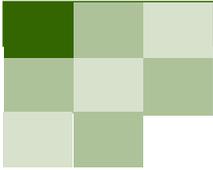




Vermont's CDBG Disaster
Recovery Action Plan
July 20, 2012



**Community Development Block Grant – Disaster Recovery
Action Plan
(July 20, 2012)**

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Disaster Recovery Action Plan

Community Development Block Grant for Disaster Recovery State of Vermont Disasters 1995, 4001, 4022

I. Introduction

The State of Vermont is required to publish an Action Plan for Disaster Recovery that describes the proposed use of \$21,660,211 of U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) funding associated with the Appropriations Act, 2012 (Public Law 112-55, approved November 18, 2011). The Act provides for disaster relief for unmet needs, long term recovery and restoration of housing, economic revitalization, and infrastructure resulting from severe damaging storms that occurred in the State between April 23 and September 2, 2011; specifically, for FEMA Disaster Declaration 1995 (April 23-May 9, 2011 flood), FEMA Disaster Declaration 4001 (May 26-27, 2011 flood), and FEMA Disaster Declaration 4022 (August 27- September 2, 2011 Tropical Storm Irene) that the President declared major disasters under Title IV of the Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 *et seq.*). The HUD guidance for the funding was published April 16, 2012 with an effective date of April 23, 2012 in the Federal Register as Docket Number FR-5628-N-01.

The Action Plan describes:

- 1) the impact of the disasters;
- 2) the unmet needs assessment;
- 3) recovery activities undertaken to date;
- 4) methodology used to distribute the allocation, based on targeting 80% of allocation to Washington and Windsor counties;
- 5) promotion of long term recovery planning;
- 6) leveraging of other resources for recovery;
- 7) public participation process;
- 8) steps to prevent fraud, abuse of funds, mismanagement and duplication of benefits;
- 9) monitoring process; and
- 10) Action Plan amendment process.

II. Impact and Unmet Needs Assessment (77FR22585-77FR22586)

Description of 2011 Flooding

Tropical Storm Irene was an exceptional event in the history of our small state. Nothing since the Great Flood of 1927 has so devastated Vermont. The state sustained extraordinary damage on August 28th, when record rainfall resulted in catastrophic flooding. Some areas received ten inches of rain and were battered by winds of 50 miles per hour during an eight hour period. Rivers across the state crested at levels not seen for generations, some exceeding historic records established during the flood of 1927.

The damage was severe and widespread. Six Vermonters lost their lives. Fifty thousand households lost power, affecting 74,000 people. Over 3,500 homes were damaged or destroyed, displacing 1,500 families; more than 500 of the impacted homes were mobile homes. Transportation and public infrastructure were decimated. Of Vermont's 251 towns and cities, 225 suffered damage to municipal infrastructure. In the immediate aftermath, over 500 miles of state roads were damaged, more than 200 miles of state-owned rail made impassable, over 200 bridges damaged, and 34 state bridges closed. Thirteen communities were completely cut off for days, as National Guard units were mobilized to deliver emergency supplies to these towns by air. More than 300 businesses sustained losses or were destroyed. Agricultural impacts include the flooding of 20,000 acres of farmland, and the loss of over 400 acres of crops as well as many herds of livestock for Vermont's family farms. The largest state office complex was completely flooded, forcing the evacuation of state employees and clients of the Vermont State Hospital (an acute mental health facility), displacing 1,500 state workers indefinitely. Even the State Emergency Operations Center (SEOC) was flooded, necessitating its relocation to the FEMA Joint Field Office. Sixteen public schools could not open for weeks.

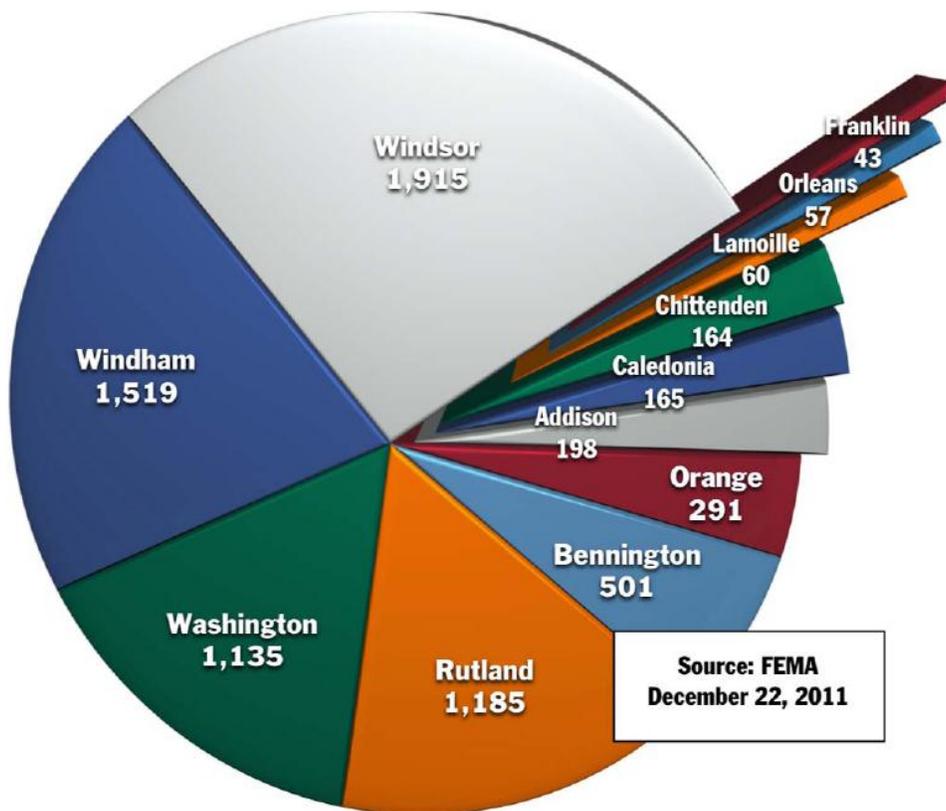
Vermonters mustered every possible resource to respond. National Guard troops from seven different states were deployed as the storm unfolded. Communities instituted their emergency management plans and heroically rose to the challenges facing them. As the floods receded, Vermonters volunteered their time and resources cleaning homes and businesses and feeding, clothing, and housing fellow Vermonters who had lost everything. Vermonters continue to volunteer to rebuild homes, clear debris, collect donations, and raise disaster relief funds. State government has redeployed staff to continue to support the ongoing needs of the disaster response. However, the resources of this small rural state cannot cover the extraordinary extent of the damages from this devastating event.

The localized impact of this disaster has placed many Vermont communities under severe fiscal stress. The cost of damage in many rural towns is several times their total annual operating budget. To pay for repairs and replacement, nearly 50 small Vermont communities have had to obtain loans and lines credit, some for more than \$1,000,000 which is a significant amount considering these are small rural towns, in some cases with only a few hundred residents. These towns will be paying off Irene related debt for many years to come.

Tropical Storm Irene established a record in terms of individuals requiring assistance. As of this writing, one out of every 85 residents registered for assistance (7252), and 226 maximum grants have been awarded under the Individual Assistance Program, totaling \$22,837,089 payments made to date.

Individual Assistance (Statistics)				
Individual Assistance	1995	4001	4022	Total
Registrations	1238	838	7252	9328
Individual and Household Program Referalls	823	603	5163	6589
Dollars Disbursed	\$1,813,047	\$1,426,689	\$22,837,089	\$26,076,826
IHP Eligibility Rate	67%	65%	70%	
Individual/Household Max Grants (\$30,200)	3	9	226	238
As of COB 07/12/2012:				\$26,076,826

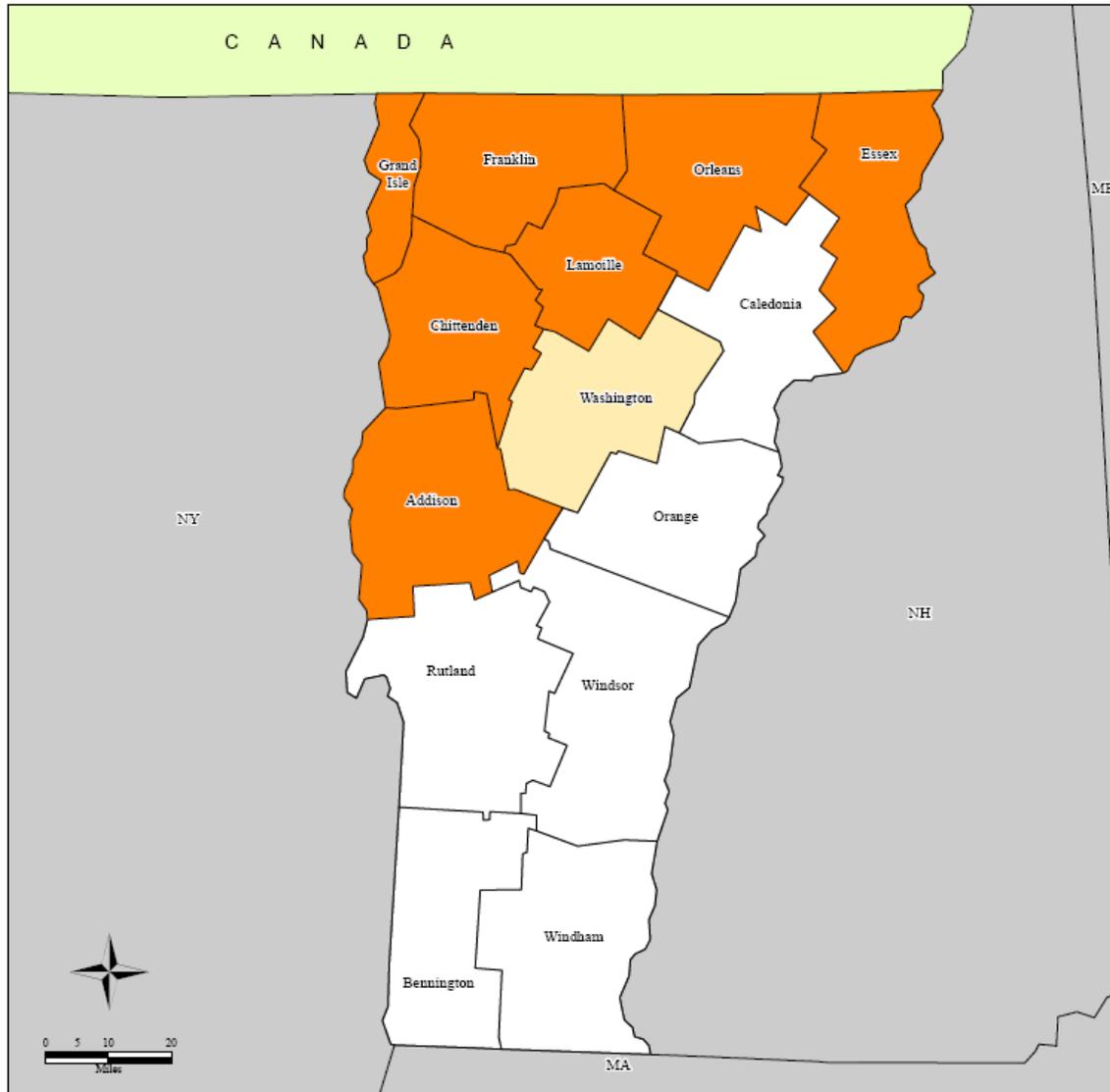
**FEMA Registrants by County
Vermont, Tropical Storm Irene**



Source: FEMA

In addition to Tropical Storm Irene, in 2011 Vermont suffered spring flooding that resulted in two other disaster designations that qualified residents for FEMA Individual Assistance. The state's CDBG-DR allocation is based on these three events. As outlined in this plan, the state will use the funds to address long term recovery needs related to each. The following maps identify the areas receiving declarations for each event. Tropical Storm Irene impacted the entire state – every county was declared a disaster area.

FEMA-1995-DR, Vermont Disaster Declaration as of 06/20/2011



Legend

Designated Counties	
	No Designation
	Public Assistance
	Individual Assistance and Public Assistance

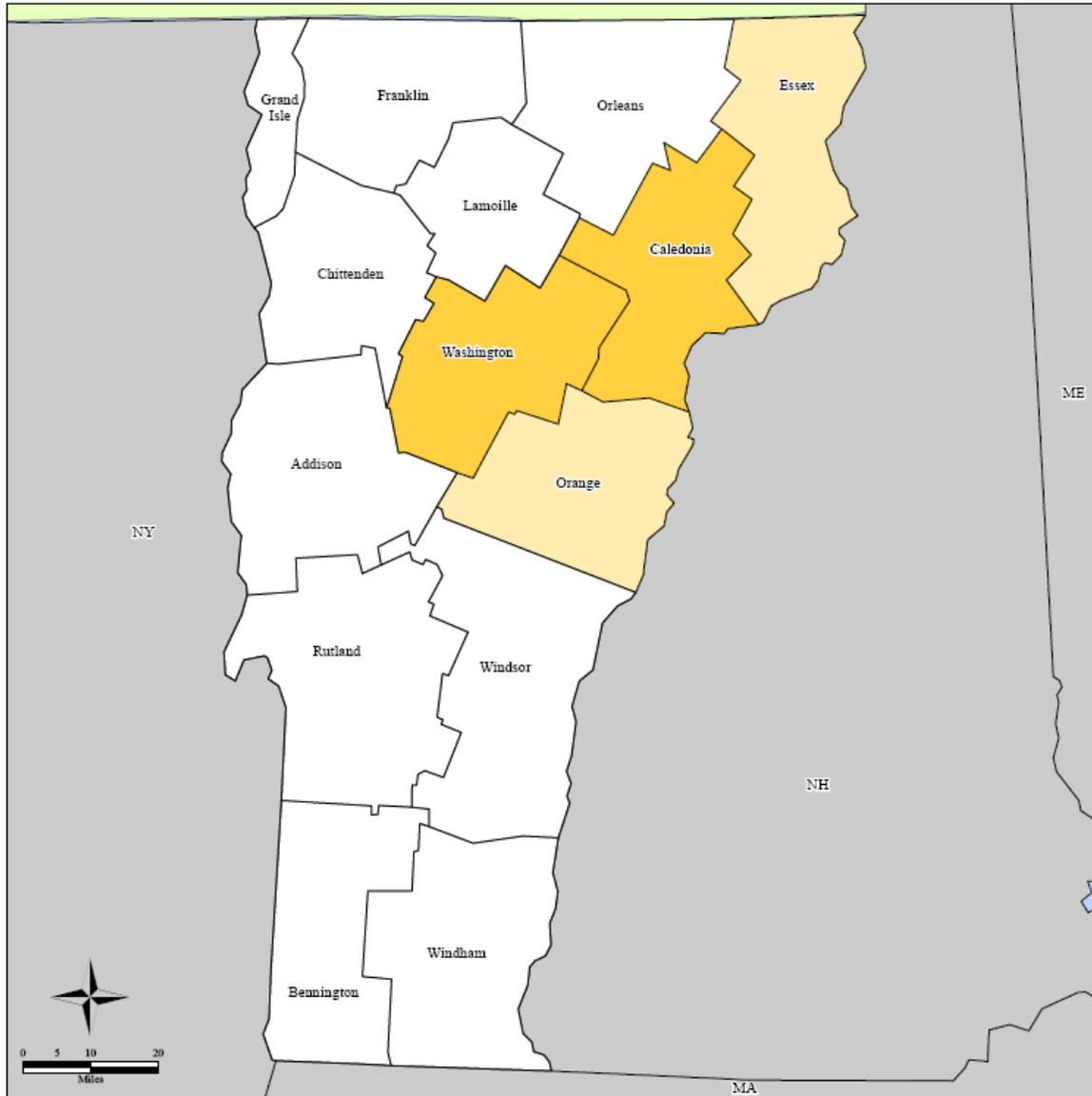
All counties in the State of Vermont are eligible to apply for assistance under the Hazard Mitigation Grant Program.



FEMA
 ITS Mapping & Analysis Center
 Washington, DC
 06/20/11 -- 17:11 PM EST
 Source: Disaster Federal Registry Notice
 06/20/2011 - Amendment 1

MapID 7161aa61f320620111618hqprod

FEMA-4001-DR, Vermont Disaster Declaration as of 07/25/2011



Location Map

Legend

Designated Counties	
	No Designation
	Public Assistance
	Individual Assistance & Public Assistance

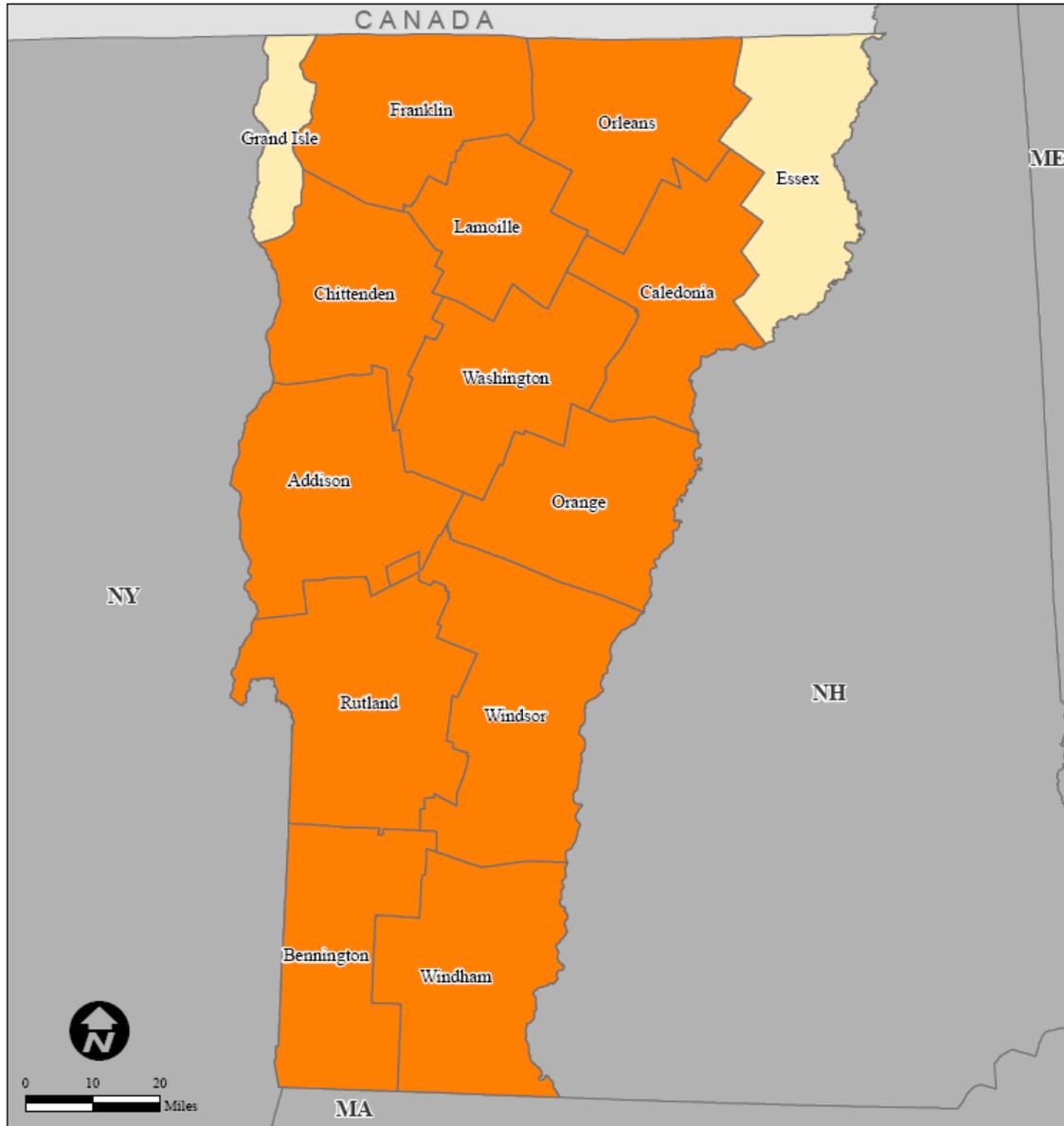
All counties are eligible for Hazard Mitigation

FEMA
ITS Mapping & Analysis Center
Washington, DC
07/25/11 -- 18:24 PM EST
Source: Disaster Federal Registry Notice
Amd No. 1: 07/25/2011

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FEMA 4022-DR

FEMA-4022-DR, Vermont Disaster Declaration as of 09/16/2011



Location Map

Designated Counties

- No Designation
- Public Assistance
- Individual Assistance and Public Assistance

FEMA
ITS Mapping & Analysis Center
Washington, DC
09/16/11 -- 15:46 PM EST
Source: Disaster Federal Registry Notice
Amendment No. 7: 09/16/2011

All counties in the State of Vermont are eligible to apply for assistance under the Hazard Mitigation Grant Program.

