

Homeowners - Navigating the Aftermath of Flooding

Experiencing a flood can be a harrowing experience, especially when dealing with damage to your home or other real estate property. As a homeowner, navigating the aftermath can be challenging. Here's a guide to help you understand key resources, from homeowners and flood insurance to community flood programs and Federal Emergency Management Agency (FEMA) assistance.

Understanding Homeowners and Flood Insurance

It's essential to understand that standard homeowners insurance doesn't cover flood damage. Typically, it covers water damage from issues within the home, like burst pipes or roof leaks, but not from external flooding caused by overflowing rivers or heavy rain. You should always check in with your insurance carrier to confirm this is the case. In some cases, you may have a rider to your policy if you are on or near a water source.

For flood coverage, you'll typically need flood insurance to be able to file a claim for coverage of your damages. When you purchased your home, you may have been required to have flood insurance as you were located in a flood plain. The determination of the flood plain status is determined by a Flood Certificate based on the maps prepared by FEMA (Federal Emergency Management Agency). In the event you do not have flood insurance through a private insurer, there may be coverage through the National Flood Insurance Program (NFIP), a program run by FEMA. This coverage usually includes both the structure of the home and personal property, excluding basements and personal items in them.

If you have experienced damage from a flood, you should contact your insurer promptly to start the claims process. You should document all damage with photographs and a written record to help substantiate your claim. Make sure to keep a record of all communication with your insurance company.

Leveraging Community Flood Programs

Communities prone to flooding often have programs to help homeowners recover. These could be non-profit initiatives providing cleanup assistance or city-funded repair programs. Some may even offer financial aid or low-interest loans for home repair. Check your local city or county website or contact your local government for information on such programs. Vermont's website called Flood Ready https://floodready.vermont.gov/find_funding/post-disaster_funds is a great resource for communities and individuals.

Tapping Into FEMA Resources

On July 11, 2023 President Biden approved Emergency Declaration for Vermont. This means that federal assistance has been made available to state of Vermont, including authorizing FEMA to coordinate all disaster relief efforts. You can read more at <https://www.fema.gov/press-release/20230711/president-joseph-r-biden-jr-approves-emergency-declaration-vermont>

If your area is declared a federal disaster area, additional resources become available to Vermont and you through FEMA. These include:

Individuals and Households Program (IHP): Provides financial help or direct services to those who have necessary expenses and serious needs if they're unable to meet these needs through other means.

Disaster Unemployment Assistance: For individuals who've lost their jobs as a result of the disaster and who aren't eligible for regular state unemployment insurance.

Crisis Counseling Assistance and Training Program: Aims to help individuals and communities recover from the effects of natural disasters through community-based outreach and psycho-educational services.

Remember that FEMA assistance is not a substitute for insurance. They are designed to help you get back on your feet but not to restore your home to its pre-disaster condition.

Moving Forward: Mitigation and Prevention

Recovering from a flood also involves planning for the future. Flood mitigation measures can reduce the risk and impact of future floods. These can range from small actions, like storing valuable items on higher levels, to significant home improvements, like elevating your home or installing flood vents. FEMA and local community programs often offer resources and financial aid for such measures.

In conclusion, navigating the aftermath of flooding involves understanding your insurance coverage, leveraging community programs, utilizing FEMA resources, and planning for future prevention. By staying informed and taking a proactive approach, you can recover more effectively and mitigate future flood risks. Remember, it's not just about recovering from the current flood, but also about preparing for potential future ones.