit a request using the number or
 website below.
 - Follow this timeline for receiving assistance provided by Vermont Legal Aid:



- Request Legal Help Online: Legal Help Request https://vtlawhelp.org/vlh-intake/
- Contact: Leave a message on the legal helpline at 1-800-889-2047 during these hours:
 - Monday/Wednesday/Friday: 8am-1pm | Tuesday/Thursday: 12:30-7pm.
 - You might receive a call back from a number that you may not recognize. <u>It is important</u> to make sure you pick up this call. Your caller ID might say Legal Services, VT Legal Aid, (802) 503-0028 or 1-800-889-2047.

 More Info: Common Legal and Benefits Issues After a Disaster Like Flooding: https://vtlawhelp.org/flooding

3. Shelters and Housing Support

- Description: Shelters and housing support are available to all counties with disaster declarations. Vermont Legal Aid is operating the General Assistance Housing Program for Vermonters impacted by recent flooding who need emergency housing. Contact the number below to learn more. If your application for emergency housing is denied, you can appeal that decision. In addition to this program, there are a number of shelters operating statewide. You may call 211 to find a shelter near you. Shelters are available for anyone regardless of reason, anyone and everyone is welcome. There are 1,000 shelter beds available with case managers on-site. There are currently two American Red Cross shelters operating in Barre and Johnson:
 - Barre: Barre Auditorium, 16 Auditorium Hill, Barre, VT 05461.
 - Johnson: Northern Vermont University-Johnson Campus, 1110 VT-30, Johnson, VT 05656
- Contact the General Assistance Housing Program: 1-800-775-0506
- More Info: List of Vermont Shelters: https://vtlawhelp.org/homeless-shelters-and-help-homeless-people

4. Flood Debris Removal Assistance

- **Description:** When cleaning up after a flood, always wear gloves, eye protection, masks, and protective gear. While most debris can be disposed of in one container, hazardous items must be separated. You may contact your town about options for disposal or reach out to local debris haulers. If local contractors/haulers are unavailable, the Vermont State Emergency Operations Center (SEOC) SEOC provides debris cleanup assistance for towns.
- Contact: Call the SEOC at 800-347-0488 with requests.
- More Info: ANR Flood Debris guidance: https://anr.vermont.gov/flood#clean-up

5. Hazardous Spill Clean-Up (DEC Spill Team Tank Pump Outs)

- **Description:** If the flooding caused a heating fuel tank to spill onto the ground or in your home, the Vermont Department of Environmental Conservation (DEC) Spills Program can pump out tanks that have been compromised by water intrusion. After pump out, tanks should be inspected by the fuel provider. Tanks should only be replaced if they are assigned a red tag by the fuel inspector.
- **Guidelines:** According to the DEC, the following spills must be reported:
 - Any discharge of hazardous waste, or release of hazardous material that exceeds 2 gallons;

- A discharge of hazardous waste, or release of hazardous material that is less than or equal to 2 gallons and poses a potential or actual threat to human health and the environment;
- A discharge of hazardous waste, or release of hazardous material that equals or exceeds its corresponding reportable quantity under CERCLA as specified under 40 CFR § 302.4.
- Contact: To report a spill and request pump out services, call the Spill Hotline at (802) 828-1138 (M-F 7:45am-4:30pm).
 - Outside of the office hours above, call the 24-Hour HAZMAT Hotline:800-641-5005.

6. Fire Safety Condemnation Inspection

- Description: When a disaster such as the recent flooding has been declared, and FEMA determines a mobile home to be repairable when in fact it is not, homeowners may submit a Condemnation Inspection Form. This form was created to facilitate the condemnation of mobile homes for FEMA in cases where FEMA determines the mobile home is repairable when it is actually uninhabitable and unable to be repaired. You may see a tag on your home. This is to note perceived condition before a full inspection is completed and is color coded:
 - Green: Little, minor or no damage
 - Yellow: Restricted Access due to damage and safety concerns
 - Red: Unsafe, Severe Damage, possible condemnation and demolition
- **Contact**: Reach out to Fire Safety for any questions about the form or help inspecting homes/properties for condemnation at **802-479-7561** or https://firesafety.vermont.gov/flood

7. VSECU Flood Relief Loan Program

- VSECU has launched a 0% interest, 3-year loan program for flood victims. Applicants can apply for a loan up to \$3,000, regardless of credit score.
- Application requirements include:
 - Photographs documenting flood damage
 - A completed short application form

Due to limited funds, prompt application is recommended. Note that this is a repayable loan over a 3-year term.

Application form link: https://www.vsecu.com/floodrelief/

For further assistance, contact the organization's support team at 1-800-371-5162

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