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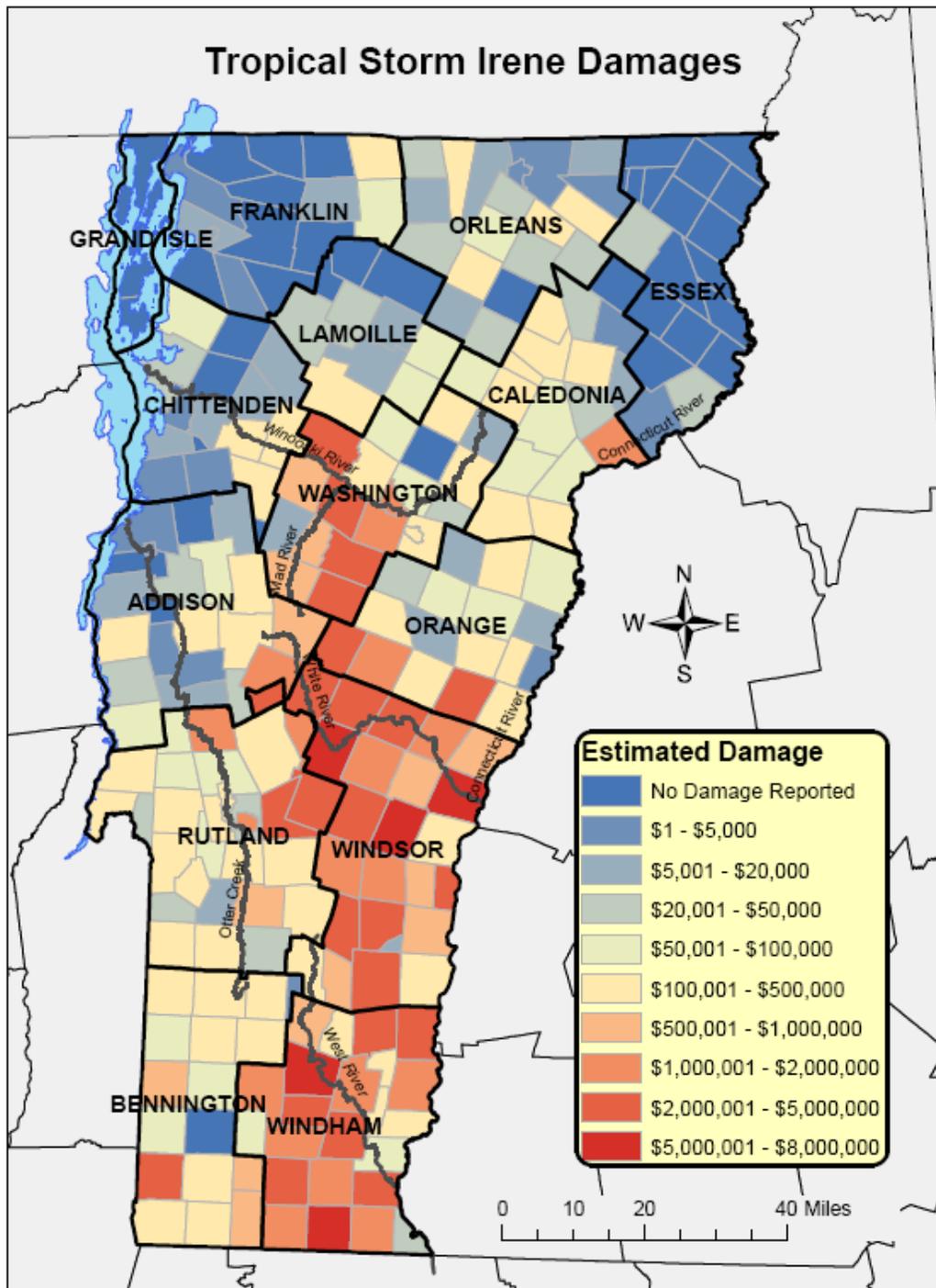
Nothing is more important to Vermont than the people who call it home. In the immediate response to the storm, a network of groups sprang into action to assist those affected by Irene. From local volunteers working door-to-door and the immediate on-the-ground action of the Green Mountain Boys, to the massive response of the Federal Emergency Management Agency (FEMA), the state and its partners worked together to overcome the storm's immediate challenges and locate each and every person to offer help.

As FEMA and Vermont state agencies began assessing the needs of our citizens, the American Red Cross responded with 13 temporary shelters and food banks to supplement the outstanding efforts by communities to take care of their own. Although communities and aid organizations provided the first line of response, FEMA was quick to follow with relief assistance for affected Vermonters through the agency's Individual Assistance (IA) program. Immediately following the storm, FEMA and its state partners encouraged Vermonters to register for IA grants and to apply for assistance from the Small Business Administration. This registration gave no guarantee of benefit, but it was a necessary step to qualify for federal assistance.

At the same time, extraordinary efforts were undertaken to assess and meet the immediate needs of needs of the state's businesses and communities while reopening damaged roads and bridges. A complete description of the public, private and philanthropic response to date can be found in *Appendix D, Irene Recovery Reports dated January and June 2012*.

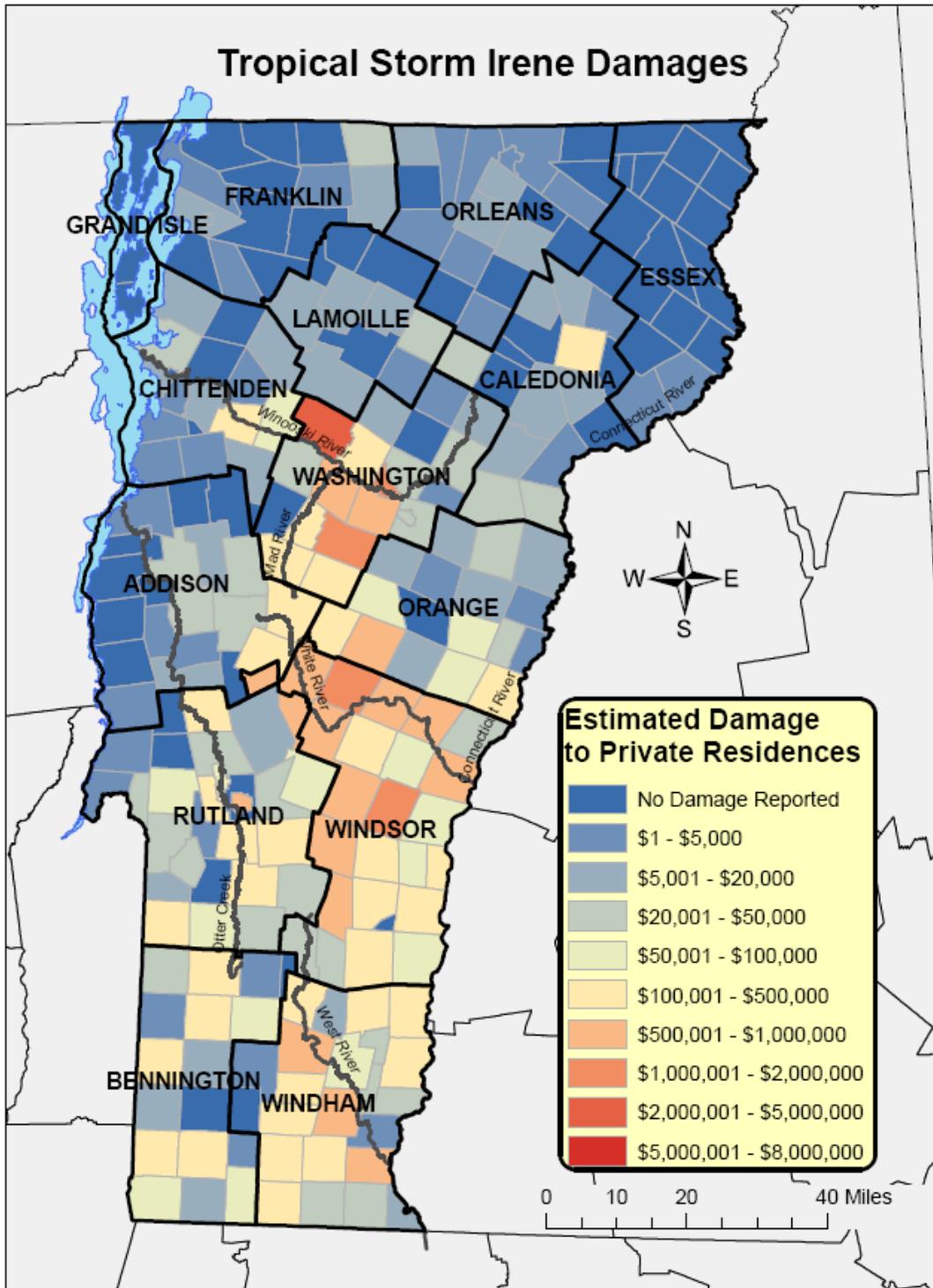
FEMA assistance is typically the first and most substantial benefit to those impacted by disasters. However, it is designed to meet only basic needs. FEMA and Small Business Administration assistance alone are not enough to bring many Vermonters back from Irene. The state will use CDBG-DR funds to the meet the remaining long term recovery needs of Vermonters and their communities. The following maps illustrate the impact on the state's homes, businesses and municipalities.

FEMA Estimated Total Damage by County



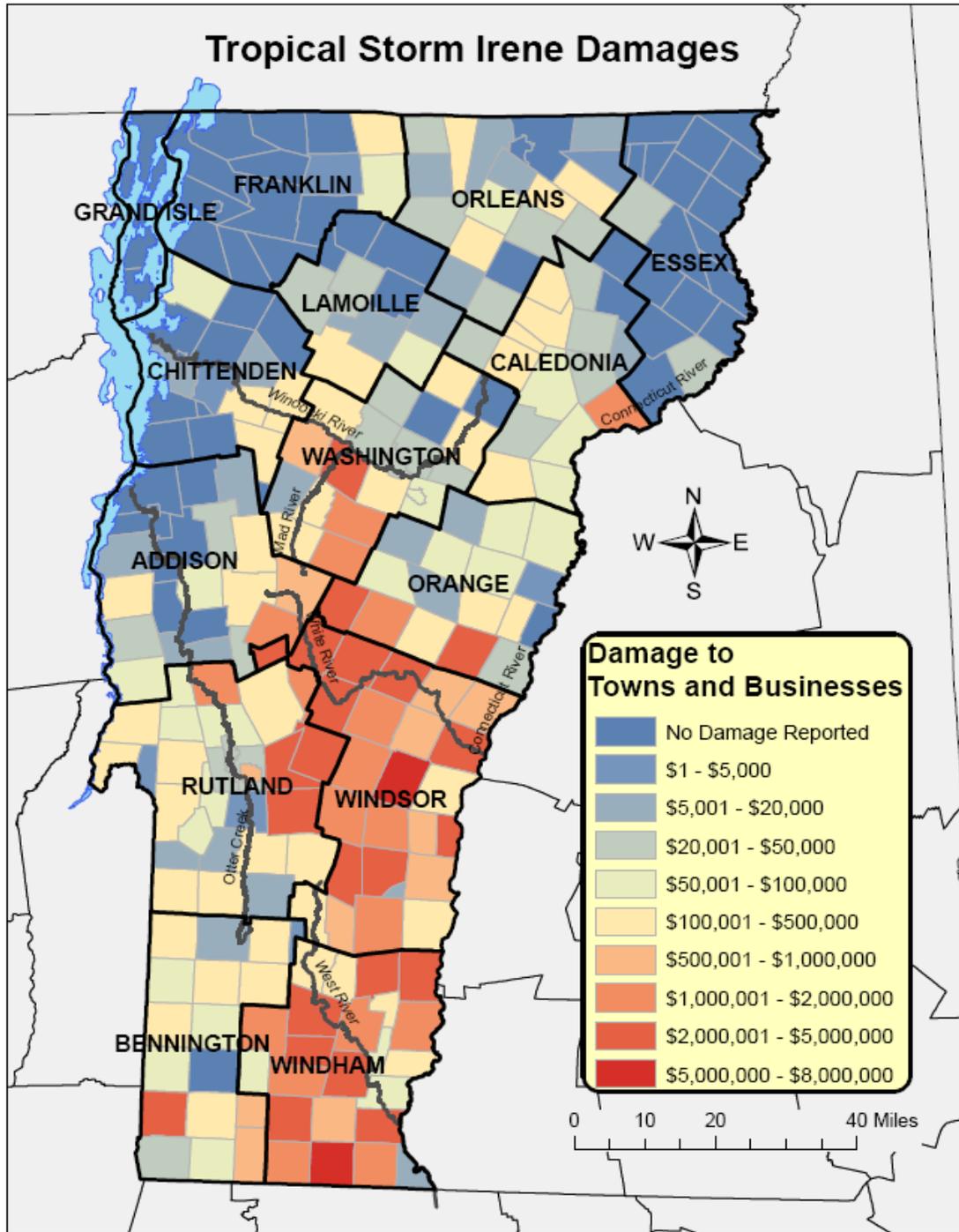
Produced by Nancy Greenwalt at the Vermont Legislative Joint Fiscal Office
 Source: FEMA - Damage to Towns, Businesses, and Private Residences as of April 11, 2012

FEMA Estimated Private Residence Damage by County



Produced by Nancy Greenewalt at the Vermont Legislative Joint Fiscal Office
 Source: FEMA - Individual Assistance, as of April 11, 2012

FEMA Estimated Towns and Businesses Damage by County



Produced by Nancy Greenewalt at the Vermont Legislative Joint Fiscal Office
 Source: FEMA, as of April 19th, 2012

Housing Response and Unmet Needs

The immediate goal of the housing response was to ensure that every survivor had access to safe and warm shelter before winter arrived. The Vermont Agency of Commerce and Community Development (ACCD) activated the Irene Housing Task Force. Comprising 25 local, state, federal and non-profit housing and service agencies, the task force served to collect critical housing-needs information and disseminate resource information and guidance to Vermonters in need. The task force helped locate available rental housing, identify gaps in assistance, assess the need for temporary housing units, coordinate the response of housing agencies and advise FEMA's Housing Team.

Mobile homes and mobile home parks were severely impacted by Tropical Storm Irene. Sixteen mobile home parks and more than 500 mobile homes, in parks and on private land were either damaged or destroyed. ACCD in collaboration with the Mobile Home Project of the Champlain Valley Office of Economic Opportunity (CVOEO) is working closely with public and private park owners and residents to meet the particular recovery challenges they face with respect to deconstruction or repairs of the mobile homes. The state has undertaken measures in coordination with FEMA to maximize IA benefits to owners of destroyed mobile homes.

Vermont's Human Services Network

The Vermont Agency of Human Services is the primary state agency designated to coordinate and manage assistance in support of state and local efforts to meet the massive care, emergency assistance, housing, and human-service needs of disaster survivors. In the aftermath of Irene, AHS relied on Vermont's strong network of public and private partners to help survivors and protect vulnerable populations. With the state's community action agencies, it secured FEMA funding to support the creation and implementation of the network of case managers who are working one-on-one with individuals almost daily.

The Vermont Department of Health (VDH) monitored the status of all Vermont hospitals, and supported a number of critical response activities including the relocation of two residential care facilities and the Vermont State Hospital. VDH worked closely with town health officers during response-and-recovery efforts to provide public health services, including the distribution of 2,946 water test kits to both private and public water systems, over 50,000 N-95 respirators and over 20,000 gloves to protect Vermonters during cleanup.

The Department of Disabilities, Aging & Independent Living (DAIL) established a Disaster Recovery Team that worked closely with the Area Agencies on Aging to coordinate case-management support for elderly and disabled Vermonters that were displaced because of flooding. The Child Development Division of the Department for Children and Families (DCF), responsible for certifying day care facilities issued variances and expedited requests to move to alternate facilities so the continuation of child-care programs could be maintained.

Volunteer Response

Before the rain stopped falling, Vermonters in droves were already reaching out to their neighbors. The selflessness that Vermonters showed in this time of crisis is unmatched. All around the state, affiliated groups and individual citizens stepped up to organize volunteers, donate to relief funds, coordinate resources and identify work projects to help those most in need.

While the state met its immediate goal of ensuring access to shelter, Vermonters affected by Irene still need additional support to rebuild their lives and their homes. To aid all individuals and families, with remaining needs, Long Term Recovery Committees (LTRCs) have organized throughout Vermont. They include volunteers, community action agencies, Homeownership centers, AHS field directors, and other interested parties. They provide case management, direct cash assistance, volunteer coordination, needs assessment, construction management, fundraising, and outreach.

Another critical element of the response was the creation of the Vermont Long-Term Disaster Recovery Group (VLTDRG) which administers the Vermont Disaster Relief Fund (VDRF). The fund was established to provide relief to those individuals and families who have unmet disaster-caused needs and is providing support and grants to households with remaining needs. The LTRCs maintain ongoing communication with the state and VLTDRG to coordinate efforts and resources.

