

The Plymouth Town Recovery Assistance Center - RESOURCES

We can help in many different ways. Every day new offers of assistance are coming in. This is what we have so far and we are searching for more.

FEMA grants & SBA loans

If this is your primary residence or your business or a home you rent out (and therefore a business) or if you are a renter you can apply for FEMA and SBA.

Step 1: register for FEMA by **Oct 31**

Step 2: the inspector visits and days later you get a decision and maybe a check

Step 3: if you don't like the decision appeal – find out the reason for refusal

Step 4: if you need more funds to pay for repairs apply for an SBA loan by **Oct 31**

You must register for FEMA in order to get an SBA loan. If in doubt REGISTER! You can register by phone: 1 800 621 3362 or online: www.disaster.gov or in person: visit the FEMA recovery center in Ludlow, West Woodstock, Killington (by the post office) & Rutland (Commons St by the hospital)

Streambed Restoration

Plymouth Town has an agreement with the NRCS (Natural Resources Conservation Service). Call Bill van Fossen at NRCS (802)295-7942 x22. He will make a site visit, assess the priority of the damage and see if they can do the work and fund the costs. <http://www.vt.nrcs.usda.gov/programs/ewp/>. Another contact is Todd Menees, a Rivers Program Engineer who will help expedite the permit approval process required for any in-stream work. 802 345 3510.

Private Roads

If you need advice regarding repairing private roads get in touch with Pete Fellows at Two Rivers-Ottauquechee Regional Commission 802-457-3188 x 21 pfellows@trorc.org

Water Kits

We have a few kits that are free (from the State) for those who have registered. We have kits from Aquacheck – you have to pay Aquacheck \$25 for the service.

The Pantry

We have lots and lots of bottled water if you cannot drink from your well. We have some food, lots of HREs, some personal care items and cleaning supplies (including bleach) in the school if you need supplies. Let us know if you need something that we don't have. We'll keep the supplies available for the next 6 weeks to make life a little easier. The Woodstock Food Shelf and Black River Good Neighbors are helping us to offer this service with disaster related funds. You can also visit either of them for more supplies.

Clean Up Help

We have lots of volunteers ready to help with clean-up. Just let us know your needs. We'll communicate those needs to Jay with Farm & Wilderness. He'll visit you to understand what needs to be done and then build a team to come and do the work. Please ask even if it is yard work. We may not get to you immediately but we can help.

Fund Raising

We're working with the Plymouth Memory Tree to raise funds for relief and recovery. Please encourage your friends to get involved and give them the details. If you need to apply for funds we'll have an application form soon. Ask us for a form if you'd like to apply for funds.

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These are goods people in Plymouth have to donate

Tracy - 672-3214 has furniture to donate but you need to pick up 1512 100A Loveseat, stereo, entertainment center, TV's, dining room table & 4 chairs, dishware, glasses, coffeemaker, king size bed with mattress, box spring & frame.

Marino – 672 1434 has a small stove

Tim Sink – 672 2411 has a twin bed, dining room table, bedding

Terry – 672 5390 has an older chest-style deep freezer. Approx. outside measurements: 5.5' long x 2.5' wide x 3' high. Has been unused for 2 years but worked well. You need to haul

Carl - carl@witthoft.com 978.206.1851 has a laundry set in Plymouth: front loading washer and gas dryer. They turn on (they're from a previous owner of house), but he hasn't run them.

Some companies and government agencies are offering relief to people affected by Hurricane Irene

VTEL

is offering up to three months of free basic telephone and Internet service to any current customer impacted by Hurricane Irene, who has applied for and been awarded hurricane or flood hardship aid from FEMA, the Department of Agriculture, or the State of Vermont. They are suspending any telephone disconnections for up to three months. They are offering basic Internet at \$9.95/month beginning immediately to any family with a full-time student in the home who has been accepted for free lunches in the National School Lunch Program, and we are willing to offer this for up to three years. This will also entitle each qualifying family to register for our basic \$10/month VTel WOW Wireless Broadband. Call VTel at 1-800-279-4049 for details.

Vermont Hardwoods

maybe offering relief if you have lost your house or need to replace floors that have been damaged by the flood. They are offering hardwood or pine flooring at very low to no cost to their neighboring towns. Call 888-442-7396 or go to Vermonthardwoods.com

HUD (Housing and Urban Development)

is granting immediate foreclosure relief – HUD granted a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages.

