



*Joint Information Center*  
Burlington, VT



Release Date: 9/22/11  
DR-4022-VT NR 030  
FEMA News Desk: 802-951-2700  
VEM Mark Bosma: 800-347-0488

# News Release

## **TOWNS NOT IN FLOOD INSURANCE PROGRAM WILL GET ANOTHER CHANCE**

**BURLINGTON, Vt.** – Some Vermont municipalities that didn't join or failed to comply with provisions of the National Flood Insurance Program – potentially making their residents ineligible for some disaster assistance – will be getting a second chance.

Officials with the Federal Emergency Management Agency said that some 39 Vermont communities who are listed as “sanctioned” will be given until March 1, 2012, to apply for entrance into the NFIP.

If accepted, the owners of properties located in the floodplain that were damaged by Tropical Storm Irene would become eligible to apply for FEMA disaster assistance grants.

“Sanctioned communities need only submit a ‘resolution of intent’ to apply for NFIP participation and residents of the community can register for FEMA assistance,” said FEMA’s Federal Coordinating Officer, Craig Gilbert.

The National Flood Insurance Program offers federally-backed flood insurance to property owners and renters in communities that participate in the program, as well as increased state disaster assistance and access to federal mitigation grants that can be used to help prevent future damage.

In exchange, those municipalities agree to adopt and enforce floodplain management ordinances that set standards for building or repairing structures in the floodplain to reduce the risk of damage from flooding in the future.

Cities or towns that do not join the NFIP after having flood-prone areas identified, or that fail to adopt and enforce floodplain management ordinances, are considered sanctioned. Buildings in those sanctioned communities that could have been insured by the NFIP are not eligible for FEMA grants to repair or rebuild them.

(MORE)

Other penalties for sanctioned communities include:

- Property owners, or renters, will not be able to purchase a NFIP flood insurance policy, and existing policies will not be renewed.
- Federal grants or loans for development will not be available in identified flood hazard areas under programs administered by Federal agencies such as the Department of Housing and Urban Development, Environmental Protection Agency, and Small Business Administration.
- Federal mortgage insurance or loan guarantees, such as those written by the Federal Housing Administration and the Department of Veteran Affairs, will not be provided in identified flood-hazard areas.
- Rental Assistance will be provided in sanctioned communities, but only to those renters who do not reside in a flood-prone area.

**At this time, FEMA is not delaying processing Individual Assistance applications from residents of sanctioned communities.**

Nearly 21,000 communities participate in the NFIP nationwide. As of this year, some 231 Vermont towns and cities were participating in the program, which is administered by FEMA but whose policies are sold through private insurance agents throughout Vermont.

More than 25 percent of claims paid are from areas at medium or low risk of flooding. In these areas, NFIP flood insurance can be purchased for as little as \$129 a year for a building and its contents or \$49 for contents only.

Homes can be insured against flood damage for up to \$250,000 and commercial buildings insured for up to \$500,000. Policies can be written to include contents coverage up to \$100,000 for homes and \$500,000 for business owners' contents. Renters can insure their personal property for up to \$100,000.

The average homeowner pays about \$600 a year for flood insurance, which pays claims even if a disaster is not declared by the president. Less than half of the floods in the U.S. result in a federal disaster declaration.

Since 1973, the NFIP has paid nearly \$40 billion dollars in flood insurance claims, helping hundreds of thousands of families and businesses recover from flood events.

Due to the 30-day waiting period, NFIP policies become effective 30 days after the premium is paid and remain in effect for a year.

###

**Sanctioned Communities**

Legend:

(F) Community's FHBM was superseded by a FIRM.

(S) Suspended from the NFIP for failure to adopt.

Blank = Never Joined the NFIP.

County	Community	Hazard Area Identified	SanctionDate
ADDISON	ORWELL, TOWN OF	11/15/74	06/04/90(S)
ADDISON	WALTHAM, TOWN OF	02/07/75	06/18/90(S)
ADDISON	WHITING, TOWN OF	09/20/74	06/18/90(S)
BENNINGTON	MANCHESTER, VIL.	10/13/74	06/04/90(S)
BENNINGTON	PERU, TOWN OF	01/10/75	01/10/76
BENNINGTON	READSBORO, VIL.	08/09/74	11/01/85(S)
BENNINGTON	SANDGATE, TOWN OF	01/31/75	01/31/76
BENNINGTON	SEARSBURG, TOWN OF	11/15/74	11/15/75
CALEDONIA	KIRBY, TOWN OF	12/13/74	12/13/75
CALEDONIA	NEWARK, TOWN OF	01/10/75	01/10/76
CALEDONIA	SHEFFIELD, TOWN OF	02/07/75	11/01/85(S)
CALEDONIA	SUTTON, TOWN OF	12/13/74	12/13/75
CALEDONIA	WEST BURKE, VIL. OF	06/04/80(F)	06/04/81(F)
CALEDONIA	WHEELOCK, TOWN OF	11/15/74	11/15/75
CHITTENDEN	ESSEX JCT., VIL.	06/28/74	06/28/75
CHITTENDEN	ST. GEORGE, TOWN OF	04/11/75	07/03/86(S)
ESSEX	EAST HAVEN, TOWN OF	12/13/74	11/01/85(S)
ESSEX	FERDINAND, TOWN OF	12/13/74	12/13/75
ESSEX	GRANBY, TOWN OF	12/13/74	12/13/75
ESSEX	LUNENBURG, TOWN OF	06/28/74	06/28/75
ESSEX	MAIDSTONE, TOWN OF	12/13/74	12/13/75
ESSEX	NORTON, TOWN OF	03/28/75	03/28/76
ESSEX	VICTORY, TOWN OF	12/13/74	12/13/75
GRAND ISLE	ALBURG, VILLAGE OF	12/06/74	05/05/81(S)
GRAND ISLE	ISLE LA MOTTE, TOWN	11/01/74	04/15/80(S)
LAMOILLE	EDEN, TOWN OF	12/06/74	12/06/75
LAMOILLE	WATERVILLE, TOWN OF	12/20/74	12/20/75
ORANGE	NEWBURY, VILLAGE OF	11/26/76	11/26/77
ORLEANS	ALBANY, TOWN OF	01/10/75	01/31/86(S)
ORLEANS	BROWNINGTON, TOWN	12/13/74	12/13/75
ORLEANS	CHARLESTON, TOWN OF	08/09/74	08/09/75
ORLEANS	IRASBURG, TOWN OF	12/20/74	12/20/75
ORLEANS	MORGAN, TOWN OF	01/31/75	01/31/76
ORLEANS	WESTMORE, TOWN OF	01/03/75	01/03/76
RUTLAND	MT. TABOR, TOWN OF	01/10/75	01/10/76
RUTLAND	TINMOUTH, TOWN OF	12/06/74	12/06/75
WINDHAM	ATHENS, TOWN OF	12/06/74	12/06/75
WINDHAM	HALIFAX, TOWN OF	01/31/75	09/04/85(S)
WINDHAM	SOMERSET, TOWN OF	11/22/74	11/22/75

Total : 39

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585; or call 800-621-3362 if using 711 or Video Relay Service (VRS).*

*FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

*SBA disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities) Monday through Friday from 8 a.m. to 6 p.m. ET or by sending an e-mail to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Applications can also be downloaded from [www.sba.gov](http://www.sba.gov) or completed on-line at <https://disasterloan.sba.gov/ela/>.*

###