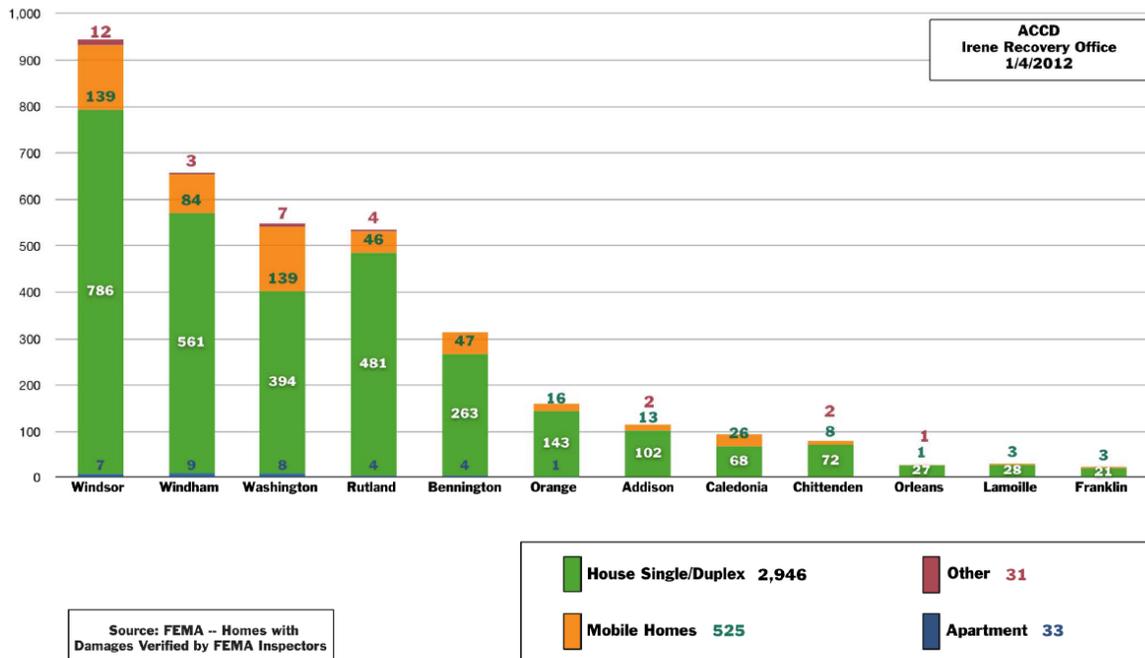
Vermont welcomed the strong support of Volunteer Organizations Active in Disaster (VOAD), which organizes affiliated volunteer groups that come with specialized training to help respond to a variety of disaster-related situations. Websites vermontresponse.com, vtexchange.org and vtcleanup.org were used to coordinate donors and volunteers with those in need.

While it does not capture residences whose owners did not register, FEMA's data on damaged homes continues to be the most comprehensive to date. FEMA verified damages to 3,535 homes. Those with moderate or severe levels of damage, as identified below, represent households most likely in need of additional assistance.

HUD estimates of the number of homes with major or severe unmet needs and the estimated cost to address the severe housing unmet needs

State	County	HUD Estimate of the Number of Damaged Homes		HUD Estimate of the Amount of Severe Housing Unmet Needs
		Moderately Damaged Homes	Severely Damaged Homes	Severe Housing Unmet Needs
Vermont		1,315	487	\$24,922,243
	Washington	230	195	8,135,714
	Windsor	342	136	7,424,255
	Windham	132	55	4,046,058
	Rutland	170	24	1,122,639
	Bennington	96	13	1,099,157
	Orange	52	18	942,200
	Chittenden	90	21	824,974
	Franklin	31	<10	N/A
	Addison	50	<10	N/A
	Grand Isle	<10	<10	N/A
	Caledonia	64	<10	N/A
	Orleans	18	<10	N/A
	Lamoille	19	<10	N/A
	Essex	12	0	0

Tropical Storm Irene
Damage to Homes By County
Total Statewide: 3,535



Unmet Housing Needs

Interim

The distinction between temporary and permanent housing is not always clear. The needs and plans of survivors evolve. A former homeowner living in an apartment temporarily may decide to make it a permanent home. Or a survivor may eventually decide repairing his home is not feasible and can no longer stay there. Nonetheless, the interim housing needs of flooded households have largely been met through a combination of families moving to new quarters, sharing housing with others, and moving to the designated flood relief housing. This was made possible by FEMA rental assistance, prioritization of Section 8 vouchers and the generosity of Vermonters who opened their homes to survivors. The state sought every alternative to FEMA's temporary housing units as they were unlikely to be well suited for Vermont's winters. They were not found to be necessary.

Permanent

Efforts are now focused on families and individuals that have not found permanent housing or repaired or replaced their existing housing. As shown above, the vast majority of homes damaged or destroyed by the spring flooding and Irene was single family homes, including mobile homes. CDBG-DR funds will be used, through the Housing Recovery Program, for the repairs and rehabilitation as well as downpayment assistance for survivors whose homes were destroyed. The program is designed to complement assistance that is available from other sources such as FEMA, SBA and the Vermont Disaster Relief Fund. To address the remaining needs of those who lost mobile homes, CDBG-DR will help launch a mobile home financing program to facilitate the purchase of new homes. This, too, will supplement assistance already provided or currently available.

According to FEMA, less than 100 units of rental housing were damaged. Nonetheless, the Housing Recovery Program will also include assistance for the owners of multi-family properties. In addition to being the sole source of revenue for some owners, these units provide critical housing options in communities such as Waterbury, which was experiencing a shortage of affordable housing prior to Irene.

Replacement housing is needed in the most heavily impacted areas. Funding is available on a competitive basis for the development of new housing in communities that lost units that were affordable to low and moderate income households. In addition, planning funds are available to assist in the redesign and site selection for relocating affordable housing in flood-prone areas, such as Brattleboro Housing Authority's Melrose Terrace and Hayes Court properties.

The Long Term Recovery Committees and disaster case manager have followed up with every household that registered with FEMA to determine any remaining unmet needs. CDBG-DR funds will be directed to the unmet needs of those households. The LTRC's are currently working with approximately 800 households with needs ranging from a few final repairs to needing complete new homes. This support is being made available by the

state and voluntary agencies in coordination with the Homeownership Centers to ensure the transitional and permanent housing needs of survivors are met and they do not become homeless, particularly those with children. The state is not aware of any transitional housing or emergency shelter facilities impacted by the disasters and shelters report that disaster survivors are not turning to them. Unfortunately, some survivors continue to live in substandard housing situations. Those that are willing to accept help are being served by disaster case managers. Difficult cases are elevated to the state's Irene Recovery Office and resolved by an interagency team.

In response to the flooding and closure of the Vermont State Hospital, the state is developing a new mental health hospital and three new regional acute-care mental health facilities. In addition, it has created a new housing subsidy and services support program. These will help meet the needs of survivors with special needs that are or are at-risk of becoming homeless

Affordable Housing

Very little affordable housing, as defined as those with rent or resale restrictions and subsidized for low or moderate income residents, was impacted by flooding - in large part due to the state's adherence to restrictions on funding projects in flood-prone areas. A major exception was Melrose Terrace in Brattleboro, the 80-unit public housing complex which suffered significant flooding. The units have been repaired and reoccupied but housing authority needs assistance for planning and implementation to relocate the property out of the flood hazard area.

It is important to note that much of the housing destroyed or damaged by flooding was owned by lower income households and was affordable to them by virtue of modest cost to purchase or rent, without government assistance. This is especially the case for mobile homes where a University of Vermont survey showed that 85% of all residents in mobile home parks were low income and 40% were very low income or extremely low income.

Funding for affordable replacement housing is a component of the proposed distribution of funds. The project sponsors will determine the affordability level within the requirements of this grant and other funding sources.

Market Rate Housing Needs (non-subsidized)

The market rate homes without government financial subsidies make up almost all of the housing impacted by 2011 flooding. It is clear from the buyout amounts that the overwhelming number of homes that were damaged by flooding were quite modest, both mobile homes and conventional buildings. The occupants are of similarly modest means even though they were not in subsidized housing. Their needs for assistance to return to safe and affordable housing are substantial and cannot be met by their own resources or insurance.

Mobile Homes

Mobile homes in parks and on private land are an important source of affordable housing in Vermont and were disproportionately impacted by Tropical Storm Irene. While mobile homes comprise seven percent of the state's housing units, they equaled 14% of the homes damaged by flooding.

County	Mobile Homes Damaged
Windsor	139
Windham	84
Washington	139
Rutland	46
Bennington	47
Orange	16
Addison	13
Caledonia	26
Chittenden	8
Orleans	1
Lamoille	3
Franklin	3
Statewide Total	525

Source: FEMA

Of the 525 mobile homes damaged, 125 have been condemned and many others destroyed. Case workers for those displaced from mobile homes estimate that 100 of the households in destroyed mobile homes have been unable to replace them.

Sixteen mobile home parks were flooded in the 2011 floods. At least 12 parks lie partially in flood hazard areas and some will not be rebuilt resulting in a loss of affordable units. Purchasers of replacement mobile homes will require park lots or land to site the new homes. If the inventory of lots is reduced, new lots will be needed in flood proof locations. This requires new infrastructure of roads and utilities, as well as site prep for the home site.

Needs Estimates

The following table provides an estimate \$10,188,750 in unmet housing need based on surveys of LTRCs, homeownership centers and disaster case managers.

Homeownership Recovery Estimates of Unmet Needs

Use	Households with need	Cost per home	Administration	Unmet need
Moderate Home Repairs	200	\$20,000	\$545,000	\$4,545,000
Major Home Repairs	40	\$80,000	\$240,000	\$3,440,000
Homebuyer Assistance	35	\$25,000	\$8,750	\$883,750
Deed Restricted Ownership	8	\$40,000		\$320,000
Mobile Home replacement	100	\$10,000		\$1,000,000
Total				\$10,188,750

Source: Disaster Case Managers and Homeownership Centers

These totals do not show other sources of funding. Generally, those households with remaining unmet needs have exhausted or were not eligible for other funding and lacked flood insurance. These are low or very low income households with few savings and limited capacity to borrow money. It is possible flood relief charities will grant additional funds to some households, but this is projected to be less than \$1,000,000 of the \$10,188,750.

Hazard Mitigation Unmet needs

Many of the damaged homes lie in locations that are in areas prone to repeated flooding and face further risk if they are rebuilt in the same location. Federal funds are available through the Hazard Mitigation Grant Program (HMGP) to purchase those properties. The federal funds pay 75% of the cost of purchasing the property, removing any buildings and site restoration. The local community is expected to pay 25%. The small communities of Vermont faced with major rebuilding costs for roads, culverts and government buildings are unable to meet the required 25% match. The state has committed to assist with the match through with CDBG-DR funding and funds from the Vermont Housing and Conservation Board.

The Hazard Mitigation Grant Program has worked with flood plain property owners who voluntarily wish to have their property bought out. To date, 92 residences have been approved at the state level and sent to FEMA for final review. Most are expected to be eligible and require funding. The HMGP funds can only be used for very basic site stabilization after the building is removed. Local communities, who become the owners of the remaining land, may wish to make additional site improvements to restore the land and, in some cases, to add flood-proof amenities for public use. These infrastructure costs will require additional CDBG-DR funds that cover 100% of the costs.

Hazard Mitigation Grant Program Budget

County	Home buyout	Infrastructure	Planning	Commercial buyouts	25% match
Windsor	\$9,579,408	\$448,660	\$150,932	\$328,084	\$2,626,771
Washington	\$3,132,744	\$399,596	\$0	\$0	\$883,085
Windham	\$4,236,988	\$365,736	\$0	\$0	\$1,150,681
Rutland	\$1,041,136	\$487,528	\$0	\$0	\$382,166
Chittenden	\$671,696	\$198,000	\$39,164	\$0	\$227,215
Orange	\$161,072	\$0	\$0	\$0	\$40,268
Bennington	\$894,276	\$0	\$0	\$0	\$223,569
Lamoille	\$0	\$0	\$0	\$0	\$0
Caledonia	\$98,552	\$0	\$0	\$0	\$24,638
Addison	\$733,300	\$0	\$61,152	\$0	\$198,613
Orleans	\$0	\$0	\$0	\$0	\$0
Franklin	\$0	\$0	\$67,052	\$0	\$16,763
Total	\$20,549,172	\$1,899,520	\$318,300	\$328,084	\$5,773,769

Source: Vermont Emergency Management

Additional purchases are possible and desirable. The State may be eligible for additional funding and a third round of purchases could take place late in 2012. The average CDBG cost for the above buyouts is \$47,350 and additional purchases are budgeted at that amount per buyout. This is believed to be 25 more purchases adding to the unmet need by \$1,183,750. In addition, CDBG-DR funds would be proposed to buy out properties deemed ineligible for FEMA grants, but that which is prudent to remove from the floodplain is estimated at \$1,147,786. Some of the cleared sites have been identified for recreational purposes and require development and design for appropriate public access that is estimated at \$1,334,943. This brings the unmet need related to buyouts to a total of \$9,440,248.

The total estimated unmet housing need is \$19,628,998.

Economic Revitalization Response and Unmet Needs

The economic effects on Vermont from Tropical Storm Irene are still being calculated and the full impact may never be known. The storm destroyed a great deal of personal wealth and public assets, and changed many lives forever.

Prior to Irene, the current nationwide recession and tentative local economic conditions had already deeply affected Vermont's economy, with retail, tourism, agriculture and the housing sector all being targets of the downturn.

Many damaged buildings were outside recognized flood plains but were damaged when culverts, bridges or streambeds were unable to contain the exceptional amount of runoff. The resulting back-ups flooded buildings as water built up behind an impediment which subsequently gave way, resulting in a flash flood.

There are several aspects of losses to the economy from the floods. Buildings and their contents alone are estimated to have had losses in excess of \$100,000,000. Those businesses were unable to operate for periods of time that ranged from days to months. Many more businesses were shut down in communities that were cut off when roads and bridges washed out, employees, customers, shipments and deliveries were not able to get to the business, and power was out. Tourists were unable or unwilling to make trips to both affected and unaffected areas. These total losses may never be fully tallied, but are a multiple of the pure property damages.

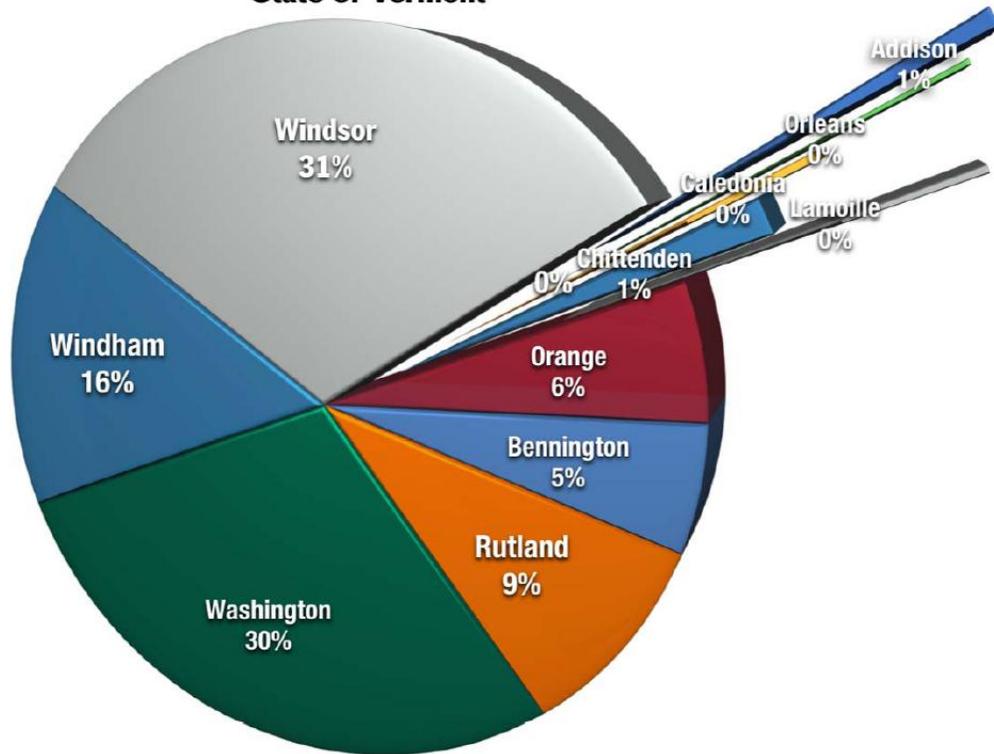
Many of the impacted areas depend extensively on tourism for income. The physical appearance of the community, especially the village or town center, is an important attraction for visitors. There are two unmet needs in this realm. The first is to restore the downtowns to a stronger, more resilient condition than before the flood. This may involve improvement of specific buildings, streetscape improvements, signage, or improved public facilities.

The second is to spread the word to travelers that the flood is long over, transportation and travel are not difficult, facilities for visitors have all reopened and, that the scenery is as beautiful as ever. Unfortunately, flooding and road damage make dramatic footage for news crews. Recovery is measured and does not present striking images (back to normal is not news). Our businesses need help to spread the word that Vermont is open for business and to welcome visitors back.

Small Business Relief

Many of the businesses impacted by Irene were small businesses. ACCD established a call center for reporting damages and resource referrals. It also worked with various chambers of commerce, regional development corporations, Small Business Development Centers, and other organizations to encourage businesses to register for FEMA assistance and apply for loans. The Small Business Administration (SBA) responded, and played a significant role in the recovery of Vermont's business community. At the time of this report, SBA has approved more than \$35 million for Vermont, approximately \$17 million of which was loaned to businesses.

**SBA
Business Loan Amount
Percent Awarded
By County
Hurricane Irene
State of Vermont**



Knowing that businesses needed immediate help, the State worked with the Vermont Economic Development Authority (VEDA) to develop a loan program. To date, VEDA has processed nearly 305 loans totaling over \$14.9 million for businesses. Of the 305 loans, 249 were for commercial loans and the remaining 56 were associated with the agricultural industry. Feedback on the VEDA loan program has been extremely positive, with many recipients commenting on the easy access to funds and quick turnaround.

Business Assistance and Unmet Needs

The data presented in this demonstrate remaining unmet needs for assistance to businesses of \$22,217,633. Some will be met by additional VEDA assistance, and other sources, but there are still very large unmet needs in this area.