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These are businesses that may be useful to you

Headnorth llc

802-672-2044, or cell- 732-996-3555

HeadNorthTodd@gmail.com

Professional Homebuilder – All Phases – 30 years experience in custom homebuilding, renovations, water mitigation/damage, historic rebuilding, and commercial building. Also experienced in insurance work

Allan Mitchell, P.E. LHI

672-3102 asmitch@vermontel.net

Licensed Professional Engineer, Home Inspector

Mark E Ballou

PO Box 156, Plymouth, VT 05056

672-2543, cell – 802-236-6084

markeballou@yahoo.com

interior and exterior painting and wallpapering

Spanky's Plumbing & Heating

Jeffery Rebideau

39 Pauls /Way, Ludlow, VT 05149

228-7763, cell – 802-345-9697

Master Plumber

Audsley Plumbing & Heating

802-457-2746

Master Plumber, Master Electrician

Cleaning Services

At Chore Cleaning Service

Plymouth, VT

802-672-4364, cell – 802-747-8895

House cleaning

Able Restoration Services

phone: 888-ABLE911

igearry@able911.com

www.ABLE911.com Property Damage Specialist

Fire/Food/Mold/Experts

Syds Computing

802 638 1702

sydscomputing@rocketmail.com

Computer repair and

All Terrain Property Management

Jim Allen

453 Colby Pond Road, Ludlow, VT 05149

228-4468, cell – 384-3482

allterrain@tds.net

general repairs, home maintenance, lawn care, tree service, excavation, snowplowing, sanding, brush hogging, firewood.

ABLE Waste

Art Lynds

672-1048, pager: 802 741 2296

Dumpsters, trash removal including soggy carpets, furniture, sheet rock

George Martin

672-1012

WILL PICK UP SCRAP METAL, BATTERIES, COPPER AND ALUMINUM FREE OF CHARGE. JUST PILE THEM UP SEPARATELY

Van de Ven Construction LLC

3205 French Road, Woodstock, VT 05091

802-291-0403

vandevenconstruction@yahoo.com

M.L.Cole Electrical Services, Inc.

Marvin Cole - Matthew Cole

PO Box 10, So Pomfret, VT 05067

802-457-1337

Bridge Engineer

Ted Fellows PE, Walpole, NH

603-756-4811, cell - 802-318-7854

Kristin McCluster PE, Rochester, VT

802-318-7853

References: Towns of Rochester & Hancock and Blow & Cote Construction

Bean's Homes

802 626 8686

www.beanshomes.com

Horse Stall with pasture

Steve Heller – 228-5048

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Other Sources of Help

These groups are offering help. Many of these offers are not income-related. Many people have donated money, clothes and other things to help people affected by the disaster to different agencies and these agencies want to give items and money away.

If you need food, clothes, furniture, appliances or financial assistance

Black River Good Neighbor Services, 37b Main St, Ludlow, VT. 802-228-3663

If you or anyone you know have suffered a loss because of Hurricane Irene, Black River Good Neighbor can help. Please call or visit for assistance. They have funds and are helping people purchase new appliances that were damaged in the flood. Please take your FEMA # and any documents with you.

If you need clothes, shoes, or bedding

Woodstock Glad Rags can help. They are located in the FEMA center in West Woodstock and have more clothes than they know what to do with!

If you need money to pay for a health related need

You are invited to apply for The Good Neighbor Grant with the Ottauquechee Health Foundation. It is a great way for people who have long or short term health needs that have a significant cost associated with them to get some financial help. You can also go to them if something happened during the flood that will incur you costs. For example: if you lost your glasses in the flood. They have relaxed their criteria for applications that are hurricane relief-related. You will find the forms at <http://www.ohfvt.org/funding/good-neighbor-grants/> or at the school building.

If you need legal help

A group of lawyers is offering free assistance to people affected by Hurricane Irene. Call Hayes & Windish on 457 2123 or Shillen & Mackall on 457 4848.

If you would like to some emotional support or counseling

There are many therapists in Woodstock who will see you free of charge for at least the next 30 days. Call Sara Manns at 291-1172, Suzi Whitehurst 356 0556 , Judy Williamson 457 3620, Carolyn Walsh chwalsh@together.net, Frank Silfies 236 9730, Melinda Haas 357 8297, or let us know and we can connect you or you can visit Health Care and Rehabilitation Services in Springfield, VT. www.hcrs.org, 802-886-4580. They have a walk-in counseling clinic twice a week at their Springfield Center at 390 River Street – Tuesdays and Thursdays from 2-4 pm. If you have insurance, they will bill the insurance for a walk-in visit; otherwise, the first couple of visits are free, after which they have a sliding scale structure for any fees related to longer-term treatment. You can apply for a Good Neighbor grant for help with these costs. You will find the forms at <http://www.ohfvt.org/funding/good-neighbor-grants/> or at the school building.

