



# News Release

Contact:

[Kevin.Lambert@usda.gov](mailto:Kevin.Lambert@usda.gov)

## USDA Rural Development Offers Disaster Relief Resources for Vermont Residents Impacted by July 10 Floods

*Designated Disaster Funding Gives Easier Access to Federal Help for Homeowners*

**MONTPELIER, July 20<sup>th</sup>, 2023** –Sarah Waring, State Director for [USDA Rural Development \(RD\) in Vermont](#) and [New Hampshire](#), today announced assistance for rural residents to recover and rebuild from the devastating floods occurring on Monday, July 10<sup>th</sup> of this year. On July 11<sup>th</sup>, President Joe Biden approved [FEMA disaster assistance](#) throughout the state, and on July 14<sup>th</sup>, declared six Vermont counties—Chittenden, Lamoille, Rutland, Washington, Windham and Windsor—as [major disaster areas](#). With significant damage still being assessed outside of these areas, additional counties are being considered for the major disaster designation.

“Today, our neighbors need help,” said Waring. “Over the last two weeks, parts of Vermont have been devastated; people with destroyed and damaged homes, towns and villages submerged to windows and rooftops, and farmers, producers and businesspeople who lost their livelihoods in mere minutes. Our [USDA Single Family Housing Repair Loans and Grants program](#) will be our first program that can help with recovery. Along with our partners, the Rural Development staff will be on the phone, online, and on the ground in service to Vermonters who could use a helping hand. That is our purpose over the coming weeks and months—to be the very best neighbors we can be in this time of need.”

Changes to the USDA Single Family Housing Repair Loans and Grants program, known as the ‘504’ program, will be extended to homeowners impacted by the floods who meet very-low income eligibility guidelines, including those who are not current USDA customers.

### **Disaster Relief Changes to the USDA 504 Housing Repair Program**

- [Higher grant maximum](#) – Increased from \$10,000 to **\$40,675**
- [No age restriction](#) – Eligible homeowners of **any age** can apply for disaster-related grant funding

In addition to the disaster-related changes to the 504 program for anyone eligible in Chittenden, Lamoille, Rutland, Washington, Windham and Windsor counties, current borrowers for USDA RD’s [Single Family Housing Direct Loan](#) program will have the option for various extensions, payment moratoriums and waived late fees.

“During a time like this, we want to maximize all the options we have,” said Waring. “There may be more housing regulation waivers announced at a later date, and we’re working actively with our colleagues in Washington D.C. and friends in Congress, particularly as we look ahead to public infrastructure, storm and wastewater, and more. Everyone from Regional Planning Commissions and state agencies, to elected officials and mutual aid societies, are coordinating right now, and we will rebuild what we’ve lost, together.”

Funding for municipal infrastructure impacted by the floods will be made available through the USDA [Community Facilities Loan & Grant program](#) and the [Water & Waste Disposal Loan & Grant program](#). Along with an ongoing partnership with the [Federal Emergency Management Agency \(FEMA\)](#), RD will also work closely with the [Small Business Administration \(SBA\)](#) and other USDA agencies such as the [Natural Resources Conservation Service \(NRCS\)](#) and [Farmers Service Agency \(FSA\)](#), to help farmers, producers and small businesses find and secure funding to accelerate their recovery. State partners in disaster relief efforts include the [Vermont Agency of Agriculture, Food & Markets \(VAAF\)](#), [Agency of Commerce & Community Development \(ACCD\)](#), and [Department of Environmental Conservation \(DEC\)](#), among others.

A resource document with contact information for various agencies and organizations can be found online at <https://www.rd.usda.gov/media/file/download/vt-rd-disaster-relief.pdf>

**PLEASE NOTE: For housing inquiries, please call (603) 223-6035 (including Vermonters) or write to [HousingVT.NH@usda.gov](mailto:HousingVT.NH@usda.gov).** The VT RD Montpelier Office is closed until further notice as a result of flood damage. In addition, our main phone system is being re-routed, so if you have trouble reaching a staff person, please use the [Vermont employee contact page](#) to find another.

USDA Rural Development provides loans and grants to help expand economic opportunities, create jobs and improve the quality of life for millions of Americans in rural areas. This assistance supports infrastructure improvements; business development; housing; community facilities such as schools, public safety and health care; and high-speed internet access in rural, tribal and high-poverty areas. For more information, visit [www.rd.usda.gov](http://www.rd.usda.gov).

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