County	# of businesses	Est. avg. loss	Total losses	SBA Assistance	VEDA Assistance	VT Irene Relief Fund	Est. Insurance @ 20%	Unmet Needs
Windsor	548	30,000	16,440,000	2,985,300	4,026,599	136,537	3,288,000	6,003,564
Washington	314	30,000	9,420,000	2,919,600	2,810,500	113,326	1,884,000	1,692,574
Windham	487	30,000	14,610,000	2,395,600	3,010,797	99,672	2,922,000	6,181,931
Rutland	327	30,000	9,810,000	1,346,000	2,194,500	31,404	1,962,000	4,276,096
Chittenden	40	30,000	1,200,000	220,700	329,800	12,288	240,000	397,212
Orange	68	30,000	2,040,000	893,000	525,000	8,192	408,000	205,808
Bennington	119	30,000	3,570,000	748,400	345,500	6,827	714,000	1,755,273
Lamoille	21	30,000	630,000	11,900	100,000	4,096	126,000	388,004
Caledonia	30	30,000	900,000	3,300	200,000	4,096	180,000	512,604
Addison	43	30,000	1,290,000	50,100	525,660	4,096	258,000	452,144
Orleans	9	30,000	270,000	0	58,212	1,365	54,000	156,423
Franklin	9	30,000	270,000	0	20,000	0	54,000	196,000
Statewide	2015	30,000	60,450,000	11,573,900	14,146,568	421,899	12,090,000	22,217,633

Sources: SBA, VEDA, VT Irene Relief Fund

A spring 2012 survey conducted by the Department of Economic, Housing and Community Development (DEHCD) found that responding businesses had average financial needs of \$163,412. The largest categories of need were for debt reduction and working capital due to flood-related expenses. Business owners in that survey also had large unmet needs to repair their buildings and site and replace equipment. This survey did not capture all the unmet needs of businesses, but provides insight into greatest needs of those impacted. The total monetary need recorded from the 178 respondents was \$17,464,000.

Financial Needs of Surveyed Businesses

County	Monetary Needs
Rutland	\$223,100
Washington	\$4,635,500
Windham	\$3,796,700
Windsor	\$6,678,700
All other counties	\$296,501
Statewide Total	\$17,464,000

Source: Vermont DEHCD

Agriculture Damage and Unmet Needs

Vermont farmers face hardships similar to other business owners. Statewide agricultural losses due to Irene are estimated at \$10,000,000. The potential feed damage mostly to an estimated 120,580 tons of corn silage is still unknown due to fermentation and potential molds within the harvested feed, which will have to be tested. If all the feed were to be condemned due to poor fermentation and high levels of mold, the cost to replace the feed could be over \$8,000,000. These losses include immediate losses to ruined crops, damaged feed, dead livestock, flooded buildings, damaged equipment, eroded or sedimented farmland and continuing losses that include lost income when milk or crops could not be shipped, damage to stream banks, lost acreage due to stream bed relocation, costs of stabilizing stream banks, replanting pastures, replacing fencing, and restoring flood damaged farm roads, barnyards and other facilities.

Statewide, USDA compiled Irene related damage assessments on over 460 farms. Livestock farms lost feed for animals, which can affect income over time, while vegetable and fruit farmers lost direct income from the loss of product inundated with floodwaters. Statewide, flooding damaged over 400 acres of land producing fruit and vegetables. The estimated economic loss related to fruit and vegetable farming from Irene is about \$2.24 million. This income loss decreases the reserves that fruit and vegetable farms use for spring-planting needs. Considering the \$2.24 million will not be recovered, some farms that were adversely affected could experience viability issues during 2012.

Immediate Response to Help Farmers

In the days immediately following Irene, some dairy farmers were unable to have their milk picked up due to badly damaged roads compounding their losses. The Vermont Agency of Agriculture, Food and Markets (AAFM) assembled a Rapid Assessment and Response Team. The team contacted affected farms to determine immediate need, paired USDA veterinary medical officers with animal health technicians and dispatched them to farms to evaluate needs. The team also partnered with the UVM Extension Service to provide work teams to assist those hardest hit with cleanup, vaccinations, feed and bedding.

The Food and Drug Administration (FDA) also mobilized and quickly coordinated efforts with AAFM to determine the health issues surrounding flooded fruits, vegetables and livestock feed. The two quickly partnered with the Vermont Health Department to deliver important public health advisories, especially those warning consumers not to eat flooded fruits and vegetables. They also partnered with the UVM Extension Service to inform farmers that crops inundated with floodwaters carried significant risk and that these risks must be mitigated before the crops could be fed to livestock.

In the weeks and months since Irene, the Vermont Community Foundation (VCF) has collected donations for the Vermont Farm Relief Fund. In its four rounds, the fund awarded 200 affected farmers grants in excess of \$1.8 million. To date, total contributions received or pledged to the fund exceeded \$2.44 million. The remaining resources will be

available for farmers needing emergency feed and start-up funds for planting crops this year, working to repair flooded fields.

The losses in the agricultural industry are sometimes less obvious, but no less devastating than those to buildings or roads. Animals can survive floods but be sickened leaving owners with substantial medical bills and, in the case of dairy cows, no saleable milk during treatment. And still the animal might die, resulting in more costs than if it had died in the initial flooding. Cropland is not just flooded and then uncovered when the waters recede. The crop is left covered with silt that may not wash off in subsequent rains rendering it worthless. Sediment deposition is often not good growing material and needs to be removed and then the field leveled, tilled and replanted before returning to productive use. Destabilized banks may continue to erode for years to come, compounding the losses, if they are not modified at considerable cost. In some cases acreage was lost forever to erosion, river channel movement or deposition of non-arable material.

Farmers are still discovering losses and repairs they had hoped to make themselves without assistance are now proving unaffordable, beyond their capacity, or too time consuming after their normal workload. The reduced fertility of fields will be fully understood after repairs are made and crops grown.

USDA Information (as of December 2011)

STATE TOTALS:	
Producers impacted:	476
Corn acres damaged:	6065
Soybean acres damaged:	225
Hay acres damaged:	7268
Fruit/vegetable acres damaged:	596
Pasture acres damaged:	1752
Maple acres wind damaged	1402
Acres of land damage:	9093
Total acres damaged	26000+

Source: USDA

An April 2012 survey by the Vermont Agency of Agriculture, Food and Markets of farmers impacted by flooding revealed that 73% had not fully recovered from flood damage and most had remaining needs in excess of an average \$25,000 per farm. These farmers may still be eligible for USDA assistance, but other sources, including insurance have been exhausted. Assuming that each gets the typical USDA loan amount of \$10,000, there are substantial unmet needs for farms to rebuild buildings and return fields to production.

Agricultural Unmet Needs

County	Producers Impacted (USDA)	73% not fully recovered	Estimated remaining costs @ \$25,000	Estimated USDA funding @ \$10,000	Remaining unmet needs
Windsor	76	58	\$1,444,000	\$577,600	\$866,400
Windham	42	32	\$798,000	\$319,200	\$478,800
Washington	42	32	\$798,000	\$319,200	\$478,800
Rutland	92	70	\$1,748,000	\$699,200	\$1,048,800
Orleans	10	8	\$190,000	\$76,000	\$114,000
Orange	23	17	\$437,000	\$174,800	\$262,200
Lamoille	21	16	\$399,000	\$159,600	\$239,400
Grand Isle	3	2	\$57,000	\$22,800	\$34,200
Franklin	43	33	\$817,000	\$326,800	\$490,200
Essex	4	3	\$76,000	\$30,400	\$45,600
Chittenden	38	29	\$722,000	\$288,800	\$433,200
Caledonia	14	11	\$266,000	\$106,400	\$159,600
Bennington	27	21	\$513,000	\$205,200	\$307,800
Addison	41	31	\$779,000	\$311,600	\$467,400
STATE	476	363	\$9,044,000	\$3,617,600	\$5,426,400

Source: USDA

This analysis projects agricultural unmet needs of \$5,426,400 based on the survey data and the USDA count of impacted farmers.

It is important to remember that farms are diverse and this includes both small producers and those with up to 3,000 acres and large dairy herds. Some large farms may have recovery costs remaining in excess of \$1,000,000.

Tourism

While Irene's devastation alone was a major economic blow to an already fragile state economy, the storm's timing created additional problems. The storm arrived on August 28th, just a couple of short weeks before Vermont's fall foliage season, one of the state's biggest revenue-generating travel seasons. Just as leaves were starting to turn, major roadways were impassible and many popular destinations were unreachable. Many in the tourism industry who were open for business and largely unaffected by the storm began reporting significant cancelations. Fewer visitors would quickly lead to empty restaurant tables and a lack of retail consumers.

The Vermont Agency of Transportation made critical tourism routes a priority, while the State's Department of Tourism and Marketing quickly launched an aggressive multi-media

campaign designed to inform the traveling public of where and how to travel throughout Vermont. However, many of the small towns with tourism-dependent economies suffered significantly whose non-state roads and bridges remained unusable and though the businesses were not impacted directly from the storms were impacted from lack of customers unable to get to their businesses.

Annually, the Tourism industry realizes over 14 million visitors who spend over \$1.4 billion, of which generates over \$200 million in direct State revenues. Hence, the critical need to combat any negative perceptions about Vermont's recovery.

The unmet need for the Tourism industry and marketing campaign is in excess of \$500,000 based on the need to bring visitors to the flood-impacted communities that rely heavily on tourism, and the projected advertising campaign costs.

The total estimated unmet economic need (small business, agricultural, tourism) is \$28,144,033.

Community Infrastructure Response and Unmet Needs

Tropical Storm Irene's impact on towns was extraordinary. Irene hit some 225 Vermont municipalities with 45 incurring severe damage. In many cases, a community's downtown or village center nestled close to a river or stream, consistent with our state's traditional settlement patterns was ravaged by raging floodwaters. Some communities lost vital land records as municipal offices were located in hard hit areas. According to the Preservation Trust of Vermont, more than 600 historic buildings were impacted in over 30 downtowns or villages.

In addition to the transportation damage, many towns had to contend with extensive damage to other public infrastructure. Public water supply and wastewater systems, libraries, police and fire stations and town garages have all experienced significant damage. Town officials, state legislators and other local leaders have done an exceptional job under extraordinary circumstances, but the list of challenges facing impacted towns remains long and complex.

The State made a decision early in the Irene recovery that it would aid towns with a range of support, including financial and technical assistance, and to act as an advocate for towns with federal agencies. The partnership between the State, towns, the Vermont League of Cities and Towns (VLCT) and Vermont's Regional Planning Commissions (RPCs) has been a hallmark of the recovery. This partnership and the ongoing state support of local recovery are critical for Vermont's overall success and must continue.

Public Assistance Support and Town Finances

While the final cost of recovery is not yet known, the magnitude of Irene's impact is expected to stretch many town budgets, some by multiples of their annual totals. Funding

from FEMA’s Public Assistance (PA) program will help cover most repairs, but towns will face the ongoing challenge of paying for the damages for years to come.

The state took additional steps to help local finances by agreeing to abatement assistance for the statewide education property tax, as well as a package of measures that accelerated highway aid and education payments and allowed disaster-impacted towns to defer education payments.

FEMA PA provides 90 percent reimbursement leaving the remaining 10 percent for the state and towns to split for damaged public infrastructure such as roads, bridges, culverts, public buildings and water treatment facilities. Towns have been forced to cover the cost of repairs out-of-pocket until the reimbursement arrives, which can take months. This has left town officials scrambling to find alternative financing to cover expenses. The state advanced payments of key state and federal programs, and initiated the Community Disaster Loan program with FEMA. The Municipal Bond Bank started a program to assist towns with low-interest loans to finance response and recovery efforts. Vermont banks were also quick to respond, offering favorable terms and fast turnaround, and have been good partners throughout the recovery.

The state and FEMA will cover 95% of the cost of approved repairs to public infrastructure including roads, bridges, culverts and public facilities. Local governments are expected to pay the remaining 5%. In many towns even 5% of the cost exceeds the entire annual budget for the town. However, in recognition of this potential burden, the state will cover the amount exceeding what a three cent property tax increase would raise. Nonetheless, the need for matching funds will remain an obstacle for some communities limiting their ability to repair buildings, parks, and lower priority facilities.

FEMA Public Assistance Program

County	# of projects	Estimated Cost	Local 5% share
Addison	98	\$3,156,366	\$157,818
Bennington	161	\$5,182,592	\$259,130
Caledonia	80	\$1,930,349	\$96,517
Chittenden	32	\$486,942	\$24,347
Essex	2	\$57,966	\$2,898
Franklin	24	\$334,792	\$16,740
Grand Isle	0	\$0	\$0
Lamoille	50	\$1,705,760	\$85,288
Orange	153	\$6,494,181	\$324,709
Orleans	75	\$1,448,180	\$72,409
Rutland	354	\$14,083,900	\$704,195
State Agencies	273	\$67,295,785	0
Washington	264	\$9,862,414	\$493,121
Windham	730	\$34,200,702	\$1,710,035

FEMA Public Assistance Program

County	# of projects	Estimated Cost	Local 5% share
Windsor	829	\$50,882,417	\$2,544,121
Total	3,125	\$197,122,346	\$6,491,328

Source: FEMA

Alternative and enhanced projects have to be paid for by towns above replacement costs. These projects are likely to be proposed as towns choose to rebuild in different locations, combine or separate functions, or build larger facilities to meet current needs. This will expand the unmet needs shown above. Furthermore, FEMA denies some claims outright. These projects represent significant unmet needs of over \$6.4 million.

Community Recovery Partnership

FEMA offers long-term community recovery and planning support, but only for the most severely impacted communities. In Vermont, the towns of Waterbury and Wilmington/Dover are the only communities that are eligible. This leaves many other communities on their own to deal with expenses related to the storm and to provide support to individuals whose lives were severely disrupted. Communities also must develop short and long-term recovery plans, and implement those plans with limited staff and expertise.

The Governor launched the Community Recovery Partnership to work with those other towns. Cross-agency teams held meetings across the state to identify short and long-term needs, and develop a framework to help communities emerge from this disaster stronger and more resilient. Participants include local and regional officials, chambers of commerce, area non-profit organizations and the general public discussing the challenges for housing, businesses, human services, river and flood-plain management, infrastructure, and other topics. Issues raised included concerns over the length of time to receive insurance claims, the desire for case studies on litigation techniques, and how towns can pay for expenses not covered by FEMA.

The information gathered from this outreach informed the development of this Action Plan.

Historic and Cultural Resources

Vermont's historic resources are an important part of Vermont's brand, which not only ties us to our past, but also maintains a vital link to our future. ACCD activated a Historic and Cultural Resources Task Force comprising representatives from 28 different state and federal agencies, regional planning commissions, universities, consultants and non-profit agencies. The task force helped FEMA's Historic Preservation Team understand the importance of these resources to the fabric of individual communities as well as the overall Vermont brand. The Task Force also assisted the FEMA team to develop and distribute

guidance material on potential funding sources, cleanup measures, future mitigation and the National Flood Insurance Program.

Roads and Bridges

Statewide, more than 530 miles of state highway and 289 bridges sustained damage, of which 34 were state-owned bridges. Initially, 13 communities were isolated as all roads leading in and out of town were impassible. On the town highway system, over 2,000 road segments and nearly 300 bridges were closed in the days after Irene. Over 1,000 culverts were washed out or damaged.

Vermont's railroad infrastructure also suffered. As a result of Irene, more than 200 miles of state-owned rail was impassible, and six rail bridges were badly damaged. The privately owned New England Central Railroad sustained heavy damage, requiring repairs at 66 separate locations.

With transportation damage spread across more than 200 towns, the Vermont Agency of Transportation (VTrans) quickly established three Regional Incident Command Centers as a way to effectively redeploy personnel and to expedite emergency repair work. Restructuring agency response into the command centers, which were strategically located near the areas of greatest impact, was a critical decision that greatly aided recovery response and resulted in VTrans completing major roadway repairs in less than four months and reopening the entire state highway network in time for winter.

Major accomplishments included reaching all isolated communities within three days of the storm, reestablishing east-west travel corridors within 15 days and reopening the entire state highway system within four months.

Utilities

Restoring utility service to affected Vermonters was an essential part of the successful response and occurred alongside the emergency repair work on roads and bridges. Over 60,000 homes and businesses in Vermont were left without electric power all across the state, with the highest concentration of damage in southeastern Vermont. In coordination with the state, utility companies reestablished power to about 98 percent of households and businesses within five days;

Water/Wastewater Systems

The water/wastewater support systems in 15 towns had varying degrees of damage ranging from major system renovations to multiple "boil water" orders. The reservoir supporting the City of Rutland sustained significant damage to the primary and secondary supply systems that required water rationing measures in the city of 18,000 for weeks.

Town-Owned Facilities

Less well documented is the damage to town halls, libraries, police and fire stations, and other town-owned facilities. There was damage in numerous towns and the worst hit had virtually all their facilities damaged. The estimated number of damaged buildings is ten and the average repair or replacement cost is \$400,000 (\$4,000,000 total). The local share is projected to be \$500,000.

Some reasonable repair costs are likely to be rejected by FEMA, leaving the municipality to pay all of the costs. Town-owned buildings unmet needs are estimated at an additional \$500,000.

Non-profit and community service buildings

Vermont Community Fund made at least 29 grants to non-profit groups for storm related repairs and replacement of building contents. These facilities include senior centers, child day cares, youth recreation facilities, and social service agencies. These grants were small and were not intended to reconstruct buildings, but rather to get through the cleanup phase and meet immediate needs. Assuming half of these buildings need major repairs at an average cost of \$100,000 (it could be much higher), there is an unmet need for these 15 sites of \$1,500,000.

The total estimated unmet community infrastructure need is \$8,491,328.

III. Method of Distribution (77FR22586)

The State of Vermont has been allocated \$21,660,211 in CDBG-DR funds for the purpose of assisting recovery in the most impacted and distressed communities following flooding in the Spring of 2011 and Tropical Storm Irene which covers Disaster Declarations DR-#1995, DR-#4001, and DR-#4022. The state will use the funds to address unmet needs in the areas of housing; economic recovery; municipal infrastructure, facilities, and land restoration; and planning.

HUD is requiring all states receiving CDBG-DR funds to direct the assistance to the most impacted and distressed areas. Accordingly, Vermont must use 80% (\$17,328,169) of the allocation in Washington, Windsor and Windham.* The remaining 20%, (\$4,332,042) is available for recovery efforts in all other counties that received presidential disaster declarations. A disaster was declared in every county in Vermont for purposes of FEMA's Public Assistance program. Counties receiving Individual Assistance declarations are Addison, Bennington, Caledonia, Chittenden, Franklin, Lamoille, Orange, Orleans, Rutland, Washington, Windham, and Windsor.

The state will use 5% of the allocation (\$1,083,011) for administration to ensure the appropriate and compliant management of the program over the next five years. The balance of \$20,577,200 will be allocated for of housing; economic recovery; municipal infrastructure, facilities, and land restoration; and planning as outlined below:

Proposed CDBG-DR Distribution

Grants and Administration	Amount	Proposed Allocation (targeted)	Washington, Windham and Windsor Counties 80% Target*	All other Counties 20%
Competitive Grants: Economic Recovery	\$3,000,000			
Competitive Grants: Housing	\$1,750,000			
Competitive Grants: Municipal Infrastructure, etc	\$2,250,000			
Competitive Grants: Planning	\$1,000,000			
Total Competitive Grants	\$8,000,000		\$5,984,412	\$2,015,588
State Direct Grants: HMGP buyouts	\$5,862,530	85-15%	\$4,982,273	\$880,257
State Direct Grants: Housing Recovery	\$3,398,649	70-30%	\$2,379,054	\$1,019,595
State Direct Grants: Mobile Home Financing	\$500,000	80-20%	\$400,000	\$100,000
State Direct Grants: Economic Recovery, Tourism Marketing	\$250,000	100%	\$250,000	\$0
State Direct Grants: Economic Recovery, Downtown Assistance	\$400,000	75-25%	\$300,000	\$100,000
Total State Direct Grants	\$10,411,179		\$8,311,327	\$2,099,852
Contingency	\$2,166,021		\$2,166,021	
State Administration	\$1,083,011	80-20%	\$866,409	\$216,602
Total Allocation	\$21,660,211		\$17,328,169	\$4,332,042

*Allocations under Public Law 112-55 state that 80% of the State allocation (\$17,328,169) be spent in the "most impacted and distressed areas..." which were determined to be Washington and Windsor counties. As of July 18, 2012, HUD broadened that determination to allow the State to use up to \$4,500,000 in Windham County out of the \$17,328,169. This determination was based on data of unmet needs in Windham County not previously captured by HUD's analysis.