If you need photos taken of damage

Call Scott Horwath. 802 233 0320

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If you are professional craft artist

Craft Emergency Relief Fund (CERF+) is offering **emergency relief assistance** including grants, no-interest loans, access to resources, waivers and discounts on booth fees, and donations of craft supplies and equipment. For more information <http://craftemergency.org/emergency-response>

If you need a low interest loan

The Windham & Windsor Housing Trust offers property rehabilitation loans to income eligible homeowners in Windham and Windsor Counties. These low-interest loans can be used for rehabilitation to resolve health and safety issues such as roof, plumbing, electric, and heating repairs, well and septic repair or replacement. <http://www.w-wht.org> Phone 800 294 9948

If you encounter problems with your insurance company

Contact Vermont Department of Banking, Insurance, Securities and Healthcare. They provide assistance for individuals or businesses that encounter problems with their insurance companies.

Contact: Brenda Clark, BISHCA Consumer Specialist at 802-828-4886 or find additional information at <http://www.bishca.state.vt.us/insurance/insurance-consumer/vermont-flood-information>

If you are a Legionnaire or Son of The American Legion

There is a National Emergency Fund offering grants of up to **\$1500** for those displaced by the disaster to meet most immediate needs (i.e., temporary housing, food, water, clothing, diapers, etc.) Go to <http://www.legend.org/emergency/eligibility> for more details or call (317) 630-1321. Your application must be received within 90 days of disaster. Or you can call The Vermont American Legion at the Windsor Post #25 for more information at 802-674-9967.

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There is some assistance from Government sources beyond FEMA

Individual and family grants

This program may provide funds for necessary expenses and serious needs. Grants can cover immediate expenses such as medical treatment, transportation, home repair, replacement of essential personal items, and the cost of protecting your property from the flood. Applicants must not have other financial resources or be able to qualify for an SBA disaster loan. Apply through FEMA: <http://vem.vermont.gov/home/iasteps>

Income tax deductions

If a federal disaster declaration was made, you might qualify to file an amended tax return for the past year and get a partial refund for your uninsured casualty losses. Even if no federal declaration is made, you can often deduct your uninsured losses on your next income tax return. Ask the Internal Revenue Service for Publication 547, Non-Business Disasters, Casualties, and Theft to get more information.

Rural Housing: Housing Repair Loans and Grants

The program provides loans and grants to very low-income homeowners to repair, improve, modernize, or to remove health and safety hazards in their rural dwellings. Loans are arranged for up to 20 years at one percent interest. Grants may be arranged for recipients who are 62 years of age or older and can be used only to pay for repairs and improvements to remove health and safety hazards. Loan/grant combinations may be arranged for applicants who can repay part of the cost. Very low income for this program is defined as below 50 percent of the area median income. You must be a U.S. citizen or permanent resident who lives in a rural area. To apply for a loan or grant online, visit: <http://www.sc.egov.usda.gov>. For more information about the housing repair loan program, visit: <http://www.rurdev.usda.gov/rhs/>

Disaster Unemployment Assistance

DUA provides assistance to individuals whose employment has been lost or interrupted as a result of this disaster. Weekly benefits are available to those individuals out of work due to the storms and floods, including self-employed persons, farm workers, maple sugar producers and others not covered under regular unemployment insurance.

Payment of DUA may be made to an unemployed worker if, as a direct result of the severe storms and flooding damage that occurred on August 27, 2011 the individual: no longer has a job; is unable to reach his or her place of work; was to begin work and now does not have a job or is unable to reach the job; has become the breadwinner as major support for the household because the head of household died or;cannot work because of a disaster-incurred injury.

Applications for DUA must be submitted by October 7, 2011. If you think that you are entitled to benefits, you should immediately call our Unemployment Claims Center by calling 1-877-214-3330 and mention that you have been impacted by the recent storms and flooding. DUA benefits are generally paid for up to 26 weeks.

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If you are a farmer

http://www.uvm.edu/extension/vacc_assistance_factsheet_sep2011.pdf

FIRST: Speak with your Primary Lender, your Insurance Agent, your Crop Insurance Agent and FEMA 1-800-621-FEMA

Vermont Agricultural Credit Corporation has an emergency loan program for direct flood related damages and losses. Loans are at 1% for the first two years with no payments required during the first year. For the third year, the rate adjusts to the VACC Prime variable index. To apply download an application at www.veda.org, visit or call Vermont Agricultural Credit Corporation, 58 E State St., Suite 5, Montpelier, VT 05602 - 802-828-5627 or Toll Free – 866-828-3276.

Farm Service Agency provides **Emergency Loans** to help Vermont farmers recover from production and physical losses due to the flooding associated with Irene and wet conditions this spring.

