

FLOOD UPDATE: Federal Aid for Local Businesses and Farms

Dear Fellow Vermonter,

As we enter week two of this disaster, it goes without saying that this is an extremely difficult and stressful time for thousands of Vermonters. For those of you who have experienced damage to your homes, businesses, or farms, there are some important steps that you can take right now to help provide you with the support you might need.

As you know, last week, President Biden signed a Major Disaster Declaration. This declaration activates significant federal assistance that will play an essential role in the recovery process. **Some of that assistance is going to impacted individuals and homeowners, which we discussed last week. If you missed that newsletter, click [HERE](#) for details as to how individuals and homeowners can apply for help.**

Today, I'd like to focus on some of the federal assistance that is going to help local businesses and farms. These businesses are part of the lifeblood of our communities, and they deserve every level of support we can provide. Please **read on below** for more details about what resources may be available.

We also know that many non-profit organizations have experienced flood damage. Certain non-profits may be eligible for U.S. Small Business Administration (SBA) disaster loans as well as funding through the Federal Emergency Management Agency (FEMA). We will update resources for our non-profit sector as information becomes available from our federal partners.

Finally, we have already heard reports of scams throughout the state. Please remain alert and stay tuned here for more best practices on identifying scams and fraud during this time. A good place to start is getting your information and resources from government verified sources. I am including the link to Governor Scott's website for flood resources [HERE](#) as well as my own [HERE](#). If you are approached about assistance – in-person, by phone, email, or through your social media accounts – and are unsure if they are a valid source, please don't hesitate to reach out to my office [HERE](#) or by calling **1-800-339-9834**. We will help you identify and navigate accurate and trustworthy government resources.

Sincerely,

A handwritten signature in purple ink that reads "Bernie".

7/19/2023



Johnson, VT. *Source: Community Member*

The Inn By The River. Hardwick, VT. *Source: Team Sanders*

Aid for Local Businesses

Under the Major Disaster Declaration, federal aid may be available to Vermont businesses that were impacted by the flooding. The U.S. Small Business Administration (SBA) will be administering low-interest disaster loans to eligible Vermonters in need. Eligible local businesses of all sizes – as well as homeowners, renters, and certain private non-profits – can apply for this aid. Additional federal resources may become available depending on further damage assessments. **For more information on eligibility and to get started with your SBA application, see [here](#) and below.**

Please Note: Similar to FEMA, SBA cannot duplicate benefits for losses covered by insurance. However, Vermonters should not wait to settle with their insurance company before applying for a disaster loan. If someone who experienced flood damage does not know how much of their loss will be covered by insurance or other sources, SBA can make a low-interest disaster loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay the loan. In other words, insurance payments can be used to help pay down SBA disaster loans.

Step 1:

- **Report damages to 2-1-1:** Don't forget to document the flood damage to your business and report it to 2-1-1. This will help Vermont secure more aid for impacted businesses, households, and communities across the state. You can submit the details of your damages here: <https://vermont211.org/business-form#Business%20Form>

Step 2

- **Eligibility:** Currently, the counties of Chittenden, Lamoille, Rutland, Washington, Windham, and Windsor are eligible for BOTH Physical Disaster Damage Loans (which cover businesses, homeowners, and renters) as well as Economic Injury Disaster Loans. Addison, Bennington, Caledonia, Franklin, Grand Isle, Orange, and Orleans Counties, as of now, are ONLY eligible for Economic Injury Disaster Loans. Eligible local businesses and non-profits of all sizes – as well as homeowners and renters – can apply for this aid.
- **Important Deadlines:** The filing deadline for businesses and individuals for Physical Disaster Damage Loans is **September 12, 2023**. The deadline for Economic Injury Disaster Loans is **April 15, 2024**.

- **Want to discuss your options?:**
 - **Recovery Centers:** Vermonters should connect with the U.S. Small Business Administration to discuss loan options and eligibility. One of the best ways to do this is by visiting one of SBA's Business Recovery Centers set up on the ground in Vermont for local businesses that were impacted by the floods. Learn more and find a recovery center near you, here: <https://accd.vermont.gov/flood>. You can also reach the SBA helpline at **1-800-659-2955**, or the VT SBA offices at **802-828-4422**. Recovery Center locations may be subject to change, so please check the website for updates.
 - **VT Small Business Development Center:** The VT Small Business Development Center can also help business owners think through their options. You can find more information on their website at: <https://www.vtsbdc.org/>
- **How to Apply:**
 - Applicants may apply online, receive additional disaster assistance information, and download applications at: <https://disasterloanassistance.sba.gov/ela>
 - Applicants may also call the U.S. Small Business Administration's Customer Service Center at **1-800-659-2955** or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.
 - If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.
 - If you choose not to submit your application online, completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Aid for Farmers and Agricultural Businesses

Are you a farmer or someone involved in another form of agricultural business? If so, you may be eligible for disaster assistance through the United States Department of Agriculture (USDA), including through the Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS). It is important to contact your local Service Center early to discuss your options and begin the application process ahead of upcoming deadlines. You can find your local Service Center here: <https://offices.sc.egov.usda.gov/locator/app?state=vt&agency=fsa>. See below for more details, as well as some additional resources:

- **USDA Disaster Assistance:** USDA covers damage to livestock, farmland, financial damage, and crop losses. For more information, visit

<https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index> or call (855) 794-3676.

- **Vermont Farm Fund Emergency Loans:** Qualifying applicants must be Vermont farmers or food producers who have suffered a significant loss due to an unexpected natural disaster that puts their farm or farming career in danger. This covers buildings, animals, equipment, greenhouses, and hay fields. For more information visit www.vtfarmfund.org/emergency-loan or call 802-560-3099.
- **VT Agency of Agriculture Farm Related Assistance:** For more information visit <https://agriculture.vermont.gov/flood> or 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.
- **Support for Farmers:** Connect with technical, legal or financial assistance, or to a counselor or trained peer. See here for more information: <https://www.farmfirst.org/>

Don't Forget to Document and Report Your Flood Damage to 2-1-1

In addition to the above, **if you are a Vermont business or household that has been impacted by flooding, please take a moment to fill out this form on the Vermont 2-1-1 website [HERE](#)**. This will help Vermont understand the damages and help us make our case for more aid for impacted businesses, households, and communities across the state. You can submit the details of your damages here:

<https://vermont211.org/business-form#Business%20Form>

By reporting your damages, you will help the state and federal government understand the extent of the storm's impact in a way that will help not only you, but your friends, neighbors, local community, and our entire state.

How Can We Help?

My Vermont offices have experienced caseworkers on staff who help Vermonters navigate federal agencies every day. If you think my office can help, please do not hesitate to call 1-800-339-9834 or [click here](#).

If you would like to share your thoughts on pending legislation, or if you have an idea that we could address through new legislation, [click here](#).

Receiving this email as a forward? [Click here](#) to sign up for the Bernie Buzz.

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