TOTAL ALLOCATION:	<u>\$21,660,211</u>
<u>DEHCD Administration (5%):</u> (Grant administration over 5 years)	<u>\$1,083,011</u>
Grant Total:	\$20,577,200
<u>Competitive Grants</u>	<u>\$8,000,000</u>
Economic Recovery	\$3,000,000
Businesses, Farms, Non Profits	
Housing	\$1,750,000
Replacement Housing, Mobile Home Park Replacement and Mitigation	
Municipal Infrastructure, Facilities, and Land Restoration	\$2,250,000
Projects not eligible for FEMA Public Assistance	
Planning	\$1,000,000
Project Feasibility and Development	
<u>State Direct Grants</u>	<u>\$10,411,179**</u>
Buyouts – HMGP Local Match and Non-eligible **	\$5,862,530
Homes and Businesses	
Housing Recovery Program **	\$3,398,649
Rehabilitation, down payment assistance, financial counseling	
Mobile Home Financing Program **	\$500,000
Economic Recovery	
Recovery Marketing (VDTM – Route 100) **	\$250,000
Downtown Technical Assistance **	\$400,000
<u>Contingency (10%)</u>	<u>\$2,166,021*</u>

*Contingency required for unknown unmet needs. On or before 80% of the allocation has been expended, contingency will be released and budgeted for eligible activities.

**Applies towards mandated threshold of 50% (\$21,660,211 <\$1,083,011> =\$10,288,600) of the allocation that must be dedicated to specific projects at initial submission of the Action Plan.

Allocation Determination based on Needs Assessment

Competitive Grants

DEHCD proposes making \$8,000,000 available to Vermont municipalities, businesses non-profit and for profit organizations through a competitive grant application process. The unmet needs in this category are broad and varied and far exceed the funding available. DEHCD recognizes that all recovery is local and it is important to provide direct funding to help address the long term recovery needs identified at the local level. Allocations for competitive grant funding have been proposed for Housing, Economic Recovery, Municipal Infrastructure, and Planning.

- ***Examples of eligible activities under Housing*** would be grants or loans for renovations, new housing construction, mobile home park replacement and/or mitigation, site work, driveways, septic systems and wells.
- ***Examples of eligible activities under Economic Recovery*** would be grants or loans for repairs, working capital, rental subsidies, land restoration for all businesses, and nonprofits, including farms.
- ***Examples of eligible activities under Municipal Infrastructure*** would be grants for repair and/or replacement of infrastructure that is not FEMA-eligible, repair of municipal buildings, land restoration, clearance of flood-damaged abandoned homes.
- ***Examples of eligible activities under Planning*** would be feasibility studies, design work required to carry out disaster recovery projects, marketing studies and campaigns.

The competitive allocations are based on unmet needs identified in each category. This funding is in addition to the State Direct Grants for Housing, Economic Recovery, and Planning activities.

Eligible Applicants

For the Competitive Grants allocation, potential projects were identified during our Public Hearing and Comment period, and we will be advertise notice of funding availability once the Action Plan has been approved to seek requests for proposals (RFP's) from Municipalities, Non-Profit Organizations, For-Profit Organizations, Developers, and State Agencies.

The DEHCD staff will work closely with applicants to develop projects that are eligible and meet the specific criteria of the CDBG Disaster Funding.

State Direct Grants

In order to maximize benefits through efficiencies and leveraging other resources and best address unmet needs, the DEHCD proposes directing \$10,411,179 of the allocation for the following purposes:

Buyouts – HMGP Local Match and Non-eligible (\$5,862,530)

Because it will meet the critical objectives of assisting Vermonters who have lost their homes and businesses, reducing future damages and mitigating hazards, the state is pursuing all possible assistance through FEMA's Hazard Mitigation Grant Program, including buyouts. In addition, DEHCD will use CDBG-DR and general funds through the Vermont Housing and Conservation Board to provide the 25% match where needed and eligible. By making this commitment, the state will maximize participation in the HMGP buyouts to give homeowners and businesses a better chance at recovery while removing properties from flood-prone areas and supporting municipalities. This effort includes

significant technical assistance to municipalities through Vermont Emergency Management (VEM), which administers the HMGP.

CDBG-DR funding for this purpose will leverage \$2,000,000 of funding from the Vermont Housing and Conservation Board (VHCB).

Responsible Entity – To build on existing expertise and ensure consistent assistance to municipalities within its existing staff capacity, DEHCD will subgrant CDBG-DR funds to Two Rivers Ottauquechee Regional Commission (TROC), which will lead the regional planning commissions in administering the local match.

As there is no structured county government in Vermont, the regional planning commissions (RPC's) have been working with the municipalities in their regions since the early days following the disasters to help identify the level of damage incurred, sources of funding to be sought, unmet needs assessments, providing guidance in completing the FEMA applications for the residential and commercial buyouts, and infrastructure assistance. TROC serves 31 municipalities in Windsor, Orange, and Addison counties along the Connecticut River Watershed area. Of the RPCs, its region contains the greatest number of homes with severe damage as determined by FEMA to be eligible for buyout.

Activity and Geographic area- In the first two rounds of the Hazard Mitigation Grant Program, over \$18,312,737 was approved for residential and commercial buyouts in Addison, Bennington, Caledonia, Chittenden, Orange, Rutland, Washington, Windham, and Windsor counties. The 25% match amount was \$6,269,484, of which \$3,260,058 or 60% was in Washington and Windsor counties, and \$2,128,831 or 40% was in the other non-targeted counties. A third round of the Hazard Mitigation Grant Program will be conducted in early fall that will create additional demand on the CDBG-DR funds. Other properties have been identified as being appropriate for buyouts but, for various reasons, have not been determined to be FEMA-eligible; however, will be considered for 100% buyout with CDBG-DR funds. In addition, a portion of these funds will support land restoration once the demo and clearance of the parcels has been done to provide finished green space and/or limited recreational facilities, staying within the deed restrictions of no permanent structures.

CDBG Activity eligibility category – For these buyouts, it will be **Housing** for residential properties and **Economic Recovery** for the commercial buyouts.

TROC will apply for CDBG-DR funding through DEHCD's Intelligents Management System to secure funding for the HMGP 25% match and 100% potentially for FEMA ineligible properties, along with the funds necessary to clear the properties and land restoration, and the associated project delivery costs.

National Objective - VEM estimates that over 70% of the homeowners involved in the buyouts are at or below 80% area median income (LMI). Therefore, the balance will be categorized as urgent need. This would correlate to \$4,103,771 meeting the LMI National Objective.

Long-term recovery to impacted areas – The undertaking of buying out severely damaged or completely destroyed properties to be demolished and cleared, and permanently deed-restricted against any permanent structures either for recreational or residential use serves a dual purpose of removing blighted structures and debris, and allows the natural course of rivers overtime to flow and flood without repeated public investment. Further, it provides opportunities to move households out of harm’s way to secure a safer, stronger living environment into the future. Finally, by providing the local match, the DEHCD will leverage and maximize benefits to the most severely impacted Vermonters.

Meeting the 80% targeting - 85% of the funds allocated for this activity will be used in Washington, Windham and Windsor counties, or \$4,982,273.

Housing Recovery Program (\$3,398,649)

As demonstrated by the unmet needs assessment, many Vermonters are still in need of help repairing their homes or securing permanent housing. The state’s five NeighborWorks HomeOwnership Centers (HOC’s) have been collaborating as a unified NeighborWorks Alliance of Vermont for several years. Since Tropical Storm Irene, the HOC’s have been working with individuals and homeowners directly, through the Long Term Recovery Committees and in collaboration with the state’s disaster case managers. They are providing technical assistance, temporary housing assistance, guidance to secure financial assistance, and data gathering for unmet needs. Given their capacity and experience with CDBG funding, rehabilitation loan programs and financial counseling to low and moderate income homeowners and private landlords with multi-family rental units, DEHCD proposes subgranting CDBG-DR to the network of HOCs. It has been determined that Gilman Housing Trust (GHT) will lead the HOC’s in this activity. The funding will be used for the repair and rehabilitation of damaged homes and rental units, including site work, driveways, wells, septic systems, debris removal, financial counseling, downpayment assistance and other housing needs as they evolve. The funding will be in the form of grants or loans if the debt to equity ratio is less than 40%, and may, on a case-by-case basis be a grant even with the less than 40% debt to equity ratio. The HOC’s have projected to serve approximately 75 households for an average of \$35,000 per household. There will be affordability requirements placed on the rental units that at least 51% of the units will serve individuals at 80% and below of area median income for a period not to exceed 5 years. In addition, there will be a requirement for each property that is renovated that is in a flood plain to secure and maintain flood insurance with a deed restriction that flood insurance is required permanently

CDBG-DR funding for this purpose will leverage \$400,000 flood recovery funding from the Vermont Housing and Conservation Board, NeighborWorks America, the Vermont Community Foundation and the Enterprise Foundation.

Responsible Entity – GHT as the lead will submit an application through DEHCD’s Intelligrants Management System. Three HOCs are located in flood-impacted areas - Windham & Windsor Housing Trust, NeighborWorks of Western Vermont, and the

Central Vermont Community Land Trust. Champlain Housing Trust and Gilman Housing Trust will also provide additional capacity and administrative support as needed.

DEHCD has a long-standing relationship with the HOC's through the regular CDBG Program for scattered-site housing rehabilitation activities throughout the State, and since 2009 the HOC's have been serving a major role in the delivery and work of the Neighborhood Stabilization Program (NSP) through their rehabilitation expertise with the Housing Acquisition and Rehabilitation Program (HARP) to buy single-family foreclosed homes to rehabilitate at a very high standard and incorporating energy efficiencies to the maximum extent feasible to prepare the homes to be sold to new homeowners.

Activity and Geographic area - Rehabilitation work, down payment assistance, and financial counseling conducted primarily in Washington and Windsor counties, with some work in other impacted counties.

CDBG Activity eligibility category - The CDBG-eligible activity will be **Housing**.

National Objective – The National Objective will be met by serving at least 85% low and moderate income (LMI) households and 15 % will be categorized as meeting Urgent Need. This would correlate to approximately \$2,888,851 of the CDBG-DR allocation serving LMI.

Long-term recovery to impacted areas – Assisting individuals and households recover what they lost to Irene and the spring floods is a priority for the state and the Irene Recovery Office. Repairing homes and multi-family rental units will help individuals return to safe and decent housing units while restoring the state's housing stock. Financial counseling will help survivors make sound decisions and stabilize their lives. Downpayment assistance will enable some to return to homeownership, give them the flexibility to relocate, and make the most of the state's existing housing stock.

Meeting the 80% targeting – At least 70% of this funding directed to this activity will be used in Washington and Windsor counties, \$2,379,054.

Mobile Home Financing Program (\$500,000)

As detailed earlier, mobile homes and parks were disproportionately impacted by Tropical Storm Irene. Vermonters whose mobile homes were destroyed not only lost their homes but often a very affordable homeownership option. The cost and credit requirements of financing for the purchase of a new mobile home are a challenge that predates but has been exacerbated by the flooding of 2011.

DEHCD has worked with the Vermont General Assembly in securing funding for a proposal by the Champlain Housing Trust to create a mobile home financing program to address this unmet need. DEHCD proposes directing \$500,000 in CDBG-DR to help leverage the additional funding needed. On behalf of the HOCs, CHT will offer loans to 100 households for the purchase of a mobile home. This funding will be combined with

other state, private and nonprofit sources to create a \$5.5 million program that will offer affordable and flexible financing. The loans will be a blend of fully amortizing (with reasonable rates) and 0% deferred mortgages. An owner investment of 5% will be required rather than the typical 20-35% required for mobile home loans.

Responsible Entity – DEHCD will subgrant CDBG-DR funds to Champlain Housing Trust which will take the lead for this program. The statewide network of HOCs will provide homebuyer education to participants and assistance with rehabilitation of the purchased homes, when necessary.

Activity and Geographic area – Loans and homebuyer education, primarily in Washington and Windsor counties.

CDBG Activity eligibility category – The CDBG-eligible activity will be **Housing**.

National Objective – The National Objective will be met by serving at least 85% low and moderate income (LMI) households and 15 % will be categorized as meeting Urgent Need. This would correlate to approximately \$425,000 of the CDBG-DR allocation serving LMI.

Long-term recovery to impacted areas – Enabling survivors to purchase new homes will not only facilitate recovery of the affected households. CDBG-DR funding for this purpose will help replace affordable housing lost to natural disaster in 2011 and seed a program that addresses a long-standing need for affordable and flexible financing for mobile homes. It will also assist owners of mobile home parks that have suffered damages and lost revenue by facilitating the purchase of new homes

Meeting the 80% targeting – At least 80% of the funding directed to this activity will be used in Washington, Windham, and Windsor counties, \$400,000.

Recovery Marketing (\$250,000)

Tropical Storm Irene hit Vermont just as peak tourism season was about to begin. There was extensive national news coverage of the devastation making visitors extremely hesitant to come for their vacation of leaf peeping and enjoying all the other usual Vermont amenities. Not only did this damage the economic structure of the regions directly impacted, but also areas that experienced no storm damage. During summer and fall, Vermont typically receives over 14 million visitors who spend over \$1.4 billion, of which over \$200 million contributes directly to State revenues. In addition to the physical damages, many regions of the state suffered significant economic damages due to lost revenue. It is imperative to focus paid advertising attention on the communities that were left with the greatest economic hardships to restore the damage done and ensure they are not overlooked by potential visitors in the upcoming tourism seasons.

Responsible Entity – The State of Vermont Department of Tourism and Marketing (VDTM) will carry out this activity. VDTM is part of the Agency of Commerce and Community Development.

Activity and Geographic area – The activity will be a comprehensive marketing campaign for the Route 100 corridor down through Washington, Windham, and Windsor counties aimed at restoring tourism, and the vital economic activity it generates, during the state’s fall foliage season. Route 100 spans to the southernmost point in Vermont and stretches through the central part of the state and ends in Vermont’s Northeast Kingdom. Route 100 is the major north-south travel corridor that has tremendous direct impact on Vermont’s tourism economy and supports multiple communities.

CDBG Activity eligibility category – The CDBG-eligible activity will be **Economic Recovery**.

National Objective – The National Objective will be met under Urgent Need.

Long-term recovery to impacted areas – As Route 100 naturally follows rivers and waterways along the north to south spine of the Green Mountains, it suffered the greatest damage from flood waters. Route 100 is renowned for its scenic qualities and recreational amenities and all the businesses located along this significant tourism corridor were greatly impacted. Launching a multi channel and media advertising campaign to drive markets to get visitors to return will renew lost economic vitality, and provide opportunities for new businesses to locate along the popular road.

Meeting the 80% targeting – The activity will be carried out along the Route 100 corridor of Washington, Windham, and Windsor counties. The total committed to the project of \$250,000 will go towards meeting the 80% targeting requirement.

Downtown Assistance (\$400,000)

Vermont’s downtown and village centers are central to its identity, economy and social framework. The natural disasters of 2011, particularly Tropical Storm Irene brought significant damage to some and nearly destroyed others. Specialized assistance is required to help these areas rebuild and recover in ways that ensure long term economic viability and strength. DEHCD proposes funding state-directed effort to bring the required assistance to these communities, nearly all of which are struggling, with little staff and resources, to manage the demands of disaster recovery. The communities of Waterbury and Wilmington experienced extensive damage in their downtown areas and were targeted by FEMA for special, long term community recovery assistance. Additional assistance is needed to bring resulting plans to life.

Responsible Entity – The Vermont Downtown Program of DEHCD will be the direct recipient of funding

Activity and Geographic area – The Downtown Program will assemble a resource team to assist impacted downtowns or village centers. Activities will include market analysis to determine appropriate marketing and redevelopment approaches, in other words what type of economic restructuring the market will support. This analysis will help communities

determine their new identities, branding, marketing, and implementation strategies. Assistance will be provided to approximately eight communities.

CDBG Activity eligibility category – The CDBG-eligible activity will be **Planning**.

National Objective – The National Objective will be met under Urgent Need.

Long-term recovery to impacted areas – The future of impacted downtowns is critical to the economic and social recovery of Vermont communities.

Meeting the 80% targeting – At least 75% of the funding, will be directed to Washington, Windham, and Windsor counties, \$300,000.

Application Review Process

The Vermont Community Development Program-Disaster Recovery (VCDP-DR) applications will be created and submitted through the Intelligrants Management System. The State Direct Grants with the identified entities will create applications in the Intelligrants Management System for tracking, reporting and requisitioning funds purposes, and will not be subject to the threshold and scoring review. The Competitive Grants applications will be assigned to a Community Development Specialist who will review the application for threshold criteria compliance. If threshold items are found to be missing, staff will work with the applicant to obtain them and clear the application of its threshold review. If the threshold items render the application ineligible, the application will be rejected. If no threshold items are found, the application will be cleared to be reviewed by the VCDP-DR team. The VCDP-DR team will review the application for competitiveness (need, impact, and feasibility) and compliance factors and score the application according to the Scoring Matrix.

Other state agencies (Agency of Agriculture, Agency of Natural Resources, Vermont Housing and Conservation Board, Vermont Emergency Management, or Agency of Human Services) may be consulted on an as needed basis for input as to the need and priority of the proposed project.

The application will first be scored individually by each VCDP-DR team member, and then a Team meeting will be held to discuss the application, review the scoring to develop an average score across all participating team members. At the next scheduled Community Development Board meeting, the assigned CD Specialist will present the VCDP-DR application and its scoring. The applicant will not present at the board meeting or at the team scoring meeting. The Community Development Board will then make a funding recommendation, along with appropriate award conditions, to the Secretary of the Agency of Commerce and Community Development. The Secretary will make the final decision on whether to fund or decline the VCDP-DR application.