Emergency loan funds may be used to: restore or replace essential property; pay all or part of production costs associated with the disaster year; pay essential family living expenses; reorganize the farming operation; and refinance certain debts. You can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000. The loan is at 3.75 percent. normally repaid within one to seven years, depending on the loan purpose, repayment ability and collateral available as loan security. Loans for physical losses to real estate are normally repaid within 30 years.

The FSA also has several **Disaster Programs** that may be of assistance to Vermont farmers including the Emergency Conservation Program (ECP); the Emergency Forest Restoration Program (EFRP); the Tree Assistance Program (TAP); the Livestock Indemnity Program (LIP); Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP); the Noninsured Disaster Assistance Program (NAP); and the Supplemental Revenue Assistance Payments (SURE) Program.

ECP provides emergency funding and technical assistance to farmers to rehabilitate farmland (including fencing) damaged by natural disasters. EFRP provides funding to restore forestland damaged by natural disaster. TAP provides funding to replace fruit trees or bushes and Christmas trees damaged by natural disaster. LIP provides financial assistance for livestock deaths that result from natural disaster. ELAP provides financial assistance for livestock, honey bees and farm raised fish losses due to natural disaster. NAP provides financial assistance for crop losses due to natural disaster. SURE provides financial assistance for crop losses from quality or quantity deficiencies due to natural disasters.

Vermont Farm Fund Emergency Loan will offer \$5,000 loans for 0% interest, payable over two years time to Vermont farms who are in danger of shutting down their business because of the flooding. Call: Elena Gustavson at 472-5840 or elena@hardwickagriculture.org

Vermont Community Foundation and Agency of Ag have partnered to create the Vermont Farm Disaster Relief Fund will make grants directly to farmers affected by the storm. Contact: Stuart Comstock-Gay – Vermont Community Foundation – 802-388-3355 ext. 285 (Carolyn Fox) scomstock-gay@vermontcf.org or Koi Boynton – Vermont Agency of Agriculture – 802-249-6647 koiboynton@state.vt.us

Vermont Farm Service Agency has Farm Loan Program Staff at 28 Farmvu Drive, White River Jct., VT 05001-6001 Phone 802-295-7942 or 1-800-789-6713 Fax 802-296-3654

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If you are a business

We'll keep looking for more sources of help – this is what we have so far

You need to register with FEMA to be eligible for an SBA loan

For help call SBA [800-659-2955](tel:800-659-2955); email: disastercustomerservice@sba.gov and website: www.sba.gov. Even if your property was not damaged and you are a small business owner or a private, nonprofit organization, you may apply for a working capital loan from the SBA to relieve the economic injury caused by the disaster – lost revenue, need for working capital, physical losses.

Kysa George is the Private Sector Liaison with FEMA in Vermont to serve as a resource to the private sector. Phone O: [571-409-4436](tel:571-409-4436), C: [808-679-7200](tel:808-679-7200) or email Kysa.george@dhs.gov, www.fema.gov/privatesector.

Visit the Business Recovery Center in Springfield, 14 Clinton Street, Springfield. Open 8 to 6 Mon to Fri and 9 to 1 on Saturday

Vermont Department of Banking, Insurance, Securities and Healthcare

Provide assistance for individuals or businesses that encounter problems with their insurance companies. Contact: Brenda Clark, BISHCA Consumer Specialist at 802-828-4886 or find additional information at <http://www.bishca.state.vt.us/insurance/insurance-consumer/vermont-flood-information>

The Vermont Irene Flood Relief Fund

invites any Vermont small business impacted by the recent floods to apply for a grant from our Fund in amounts up to \$5,000. <http://www.vtirenefund.org/get-help/> Applications will be reviewed in the order they are received beginning September 12, 2011

VEDA's (Vermont Economic Development Agency) Hurricane Irene Assistance Loan Program

Is offering loans to all types of businesses and farms that sustained DIRECT physical flood related damage, including but not limited to damage to or loss of inventory, equipment, business premises, crops, animals, feed or other supplies. Interest rate will be 1% for the first two years with no payments required during the first year. At the beginning of the third year, the rate will adjust for commercial businesses to the VEDA Small Business Loan Program variable index, and for farm loans to the Vermont Agriculture Credit Corporation prime rate. Loans will be amortized based on how the loan funds will be used. The maximum loan amount is \$100,000. Phone 802 828-5627, go to VEDA's offices in Montpelier or download from www.veda.org. Applications will be reviewed and loans approved on a first come-first served basis until available funds are exhausted.

Community Capital Vermont

Provides capital and support to Vermont-based micro and small businesses that lack sufficient access to conventional sources of financing Contact: Martin Hahn at 802-479-0167 ext. 2 or mhahn@communitycapitalvt.org