CDBG-DR Project Thresholds

All Applications:

- Valid person to submit the application
- Adoption of the resolution for grant application authority
- Project addresses presidentially declared disaster impact(s)
- Project takes place in presidentially declared disaster county/counties
- Activities of the project are eligible per federal register
- Activities of the project meets a National Objective
- Activities of the project meets a State Objective
- Evidence of site control
- Flood damage affidavit
- Certification and information release form

In addition to the above:

All Competitive Applications:

- 10% Match (cash, cash-in-kind, grant or loan funds)
- Implementation grant maximum \$1 million
- Planning grant maximum \$100,000

Municipal Applications Only:

- Public Hearing Notice & Hearing

Economic Development Applications Only:

- Economic Development Business Analysis Information (as required on the form)
- DUNS Number

Housing Applications Only:

- Market Study

Public Service Applications Only:

- New or increased service documentation

CDBG-DR Scoring Matrix - Implementation Projects

- Need:** _____ **(50 Max Points)**
- Percent of funding in targeted county (25 Max Points) _____
 - Project response to documented need/issue (10 Max Points) _____
 - Project leverage of disaster recovery funds (10 Max Points) _____
 - Project resolves a health or safety issue (5 Max Points) _____

- Impact:** _____ **(25 Max Points)**
- Project LMI benefit (5 Max Points) _____
 - Readiness to proceed and obligate funds within 12 months (5 Max Points) _____
 - Coordination with local and regional planning efforts (4 Max Points) _____
 - Use of green, energy efficient, and sustainable construction methods (2 Max Points) _____
 - Project assistance to those displaced by disaster (2 Max Points) _____
 - Results with community better prepared for next disaster (2 Max Points) _____
 - Results with community better positioned to meet post disaster population (2 Max Points) _____
 - Demonstrated longevity of benefit (2 Max Points) _____
 - Location in a downtown or village center (1 Max Point) _____

- Feasibility:** _____ **(25 Max Points)**
- Demonstrated capacity and experience to carry out the project (9 Max Points) _____
 - Project long term viability (reserves, cash flow coverage) (8 Max Points) _____
 - Project cost effectiveness and reasonability (8 Max Points) _____

CDBG-DR Scoring Matrix - Planning Projects

- Need:** _____ **(50 Max Points)**
- Percent of funding in targeted county
(25 Max Points) _____
 - Project response to documented need/issue
(10 Max Points) _____
 - Project leverage of disaster recovery funds
(10 Max Points) _____
 - Project resolves a health or safety issue
(5 Max Points) _____

- Impact:** _____ **(25 Max Points)**
- Readiness to proceed and obligate funds within 12 months
(10 Max Points) _____
 - Addresses needs of a downtown or village center
(5 Max Points) _____
 - Coordination with local and regional planning efforts
(5 Max Points) _____
 - Results with community better prepared for next disaster
(3 Max Points) _____
 - Results with community better positioned to meet post disaster residents
(2 Max Points) _____

- Feasibility:** _____ **(25 Max Points)**
- Identified sources of funding for Implementation
(10 Max Points) _____
 - Demonstrated capacity and experience to carry out the project
(10 Max Points) _____
 - Project cost effectiveness and reasonability
(5 Max Points) _____

IV. Unmet Needs and Identified Allocation of CDBG

A description of the connection between identified unmet needs and the allocation of CDBG disaster recovery resources by the State.

In all cases below applicants will need to demonstrate the funding will be applied to needs caused by flooding from the designated disasters.

Housing

As of the end of 2011, there was an estimated \$24.9 million of severe unmet housing needs. Since that time, assistance has been provided to individuals and households with multiple sources, including the Vermont Disaster Relief Fund, charitable foundations, and other community funds. However, there is an estimated 800 cases with unmet needs ranging from \$1500 in remaining repairs to complete home replacements.

There is an estimated \$8,995,000 in unmet needs for renovation of flood damaged housing. Funds from CDBG DR are being allocated to fund regionally administered rehabilitation programs for such housing.

There is an estimated \$1,000,000 in unmet needs for owners of damaged or destroyed mobile homes to purchase replacement homes. Funds are being allocated from CDBG DR for downpayment assistance for conventional home buyers and loan funds are being allocated for mobile homebuyer loans.

There is \$5,773,769 in unmet needs for matching funds for the Hazard Mitigation Grant Program to buyout flood affected housing. Funds are being allocated to meet the 25% matching requirement for current applications and additional HMGP funds are being sought.

There is \$883,750 in unmet needs for homebuyer assistance for families and individuals displaced by flooding. Funds are being allocated for homebuyer downpayment assistance and counseling.

Economic

As of the end of 2011, there was an estimated \$22.2 million in severe unmet business needs. Outreach, including direct surveys to impacted businesses, is ongoing. Funds are being allocated to provide loans and grants to affected businesses with unmet needs. The uses of these funds will include rental subsidies, working capital, loans, downtown improvements, and marketing funds for affected areas.

There is \$5,426,400 in unmet needs for farms damaged by flooding. These will only be partially met by the allocation of funds for locally initiated projects to meet the remaining needs of impacted farmers.

Infrastructure

There is \$6,491,328 in unmet needs for matching funds for FEMA Public Assistance grants. Funds are being allocated for grants or loans to communities that are unable to meet the match requirements for repair or replacement town buildings and alteration or enhancement of buildings that are not eligible for FEMA PA funding.

V. General Requirements (77FR22586)

Long Term Recovery Planning

Recovery includes more than reestablishing infrastructure and assisting citizens and businesses as they rebuild. A number of initiatives are already underway to ensure the state rebuilds stronger and safer and is better prepared to weather future disasters. They include the following:

- Participation in FEMA Long Term Community Recovery Planning efforts in the most severely impacted communities;
- Enactment of legislation providing state agencies with additional authority and resources to prevent or reduce future flood damage and guide development;
- Expanded emergency management training for state executive leadership as well as regional and local emergency responders;
- Updates of state and local emergency and hazard mitigation plans;
- EPA-funded grant for developing a set of policy options for improving flood resilience at the local level;
- Development of statewide plan for improving safety and disaster resilience of mobile home parks in flood-prone areas;
- Increased technical assistance through state agencies and regional planning commissions to municipalities for updating flood plain maps, identifying fluvial erosion hazards; adopting model flood bylaws; and
- Review of state programs for impact on flood response and recovery, including permitting and land use planning.

See Appendix D, Irene Recovery Reports, dated January and June 2012 for a more complete description of the activities underway to plan for future disasters.

Coordination with Local and Regional Planning Efforts

As evidenced in the initiatives outlined above, the state is working in close collaboration with municipalities and Vermont's regional planning commissions.

Leveraging other Resources for Recovery

Unmet recovery needs far outstrip the amount of the state's CDBG-DR allocation. Its use of CDBG-DR funds is designed to both meet the most severe unmet needs and to maximize leverage of other resources to assist individuals, businesses and communities and to help prepare for future disasters. For example, using \$500,000 in CDBG-DR leverages \$5 million in other state, federal and private resources for the mobile home financing program. By providing the local match for HMGP buyouts, the state encouraged municipal and homeowner participation, maximized the use of FEMA funding and leveraged \$2 million in state funding through the Vermont Housing and Conservation Board. Additionally, the existence of other resources to assist in the comprehensive response to needs will be a consideration in the state's assessment of applications for competitive grants.

Construction Standards

All activities involving construction or rehabilitation of buildings will be required to meet building codes and standards adopted and enforced by the State of Vermont as well as local ordinances that exceed state codes and standards. The State will work with localities to identify revisions to flood plain maps to accurately reflect current risks and avoid subsidizing construction in at risk locations.

All new construction will be encouraged to be designed to achieve maximum energy efficiency to the extent that this can be accomplished on a cost effective basis. Current building codes are believed to accomplish this.

In addition, health and safety hazards that exist in assisted units will be addressed when developing work scopes for the buildings to be assisted. These include lead paint hazards, building code violations, mold and moisture problems and environmental health concerns.

Achieving high housing quality and energy efficiency standards is a priority. All multi-family housing consisting of 2 or more units assisted with CDBG-DR funds will be required to meet at a minimum the State of Vermont Department of Public Safety Public Building Codes which incorporate both the National and International Building Codes, any additional Municipal building codes and zoning permit requirements, in addition, HUD Section 8 Housing Quality Standards (HQS) and meet or exceed Vermont building code requirements and promote built environments which are green, energy efficient and healthy.

All single family, owner-occupied, or rented units shall comply with the State of Vermont Department Public Safety Fire and Safety codes, in addition to any municipal building codes and zoning permit requirements, and incorporate built environments which are green and energy efficient. It should be noted that CDBG Lead Paint regulations apply to all funded properties.

Single family homes assisted with CDBG-DR funds should achieve an Energy Star HER rating of 80 or less if appropriate. Further, all gut rehabilitation which requires the replacement of the interior of a building that may or may not include structural elements or new construction of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes. All gut rehabilitation or new construction of mid-or high rise, 4 stories or greater, multi-family housing must be designed to meet American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) Standard 90-1-2004, Appendix G, plus 20 percent, the Energy Star standard for multi-family buildings piloted by the Environmental Protection Agency and the Department of Energy. Other rehabilitation requirements that will be met in all cases include, the replacement of older obsolete products and appliances, such as windows, doors, lights, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, cook stoves, clothes washers and dryers with Energy –Star labeled products, low flush toilets, showers and faucets; steps should be implemented to mitigate the impact of disasters of flooding, fires, earthquakes and hurricanes.

Displacement Plan of Persons or Entities

No person or entity is anticipated to be displaced as a result of the Action Plan. The Hazard Grant Mitigation Grant program, which purchases flooded homes for demolition, is voluntary and is open to households that have already been displaced by the flooding. However, all recipients implementing activities identified in the Action Plan will be directed to provide the assistance and protections afforded to any persons or entities under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended and section 104(d) of the Housing and Community Development Act of 1974 (HCD), as amended.

Program Income

It is unlikely that program income will be generated prior to close out of the CDBG-DR Program. However, any Program Income that may be generated during the CDBG-DR Program, and before closeout, will be transferred to be used for annual CDBG-funded activities. Likewise, any program income generated after closeout of the CDBG-DR Program will be transferred to be used for annual CDBG-funded activities.

Non-duplication of benefits

Applications will require disclosure of other benefits received and will be scrutinized for duplication of benefits as defined by HUD for the CDBG-DR program. Only those flood related unmet needs not funded by other sources will be funded with CDBG-DR funds. In addition, subrogation agreements will be executed in all cases where CDBG-DR funding is expended in a project.

Accounting and Procurement

The DEHCD staff provides extensive one-on-one technical assistance Post-Award for grant recipients covering all areas of compliance of the federal, state and local regulations as applicable to each project undertaking. We have an established process that has created an environment of ensuring success through providing the tools and the associated guidance to use the tools correctly. In addition, the Intelligrants Management system has been designed with guiding questions and underlying business rules that generate error messages to prevent most non-compliance. Further, the subrecipient oversight monitoring in particular for the CDBG-DR will be very prevalent.

All activities funded under this grant will be in full compliance with the applicable Federal and State regulations, including OMB Circulars A-87, A-122, A-133 and the Uniform Administrative Requirements at 24 CFR Part 85.

Accountability

The chief elected official or authorizing official must certify through the Intelligrants Management system at the time of application, and then again upon signing the grant agreement that the activities of the project will be undertaken in accordance with all the applicable laws and regulations.

Sanctions and Penalties for Fraud, Abuse, and Mismanagement

The emphasis of grants management by DEHCD is on success and full compliance through guidance, prevention and correction before any issues develop into major concerns or findings, the Standard Provisions in the grant agreement document outline the steps of the various levels of non-compliance and the associated penalties.

Monitoring Standards and Procedures

Monitoring standards will follow the mandates of the Secretary of Administration's Bulletin 5 for federal grants. The goal is to ensure compliance with state and federal regulations and provide an independent review and accountability of the public funds.

Grants Management staff will carry out the activities described below over the life of each grant. The Agency of Commerce and Community Development's grant plan specifies the frequency of the use of monitoring activities and the criteria that develops a risk-based approach to determine which monitoring activities will occur for a particular grant or grantee. However, with the CDBG-DR grants/projects each will be monitored at a minimum of once over the life of the project, in addition, to the review and analysis of Quarterly Progress reports.

The Secretary of Administration Bulletins state that typically, an agency/department should conduct desk reviews for all grantees and perform site visits for a certain number or percentage of grantees.

The Agency's grant monitoring standards will remain a risk-based approach. The risk-based approach will take into consideration the complexity of projects, staff changes, past performance and level of experience of the program managers and administrators, the level of expenditures and the number of requisitions, a review of progress reports, and in some cases, the dollar threshold.

The monitoring procedures and protocols that are implemented will cover the following general monitoring activities:

Checklists

The Monitoring checklist is an integral part of our monitoring process. Checklists allow for consistency, completeness, and documentation of monitoring activities.

Desk Review

A desk review is a review of documents submitted by the grantee to the state granting agency. Proper monitoring of all grants will always include some type of desk review.

Onsite Monitoring

The key goals of a site visit are for the grantor to become more familiar with the operations of the grantee; to conduct a more thorough review of supporting documentation than can be conducted in a desk review; to learn about the grantee's programmatic results or problems; and to provide technical assistance for compliance with state and federal regulations specific to the various grants. A site visit may also be conducted for the purpose of investigating a specific problem or issue that was uncovered during a desk review.

Audit Reviews

Audited financial statements (and associated audit reports, including single audits, if applicable) may be reviewed as part of a department's monitoring activities. Any negative findings that may impact funded grants shall be followed up by the staff with the grantee.

Topics of review during a site visit may include:
General Operational Review
Project site review
Staff Interviews
Review of Supporting Documentation
Review of Programmatic Results (completed projects, client records, etc.)

Grant agreements will contain time line and benchmark provisions, developed by the applicant in its application. Grants will be periodically monitored by program staff to ensure that the time lines and benchmarks are being achieved as projected. If and when it is apparent that an applicant's program will not be implemented consistent with the agreement, the grant may be uncommitted and the funds made available to another applicant whose program was not funded and whose program may still be able to be fully implemented in the time remaining.

For those projects that result in homeownership or rental properties, there will be ongoing monitoring to ensure the terms of affordability are being met and maintained through annual rent and income certifications.

Reporting Requirements

All reporting requirements will be specified in Grant Agreements and any subsequent subgrantee agreements. These will include, but not be limited to Quarterly Progress reports that include Performance Measures and Outcomes; annual audit reports; contractual obligations and minority business enterprise reports; Section 3 reporting requirements; and Labor Standards.

Quality Assurance and Investigation

The Grants Management Staff (GMS) is held in high regard throughout State Government as to the oversight monitoring standards and procedures, and is periodically called upon to provide technical assistance to other Agencies and Entities, both within State Government and externally. The GMS policies and procedures for tracking, securing, reviewing and clearing of single audits have been emulated to become a standard practice throughout State agencies.

Members of the public may report fraud, waste, abuse or allegations of mismanagement involving CDBG-DR funding by contacting the Vermont State Auditor directly at 877-290-1400 or http://auditor.vermont.gov/reporting_fraud and <http://auditor.vermont.gov/reports/whistleblower>

Internal Audit Procedures

State Auditor's Office reports directly to the Governor of the State. It is the State Auditor's Office that conducts oversight review in consultation with a procured Independent Auditing firm that conducts the State Single Audit annually. Programs are selected on a risk-based approach: new program; major dollar expenditures within the fiscal year period; staff capacity; adherence to internal State Bulletins and requirements; and any external reports or comments that may be adverse.

Likewise, each grant that DEHCD executes is input into the State financial management system, VISION and tracked for level of expenditures that may trigger a single audit. The single audit review is a collaborative effort across all State Agencies and Departments

whoever is listed in an audit report. The VISION system is managed by the Department of Finance and Management.

Likewise, any external reports or reviews conducted by any Federal funding Agency is recorded and submitted to the Department of Finance and Management for oversight.

Further, an Audit workshop was conducted by Tom Salmon, the State Auditor; Governor's staff; FEMA PA representatives; Department of Homeland Security Office of Inspector General Audit Manager; and an Independent Auditor with vast municipal audit experience on October 13 and 14, 2011 specific to Disaster Recovery activities, funding, compliance, regional planning commissions roles, duplication of benefits, and documentation of expenditures and activities.

Building Capacity for Implementation and Compliance

The Department of Economic, Housing and Community Development (DEHCD) will provide technical and management assistance to the grant recipients. The assistance will be provided in the form of workshops and training sessions specific to the CDBG-DR requirements and general requirements will also be covered for those individuals and entities that have no CDBG experience. In addition, there will be staff available to provide day-to-day ongoing technical assistance via e-mail, telephone and on-site visits when necessary. For the competitive grants, staff will work with applicants to encourage partnering with experienced grant administrators for a successful collaboration and project delivery. For the State Direct activities, the State has identified organizations that have a proven grant administration track record and/or work within the Agency.

The DEHCD staff has extensive experience in successfully managing the State's CDBG program since 1983; oversight of the Home Investments Partnerships Program (HOME) since 1992; successfully managing the Neighborhood Stabilization Programs NSP1 since 2008 and NSP3 since 2011; and the Community Development Block Grant Recovery Program (CDBG-R) since 2009. At this point, given the depth of experience of the existing staff and the systems in place to track and measure CDBG-DR performance outcomes and compliance requirements, the DEHCD staff can adequately ensure that the CDBG-DR will be managed appropriately to be fully compliant.

VI. Citizen Participation (77FR22587 – 77FR222587)

Outreach and citizen participation efforts started within days of Tropical Storm Irene. In the days immediately following the storm, agency staff reached out to over 255 affected businesses and gathered valuable information to prepare an appropriate response for immediate assistance to the business community. The state also established a 211 call center to assist individuals with housing and other emergency needs.

DEHCD led one of the state's most comprehensive and effective efforts to understand the needs of communities most impacted by the disasters. Dubbed the "Community Recovery

Partnership”, the team-oriented initiative engaged community members, state agencies, and local leaders in a collaborative effort to think about long-term planning and implementation of recovery efforts. Thirteen regional Community Recovery Partnership meetings, reaching 45 of the hardest hit communities, were held throughout the state. This effort helped to identify and shape both the short and long term recovery needs that will allow the state to emerge from this disaster safer, smarter, and stronger. It greatly informed the development of the Action Plan.

In an effort to better understand the comprehensive recovery needs and help prepare the Draft Action Plan, DEHCD also consulted with regional development and planning organizations, affordable housing developers and providers, disaster case-managers, Long Term Recovery Committees, FEMA, SBA, EDA, and other state agencies. In addition DEHCD solicited and/or partnered in a number of surveys to assess the needs of municipalities, farmers, businesses, and disaster victims.

The Draft Action Plan was distributed and made available on May 29, 2012 for public comments. The DEHDC solicited public comment for 30 days. Staff conducted three public hearings: June 5 in Brattleboro (Windham county); June 7 in White River Junction (Windsor county), and June 12 in Montpelier (Washington county) to present the draft Action Plan and seek input.

A total of 84 individuals attended the three public hearings and 29 written comments were received that have provided valuable feedback and input to help finalize the State’s Action Plan. The comments have been summarized and responded to appropriately. *See Appendix B - Public Comments and Responses.*

Action Plan Amendments

The CDBG-DR Action Plan will be amended as described by the Federal Register Notice. HUD views the Action Plan as a living document that may be subject to amendments from time to time in response to new information and data that is realized during the course of carrying out a project, or comes to light during the Grant Agreement period. Each Amendment to the Action Plan must be sequentially numbered and the section being amended must be identified with detail of what is being changed, added, or deleted. An amended budget chart must be included that shows how funds are reallocated. The entire Action Plan as amended must be viewable as a single document.

A substantial amendment is defined as a change in program benefit or eligibility; the allocation or re-allocation of more than \$1 million; or the deletion or the addition of an activity.

Under the State of Vermont’s Citizen Participation Plan, any substantial amendment must follow the procedure of being authorized by the Secretary of the Agency of Commerce and Community Development, and will be made public by postings and public notices in the newspapers. The DEHCD will receive and consider public comments on the substantial amendments for 30 days before implementing the amendments.

APPENDIX A Waiver Request for P.L. 112-55 Grantees

(Note: This request does not preclude a grantee from requesting additional waivers.)

CDBG disaster recovery grants are administered under the programmatic requirements of the regular CDBG programs. But to give grantees greater flexibility to respond to their recovery needs, P.L. 112-55 (hereafter the “Appropriations Act”), permits the Department to grant waivers and institute alternative requirements. Based on past practice, the Department has determined that the following waivers and alternative requirements play a vital role in the recovery process. However, you are *not* required to request any of the below. Please cross out or delete any waivers not requested.

For each waiver requested, please complete a justification. For your convenience, the Department has provided a sample justification for each waiver. You may use the justifications provided, however they should be modified to address your community’s particular disaster recovery needs. Where possible, please cite or incorporate any relevant data. Also, because certain waivers are unnecessary for entitlement grantees (based on the existing regulations) this form is divided into two parts: Part A lists the waivers applicable to all grantees while Part B lists those only applicable to states. When completed, please email a signed and dated PDF of this document to Disaster_Recovery@hud.gov. The original, signed document should be mailed to your assigned HUD office.

Part A. General Waivers & Alternative Requirements—Applicable to ALL Grantees.

1. Waive overall benefit from 70 percent to allow 50 percent low/mod overall.

Justification:

The 2011 disaster affected Vermonters across the state, regardless of income, and caused extensive damage to community structures, businesses, and housing. Every county in the state received a Presidential Disaster Declaration. All fourteen counties received declarations for Public Assistance and twelve received declarations for Individual Assistance from FEMA.

2. Waive the Consolidated Plan and consistency with it until grantee updates the plan priorities.

Justification:

The effects of the 2011 disaster altered the State of Vermont’s priorities for meeting housing, employment, and infrastructure needs. This requirement should be waived until the State can update the Plan.

3. Waive Annual Action Plan and use of the Integrated Disbursement & Information System (IDIS). Replace with Action Plan for Disaster Recovery using Disaster Recovery Grant Reporting (DRGR) system.

Justification:

The State of Vermont requests permission to use the Disaster Recovery and Grant Reporting (DRGR) System to develop the 2012 Disaster Recovery Action Plan, to implement the Plan and to report Quarterly the activities undertaken with the Disaster Funding to ensure conformance with the provisions of the Appropriations Act under Public Law 112-5.

4. Waive the traditional certification requirements for the documentation of urgent need. Instead, allow each grantee to document how all programs and/or activities funded under the urgent need national objective respond to a disaster-related impact identified by the grantee.

Justification:

The alternative documentation requirement for urgent need will allow the State of Vermont to develop and implement programs to respond more quickly to fund such activities as homeowner rehabilitation for families over 80 percent of the area median income, and to provide assistance to businesses affected by the floods, that might otherwise be unable to document the creation and/or retention of low-income jobs and assist the hardest hit communities with un-met infrastructure needs.

5. Waive public hearings if they are not feasible and streamline citizen participation to allow “reasonable” notice (e.g. 7 day posting of proposed Action Plan on internet).

Justification:

Modifying the regular program requirements will preserve reasonable citizen participation while expediting the recovery process and ensuring that disaster recovery funds are awarded in a timely manner.

Please note: the State of Vermont Citizen Participation Plan requires that we receive and consider public comments for 30 days before implementing “Amendments.” State Statute requires the Municipality to hold at least one public hearing that has been noticed 15 days prior by publication in a newspaper of general circulation.

6. Waive the Consolidated Plan Annual Performance Report (CAPER) in IDIS. Replace with quarterly reports in DRGR.

Justification:

The State of Vermont will be using the DRGR system to record obligations and to make draws from the line of credit, use of the system for quarterly reporting is most efficient. Furthermore, quarterly reporting is consistent with the administration of prior year CDBG disaster recovery grants.

7. Waive provisions necessary to allow: (1) homeownership assistance to persons whose incomes are up to 120 percent of median income (supports mixed income housing), (2) new construction of housing, and (3) downpayment assistance for up to 100 percent of the downpayment.

Justification:

The broadening of Section 105(a)(24) of the 1974 Act, and a waiver of Section 105(a) is necessary following the 2011 disasters in which large numbers of affordable housing units have been damaged or destroyed. As a result of the 2011 disaster, the State of Vermont's housing stock has been significantly affected. More than 3,500 residences were damaged or completely destroyed. These modifications will allow the State to implement housing recovery programs to reach a broader range of households from an income perspective that were severely impacted from Tropical Storm Irene.

8. Waiver to allow incentive payments to encourage households to relocate in a suitable housing development or an area promoted by the community's comprehensive recovery plan.

Justification:

As a result of the 2011 flooding, the State of Vermont faces significant hardship as many homes were located in the 100 year floodplain. To encourage these homeowners to relocate to a lower-risk area, the State would benefit from the ability to offer incentive payments to affected households.

9. Limited waiver to allow emergency grant payments for up to twenty months.

Justification:

In the State of Vermont, the time required for a household to complete the rebuilding process will likely extend beyond three months, during which time mortgage payments may be due but the home remains uninhabitable. Thus, this interim assistance will be critical for many households facing financial hardship during this period.

10. Limited waiver to allow the rehabilitation or reconstruction of public buildings used for the general conduct of government.

Justification:

The State's municipalities have limited funds available, and many vital public buildings such as municipal town halls have suffered significant damage from the 2011 disaster. Repairing these facilities and resuming normal operations as soon as possible are critical to the state's long-term recovery.

11. Limited waiver of anti-pirating to allow a business to return to any labor market within the same State that the business was located in before the disaster.

Justification:

More than 200 businesses suffered losses due to Irene. Many communities sustained significant damage to downtown and commercial districts. This waiver is necessary to enable businesses to stabilize and rebuild and to allow the state and local economies to recover.

12. Waive provisions of the URA (concerning one-for-one replacement of housing, acquisition and implementing regulations of an arm's length voluntary purchase, financial assistance to a displaced tenant, and a moving expense and "dislocation" allowance).

Justification:

The State of Vermont plans to engage in voluntary acquisition and relocation activities. The above waivers are necessary to effectively assist displaced persons in a timely and efficient manner. Specifically, waivers regarding:

- ***one for one replacement are necessary because the requirement, as it stands, discourages grantees from converting or demolishing disaster-damaged housing because of excessive costs that would result from replacing all such units within the specified time frame;***
- ***an arm's length voluntary purchase are necessary to quickly carry out voluntary purchases and avoid windfall payments;***
- ***financial assistance to a displaced household are necessary because a failure to suspend the one-size-fits-all requirements could impede the most effective use of disaster recovery funding; and***
- ***a moving expense and dislocation allowance are necessary because failure to suspend and provide alternative requirements in this case would require allowances that do not reflect current local labor and transportation costs.***

13. Waive provisions necessary to allow the grantee to determine disposition of program income.

Justification:

Prior to 2002, program income earned on disaster recovery grants was considered program income in accordance with the rules of the regular State CDBG program of the applicable grantee. As a result, the funds lost their disaster recovery identity, and thereby lost use of the waivers and streamlined alternative requirements. Therefore, the State of Vermont requests the program income waiver so that it may maintain the use of its other waivers and alternative requirements, and be consistent with prior CDBG disaster recovery grants awarded in 2008 and 2010.

14. Waive provisions necessary to allow the grantee to determine the national objective for certain economic development activities by documenting, for each person employed, the name of the business, type of job, and the annual wages or salary of the job.

Justification:

The State of Vermont requests this alternative documentation to provide a simpler and quicker method to determine the national objective for participating lenders to administer, easier to verify, and would not misrepresent the amount of low and moderate-income benefit provided.

15. Waive the public benefit standards for economic development activities designed to create or retain jobs or businesses (including, but not limited to, long-term, short-term, and infrastructure projects).

Justification:

This waiver is necessary because the public benefit dollar thresholds were set more than a decade ago and, under the conditions, will likely impede recovery by limiting the amount of assistance the State of Vermont can provide to a critical activity.

16. Waive pre-agreement costs, to the extent it applies. Replace with HUD permission for the grantee to reimburse eligible costs incurred back to the incident date.

Justification:

Despite a limited budget, the State of Vermont has spent \$99 million on critical disaster recovery needs since the 2011 disaster. These activities have played a crucial role in the State's recovery.

The Agency has been tracking expenditures for pre-award costs back to October 1, 2011, which would correlate to an estimate of \$56,000 in pre-award costs at the time of receipt of a Grant Agreement from HUD.

17. Waive provisions necessary to allow the grantee to implement voluntary flood buyouts to help communities affected by flooding to move in whole or in part out of a floodplain.

Justification:

Although buyouts can be more expensive in the short-term than rehabilitation or reconstruction, they provide the best solution for moving homes and businesses out of harm's way. Based on the most recent damage assessment, the State of Vermont intends to allocate an estimated \$7 million to buyouts.

18. Waive 24 CFR 570.494 requiring timely distribution of funds.

Justification:

Due to the significant destruction caused by the 2011 disaster, the loss to Vermont is currently estimated at \$555 million. This number does not include losses incurred by individuals and households that are not covered by FEMA, nor does it include losses to businesses. This waiver is necessary so that the State of Vermont can design and implement its programs to best achieve a stable and long-term recovery. Failure to suspend this requirement could lead to an incomplete and ineffective recovery.

19. Waive standard certifications. Replace with a disaster recovery set.

Justification:

This waiver is necessary to ensure that the State of Vermont meets the requirements of the 2011 Appropriations Act, and the forthcoming Federal Register notice that will contain or reference the applicable program requirements.

Part B. Waivers & Alternative Requirements—Applicable to State Grantees ONLY.

20. Waive requirement to distribute all funds to local governments. Replace with permission for the State to carry out activities directly. Do conforming changes, below:

- Allow use of subrecipients. Reference entitlement regulations.
- Waive recordkeeping requirement. Replace with a conforming change.
- Waive change of use of real property requirement. Replace with a conforming change.
- Waive State review and handling of noncompliance. Replace with a conforming change.

Justification:

As the 2011 disaster affected a large portion of the state, a state agency is best able to orchestrate a coordinated and streamlined disaster response by carrying out activities directly, it can distribute assistance via one or more programs to applicants located in communities across the entire state. Furthermore, the State of Vermont believes that in using statutory language similar to that used for prior CDBG supplemental appropriations, Congress signaled its intent that the state grantees under this appropriation also be able to carry out activities directly.

21. Waive consultation with non-entitlement local governments. Replace with consultation with all disaster-affected governments including entitlements.

Justification:

As the effects of the 2011 disaster were not limited to non-entitlement areas, the State of Vermont must consult with all disaster-affected governments to determine need and allocate funds accordingly.

22. Waive prohibition on funding entitlement communities and Indian tribes. Replace with permission to do so.

Justification:

As the effects of the 2011 disaster were not limited to non-entitlement areas, the State of Vermont must allocate funds according to need.

23. Replace the State CDBG planning related requirements of 570.483(b)(5) and (c)(3) with the entitlement CDBG presumption at 24 CFR 570.208(d)(4).

Justification:

In the annual entitlement program, stand-alone planning activities are presumed to meet a national objective because they are likely to include non-project specific plans such as functional land-use plans, master plans, historic preservation plans, comprehensive plans, community recovery plans, development of housing codes, zoning ordinances, and neighborhood plans. The State of Vermont believes that the use of this presumption is necessary to help the State develop an area-wide or comprehensive planning activity to guide overall redevelopment.

APPENDIX B

Public Comments and Responses

Comments made by participants in public hearings and by written submission.

Business owners described needs that had not been addressed by Small Business Administration assistance and their decisions, in some cases, not to accept SBA loans because of requirement that they be secured by home mortgages.

Business owners will be eligible for CDBG-DR funding as shown in the Action Plan but federal regulations require that offers of assistance from SBA be deducted from the unmet need when calculating the amount of eligible assistance.

Home and businesses owners asked for assistance with unmet flood damage needs.

Eligible homeowners and businesses with unmet flood damage needs are the intended recipients of assistance of funds shown in the Action Plan.

Complaints were made about ineligibility for FEMA or SBA assistance.

The state cannot speak to FEMA or SBA eligibility, but the CDBG-DR funds are intended to help those with needs not met by SBA or FEMA.

Funding should be available for “Green Up” beautification, restoring open spaces, clearing debris, controlling invasive species, adding top soil and seeding or landscape improvement projects to improve the appearance of the state to restore tourism and allow communities to “heal.”

In response to numerous comments in support of similar activities, the final Action Plan makes this type of work eligible for funding under several categories. Under the State Direct- Buyouts activity up to \$750,000 is available for land restoration activities in addition to the funding available for local match for property acquisition and clean-up. Funding for this type of activity is also available under the competitive municipal infrastructure and economic recovery categories. Also, the state will refer communities to volunteer groups offering assistance and encourages them to pursue funding through other sources such as the Land and Water Conservation Fund.

Recovery marketing should promote Vermont as a “total destination” and extend marketing to areas of Windham County away from Route 100.

These suggestions will be considered by the VT Department of Tourism and Marketing as it refines the marketing strategy, particularly in light of HUD’s approval of including Windham County in the area targeted for 80% of the funding. Originally, the state intended to focus on Route 100 as the corridor represents the core of the damaged areas

and this activity can be undertaken within HUD's 80% targeting requirement. At the same time, Route 100 has extensive mileage in Windham County and that area would also benefit. Visitors attracted to Route 100 destinations will also visit adjacent areas.

Allocating funds to recovery marketing and downtown technical assistance reduces the amount of funding available for competitive implementation grants.

Unmet needs far outstrip available CDBG-DR funds. The state directed activities of marketing and downtown assistance are designed to use the limited funds as efficiently as possible. With a relatively small amount of funding, the marketing activity will leverage significant private resources and broadly benefit businesses and communities in impacted areas. Teams of experts coordinated by the state will provide technical assistance to downtowns for recovery in a more efficient and cost-effective manner than if each small community were to procure similar expertise on its own.

Increase funding for mitigation of hazards to existing buildings that will be retained, including the Latchis Building and Flat Street in Brattleboro.

CDBG-DR assistance for repairing flood damages can include mitigation measures.

There should be a minimum score including in the application Scoring Matrix to qualify for funding.

No fixed minimum has been set, but only high priority and high quality projects will receive funding.

Some buildings should be relocated or elevated as mitigation measures in place of some buyouts.

Whether or not to pursue a buyout is a decision made by home and business owners and municipalities. Mitigation measures to flood-damaged buildings are eligible for funding.

Funding is needed for wood debris removal.

While not a high priority under the Action Plan, debris removal is an eligible activity. It should be noted that in some cases, leaving wood debris in rivers and streams is a sound environmental management practice and the debris should remain in place.

Many comments were received in support of funding to improve land purchased by communities through FEMA's Hazard Mitigation Grant Program for purposes like recreation fields, river access points, community gardens, paths and parks.

In response to these requests, the state has added \$750,000 to the state directed buyout activity for the purpose of restoration and improvement of the properties. It agrees with comments made by municipalities and citizens that this work will better enable

communities and survivors to recover and heal from the physical and emotional toll of the disasters.

The improvements, however, must comply with the requirements of HMGP. For example, a public facility that is related to the designated open space and open on all sides would be permissible, as would restrooms and those structures approved in advance of construction by the local flood plain manager. It should also be noted that \$750,000 will likely be insufficient and communities are encouraged to seek other sources of funding, in addition to CDBG-DR for these activities.

Funds should not be used for recreational facilities on lands purchased through HMGP buyouts due to concerns about long term maintenance.

A plan for long term maintenance will be a condition of these grants.

Many comments were received in support using CDBG-DR funds for the 25% local match for HMGP buyouts and for the purchase of properties that are not eligible for that program.

The final Action Plan retains this use of the funding.

Support was expressed for funding for mobile home parks in general and specifically for improved sewer and water systems.

Mobile home park owners that have unmet needs related to repairing flood-related damages to water and sewer systems, would be eligible for economic recovery funds as a business.

Grants, rather than loans, should be made available to cash strapped applicants and businesses.

While both grants and loans will be available to applicants and will be judged on a need basis, it is the state's intention that CDBG-DR be provided in the most flexible manner possible in order to ensure successful recovery. In most instances, funds will be provided in the form of grants.

Housing should be the priority, particularly for those still without permanent housing.

Under the Action Plan, housing is a priority and substantial funding from this grant is dedicated to repair, replacement and buying out of damaged homes. The unmet need is severe; however, this need must be balanced with other unmet needs of businesses, farms and community infrastructure.

CDBG-DR funds need to be made available more quickly.

The state understands that needs are immediate and urgent. It is working as expeditiously as possible within HUD timelines to make the application process and funding available at the earliest possible date.

Caps on assistance from the Vermont Disaster Relief Fund caps are too low.

The state does not administer the Disaster Relief Fund and does not determine the caps. The Action Plan is drafted to complement the assistance available through VDRF. CDBG-DR funds can be used for eligible expenses that are not met by that source.

CDBG-DR funds should be used to pay down credit card debt incurred for recovery expenses.

The state recognizes that many households used credit cards, savings and retirement funds to make repairs and cover flood-related expenses and are struggling under the debt. Unfortunately, it is not able to reimburse expenses covered by other sources. Paying off these debts is not eligible for DR funding.

Projects undertaken through the Long Term Recovery Committees and guided by disaster case managers need better construction managers and oversight.

The state is putting into place a system of construction oversight of the disaster case managers. Through the Housing Recovery Program to be funded with CDBG-DR, the rehabilitation specialists of the Homeownership Centers will work with survivors and disaster case managers.

Less money should be dedicated to buyouts and more to other recovery efforts.

Providing the local match for HMGP buyouts is prioritized for CDBG-DR funding for several reasons. It helps those who have lost the most and helps ensure they will have the resources to secure new homes or business locations. It encourages municipalities to pursue HMGP funding thereby leveraging significant federal funds. In addition, it helps restore floodplains, reduce risk of future damages and helps communities recover by removing demolished buildings.

A conflict is created by having a state agency administering the funds and state agencies also being potential applicants.

Unlike the annual CDBG program, CDBG disaster recovery regulations specifically allow states to administer programs directly or to subgrant funding for the purposes of expediency and efficiency. The Action Plan includes several such activities – buyouts, Housing Recovery Program, downtown technical assistance and marketing. The balance of funds will be awarded competitively. Applications will be scored on the same basis for all applicants and applicants are expected to be municipalities, non-profits, regional agencies and for-profit entities not a part of state government.

“Private infrastructure” should be eligible for assistance.

Repairing flood-damages to restore access to homes, wells, septic systems, driveways, etc. are eligible Housing Recovery Program expenses.

Funds should be available to move a home to higher ground.

This could be an eligible expense under the Housing Recovery Program or possibly through Hazard Mitigation Program

Affordability restrictions should be placed on assisted rental units.

There will be affordability restrictions in compliance with federal regulations for rental housing assisted through the Housing program. Developers of replacement housing are likely to have additional restrictions on affordability enforced by other funding sources.

CDBG-DR funding should be made available for rental subsidies for survivors.

This is not an eligible use of CDBG disaster recovery funding.

Funds should be used for better building and housing code enforcement.

Code enforcement is an ongoing issue, but these grant funds can only be used for code enforcement where there is a connection to flood damage. To date, the state has not received funding requests or inquiries from local enforcement agencies or health officers indicating this is an unmet need specifically for flood-damaged rental housing.

Funds should be directed to removal and disposal of flood-damaged mobile homes.

Homeowners assisted through the Housing Recovery Program would be eligible for help in removing destroyed homes. This type of assistance has also been made available through other programs including the Mobile Home Park Project with funding through the Vermont Community Foundation. Approximately 100 destroyed mobile homes have been removed in coordination between the state, the Project, VCF, Lt. Governor Scott and FEMA.

The Action Plan should include more outreach for fair housing and discrimination prevention.

Disaster assistance is the focus of the Action Plan but, through all its activities, the state works to further fair housing. The state and CDBG-DR recipients are required to affirmatively further fair housing as part of the grant requirements. The recently completed State of Vermont Analysis of Impediments to Fair Housing Choice provides guidance and data to assist the state further fair housing practices. The analysis includes actions the state took to ensure fair housing choice immediately after the natural disaster caused by Tropical Storm Irene.

Mobile homes being purchased through this funding need to be in good condition.

Purchased dwelling units are required to be decent, safe and sanitary to be eligible for funding and comply with federal requirements for assisted housing.

More funding should be directed to marketing.

The Action Plan includes a state directed activity for marketing which will leverage significant private resources. In addition, other entities could apply for marketing funds through the economic recovery competitive grants. If the need is clear in future years and contingency funds remain, additional marketing efforts could be made available.

Use CDBG-DR funds to fill in openings in streetscapes where buildings have been removed for mitigation.

As mentioned above, the state has added \$750,000 to the buyout activity for the purpose of land restoration and improvements on buyout sites. Municipalities and non-profit organizations can also access funding for this purpose by applying for a competitive grant.

Economic development assistance and analysis should be made available to communities that are not in state-designated downtowns.

The Downtown Technical Assistance program will not be limited to communities with official state designations. Communities can also apply for competitive planning or economic recovery grants for this type of assistance. Priorities will favor activities that directly assist businesses to recover from flood impacts rather than more general economic studies, or assistance to indirectly impacted businesses.

Not enough funding is available to Windham County, particularly for economic development.

Initially, the state was required by HUD to target 80% of the overall allocation to Windsor and Washington counties. This would severely limit its ability to address the unmet needs in the remainder of the state, particularly Windham county. The state sought flexibility in the requirement in an attempt to make more funding available for Windham and the balance of the state. HUD has granted its request that it be allowed to use up to \$4.5 million of the \$17.3 million of targeted funding, in Windham County. The final Action Plan reflects this.

Several comments were received in support of specific projects.

While state staff is providing technical assistance on specific project proposals and the type of projects and needs discussed informed the final draft of the Action Plan, this information is not appropriate for inclusion in Plan.

Funding should be directed to municipal staffing for grant administration.

CDBG-Disaster Recovery funding can be used to pay municipal staff to perform grant administration on a CDBG-Disaster Recovery grant and it would be included in the grant budget as a program delivery expense.

CDBG-Disaster Recovery funding used to support a municipality with grant administration not directly associated with a CDBG-Disaster Recovery Grant would be considered general capacity building to support disaster recovery efforts. Funding this type of activity without it directly associated with a specific project would not be competitive. Direct project assistance with defined beneficiaries will be the first priority for funding.

Funding should be available to communities to pay for grant writers to pursue funding for projects that are not eligible for CDBG-DR funding.

CDBG-Disaster Recovery funding can be used to build capacity within an organization or a municipality to support disaster recovery efforts. However, funding this type of activity without it directly associated with a specific project would not be competitive and would be subject to the cap on planning activities. Direct project assistance with defined beneficiaries will be the first priority for funding.

Rather than subtracting the amount for state administration from the 20% allowed for the non-targeted counties, which further restricts the amount available for the balance of the state, administration should be allocated proportionally.

In response to this comment, the state inquired of HUD whether administration could be allocated as suggested. HUD confirmed that it can and the final Action Plan incorporates this change.

A calculation was provided showing only a very small amount (less than \$500,000) would be available for purposes other than HMGP buyout match in the non-targeted counties.

The state shares the concern about the limited amount of funding available in non-targeted areas and, as mentioned above, requested that up to \$4.5 million be made available to Windham County thereby making the 20% available to the balance of the state. The Action Plan reflects the granting of this request.

The Action Plan and public hearings did not adequately inform potential applicants of the level of competition for funding of projects in non-priority counties. As a result the commenter would like an additional public hearing in Windham County.

In an attempt to seek broad public input and make available information about the draft Action Plan, the state met and exceeded the citizen participation requirements for CDBG disaster recovery funding, including holding three public hearings. At the public hearing in Windham, there was significant discussion of the limitations in funding created by the

80:20 targeting requirement. It was clear that there would be a high level of competition in the non-targeted areas.

The plan and hearing did not, as commented upon, include a specific funding level for competitive grants in non-targeted areas. At the time of the hearing, that information was not available as the number is contingent upon factors such as the allocation of administrative costs, delivery of state-directed programs in and outside of the targeted counties and the state's request for up to \$4.5 million for Windham County. Until this information was available, the state did not believe an additional hearing would be useful.

HUD has since granted the state's request. To ensure affected citizens, organizations and potential applicants have the information they need to access the assistance available to them through CDBG-DR, the state will hold an application workshops, including one in Windham County. The Method of Distribution Section of the final Action Plan includes an explanation of what funding will be available in the targeted and non-targeted counties.

It was suggested that Presidential Disaster Declaration DR-4043 should have been taken into account when making the funding allocations.

DR-4043 was not included in the federal appropriations act that provided these CDBG-DR funds and cannot be included in calculating allocations. Only disasters that caused damages sufficient to trigger Individual Assistance declarations were considered.

More funds should be dedicated to downtown assistance. A concern was registered that none of it would go directly to municipalities.

The Plan includes \$400,000 dedicated to downtown assistance for technical assistance, market analysis, redevelopment strategy, and efforts to improve long term economic viability. It is intended to identify needs that can be met through CDBG-DR and other sources. In this case, it is technical assistance the municipalities will receive and not the direct funds. Providing one expert team to complete these tasks throughout the state will develop a higher level of expertise and be more cost effective than funding assistance in eight locations and hiring eight teams.

Funding should be directed to municipal community recovery efforts.

An allocation of \$2.25 million will be available to municipalities in the form of competitive grants. Significant funding is also available to communities by the provision of CDBG-DR funds as the local match for HMGP buyouts, site restoration and improvement. Funds will also be available for restoration of downtown businesses and housing.

Many comments indicated a need for funding of a variety of planning related activities.

Competitive grants will be available for planning, project feasibility and development.

Funding is needed for small and local business recovery including assistance with business outreach and economic analysis.

Funds are allocated for Economic Recovery grants including grants for small businesses affected by flooding. Wider economic analyses of issues beyond flood impacts are not likely to be eligible.

The Action Plan substantially underfunds replacement multifamily housing. The Housing Competitive Grant allocation should be increased to \$3 million from \$1.75 million, taking the additional funds from the Contingency.

The state shares the concern about the inadequacy of funding for replacement housing but believes the Action Plan strikes the appropriate balance between unmet needs. The contingency is intended to address unknown or underestimated unmet needs that will become apparent as recovery continues. If demand for the Housing Competitive Grants is far in excess of the available funds, the state will consider providing additional funds (through an amendment to the Action Plan) to this allocation from the contingency or other program areas if the demand is less than anticipated. Since high demand is likely in most competitive grant categories and new demands may arise, the contingency funds will be spread thin. It is too soon to dedicate a majority of the contingency to a single category.

Housing organizations other than Homeownership Centers should be able to access CDBG-DR funds through the Housing Recovery Program.

The state has elected to administer the Housing Recovery Program through the Homeownership Centers because they have long experience with CDBG funding for rehabilitation, offer financial counseling, serve the entire state and are currently working in coordination with disaster case managers and the LTRCs. Other housing organizations with identified needs for housing repairs or downpayment assistance are encouraged to collaborate with the HOCs. They are also eligible for and encouraged to apply for housing funding under the competitive program.

The required distribution of federal assistance by county does not result in an efficient allocation of resources to the towns that need them.

The state agrees that allocating disaster resources by county does not accurately reflect the needs of communities which were impacted by watershed rather than county lines. The action plan is developed with this limitation in mind and the state has sought flexibility from HUD in the county-based targeting requirement.

CDBG-DR funds should be used for the development of rental and owner-occupied housing for low-income households, including single family or condo-style homes.

The plan allocates funding for the development of affordable housing. Project developers will be able to apply for funding for a variety of housing tenure and ownership models. Funding will depend on the demonstrated need for replacement housing in a market area

and the ability of developers to secure a complete funding package. Most often, several funding sources will be required which may be difficult to secure for some tenure models. Survivors should be able to choose whether to pursue rentals or ownership.

Funding should be made available to Vermont Legal Aid to provide legal services to impacted households.

Impacted households will have access to financial counseling and legal assistance through the Housing Recovery Program. While additional assistance through Vermont Legal Aid would likely be beneficial, the need for such a program has not been identified.

Homeowners need access to funding for debris removal, site work, landscaping and bank stabilization.

Assistance with these activities will be available through the Housing Recovery Program, to the extent funding allows and the highest priority of securing and repairing permanent housing is met.

Funding for repairs or reconstruction should require energy efficiency improvements by certified providers. Applicants should be required to have inspections or testing conducted and base improvements on the resulting reports.

The state agrees with the importance of including energy efficiency improvements wherever possible within the constraints of limited funding and the urgency of completing repairs. The rehabilitation specialists working with survivors in the Housing Recovery Program are certified providers and will ensure that improvements meet Vermont's new Residential Building Energy Standards. Replacement housing will be required to meet the same standards and, to the extent it receives funding from the other sources, additional energy requirements.

Technical assistance for businesses should be added as an eligible activity.

Technical assistance for flood-impacted businesses would be eligible for funding under the competitive grants for economic recovery (\$3 million). For example, regional agencies could apply to for funding for this type of program. However, the Action Plan does not specifically make this a priority as assistance is currently available through the Small Business Development Centers and other organizations are seeking disaster funding from the Economic Development Administration for this type of activity. The Action Plan is designed to complement and fills gaps in what is available from other sources.

The amount allocated for economic recovery (\$3 million) is inadequate.

The state agrees. The needs for economic recovery, housing and municipal infrastructure all far exceed the funding available. The Action Plan attempts to balance these needs and make funding available to meet the most severe.

Funds should be made available for mitigating and flood-proofing structures not in mapped floodplains.

Rebuilding activities funded by CDBG-DR can and should incorporate preparedness and mitigation measures. However, these funds cannot be used solely to prepare for or mitigate the effects of a future disaster without any tie to Tropical Storm Irene or the spring flooding.

CDBG-DR funds should be used for cold storage capacity and coolers to improve the ability of communities to respond to disaster situations.

Funds cannot be used solely to prepare for or mitigate the effects of a future disaster without any tie to Tropical Storm Irene or the spring flooding.

Public facilities, such as flood-damaged park, should be eligible for funding.

Communities and in some cases non-profits, can apply and would be eligible for funding for repairs to public parks under the competitive funding categories Municipal Infrastructure and Economic Recovery.

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	THURSDAY	TUESDAY PRIOR 4PM
	FRIDAY	WEDNESDAY PRIOR 4PM
	SATURDAY	THURSDAY PRIOR 4PM

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Public Notices

NORTH BRANCH Street will be closed all day on Thursday, May 17th for water main work.

Public Hearing Notice

Community Development Block Grant - Disaster Recovery Program (CDBG-DR)

The State of Vermont Agency of Commerce and Community Development, Department of Economic, Housing and Community Development is seeking public comment prior to submission to HUD on the substantial amendment to the Consolidated Plan that governs the use of Community Development Block Grant (CDBG Program, the Home Investment Partnerships Program (HOME), the Emergency Shelter Grant Program (ESG), and other HUD programs.

The substantial amendment is to manage the CDBG-DR allocation in the amount of \$21,660,211 as authorized by the Department of Housing and Urban Development Appropriations Act, 2012, Section 239, and noticed in Federal Register #77FR22583. The CDBG-DR funding will be available to assist communities with unmet needs related to disaster recovery for Presidentially-declared disasters #1995, 4001, and 4022. These funds are intended to provide long-term recovery and restoration of housing, economic revitalization and infrastructure in the most impacted and distressed areas. Please go to <http://www.gpo.gov/fdsys/pkg/FR-2012-04-18/pdf/2012-9094.pdf> to review the Federal Register Notice.

The Draft CDBG-DR Action Plan to make application to HUD and amendment to the Consolidated Plan will be available on the Department website as of May 29, 2012 at www.dhca.state.vt.us/vcdp and <http://vtstrong.vermont.gov> or at the Agency offices at One National Life Drive, North Lobby, Sixth floor, Montpelier, Vermont. Written comments will be accepted through June 29, 2012, and should be sent via e-mail to ACCD.CDBGDisasterRecovery@state.vt.us. Only if unable to e-mail send comments addressed to CDBG-DR, Agency of Commerce and Community Development, One National Life Drive, Montpelier, VT 05620-0501.

The public hearings will be held on:

- June 5, 2012 at 11:30am-1:30pm, Latchis Theater Studio 4, 50 Main Street, Brattleboro.
- June 7, 2012 at 3:30pm-5:30pm, Bugbee Senior Center, 262 North Main Street, White River Junction.
- June 12, 2012 at 5:00pm-7:00pm, Lost Nation Theater, 39 Main Street, Montpelier.

The meeting rooms are fully accessible. Accommodations for persons with disabilities will be made upon request. Interpreters to meet the needs of non-english speaking persons will be made upon request, if possible, please make your request at least 48 hours prior to the scheduled hearing. Requests should be made to Cindy Blondin at (802) 828-5219. TTY#1-800-253-0191. 5/17

Public Notices

STATE OF VERMONT DISTRICT OF BENNINGTON, SS.

PROBATE COURT DOCKET NO. P-79-03-12 BNT

IN RE THE ESTATE OF FAYE LILLIE LATE OF BENNINGTON

NOTICE TO CREDITORS

To the creditors of the Estate of FAYE LILLIE, late of Bennington, Vermont.

I have been appointed a personal representative of the above-named estate. All creditors having claims against the estate must present their claims in writing within 4 months of the date of the first publication of this notice. The claim must be presented to me at the address listed below with a copy filed with the register of the Probate Court. The claim will be barred forever if it is not presented as described above within the four month deadline.

Dated: May 14, 2012
Signed: Gail C. Bouton
Address: 6 Red Fox Run
Sharon, MA 02067
Telephone: 781-784-5950

Name of Publication: Bennington Banner
First Publication Date: May 17, 2012
Second Publication Date: May 24, 2012

Address of Probate Court: Bennington Probate Court
207 South Street
Bennington, VT 05201
5/17, 5/24

STATE OF VERMONT SUPERIOR COURT CIVIL DIVISION BENNINGTON UNIT DOCKET NO: 175-5-10 Encv

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC11 Plaintiff

ROBERT J. LYSZCZARZ; WELLS FARGO BANK, N.A.; STATE OF VERMONT, VERMONT DEPARTMENT OF TAXES Defendants

NOTICE OF SALE

Public Notices

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Robert J. Lyszczarz to Mortgage Electronic Registration Systems, Inc. as nominee for First Financial Equities, Inc. dated March 23, 2006 and recorded in Book 171 at Page 701 of the City/Town of Winhall Land Records, of which mortgage the undersigned is the present holder by Assignment of Mortgage recorded on June 8, 2010 in Book 187 at Page 598, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at 10:45 a.m. on June 14, 2012 at 37 Jamie Lane, Winhall, VT 05340 all and singular the premises described in said mortgage,

To Wit:

Being all and the same lands and premises conveyed to Robert J. Lyszczarz by warranty deed of Jerome Berman and Jane Berman dated December 20, 1996, recorded December 24, 1996 in Book 111, Page 460 of the Winhall Land Records and therein more particularly described as follows: "Being all and the same lands and premises conveyed to Jerome Berman and Jane Van Den Heuvel (now Jane Berman) by Warranty Deed of H. Paul Valet and Lorraine Valet dated September 17, 1991 and recorded September 17, 1991 in Book 90, Page 463 of the Winhall Land Records. Said lands and premises are more particularly described therein as follows:

"Being all and the same lands and premises conveyed to H. Paul Valet and Lorraine Valet, husband and wife, by Warranty Deed of Egisto-Della Libera dated April 10, 1987, and recorded April 17, 1987 in Book 69, Page 183-185 of the Winhall Land Records and therein more particularly described as follows:

"A certain parcel of land located on the north side of a cul-de-sac at the end of a newly constructed road extending northerly from Jamie Lane, so-called, in the Town of Winhall, State of Vermont, and being more particularly described as follows:

"Beginning at an iron pipe on the northerly side of said cul-de-sac and being 904.48 feet from an iron pipe marking the intersection of the westerly bound of said Jamie Lane, and the northerly bound of Stratton Acres Development, so-called, as measured along the westerly bound of said newly constructed road, said iron pipe marking the northeast corner of other land of the Grantor referred to as Lot 1 and the southeast corner of the parcel herein conveyed:

"Thence N 58° 55' 01" W along said Lot 1, a distance of 280.27 feet to a point; "Thence N 80° 06' 33" W

Public Notices

along said Lot 1, a distance of 321.00 feet to an iron pipe in a stone wall; "Thence N 16° 03' 27" E following said stonewall and along land of the Stratton Corporation, a distance of 87.00 feet to the end of said stonewall; "Thence N 17° 18' 29" E along land of Frieda Andrus, a distance of 482.12 feet to an iron pipe; "Thence S 05° 17' 01" E along other land of the Grantor, referred to as Lot 4, a distance of 1,136.37 feet to an iron pipe on the northerly bound of the aforementioned cul-de-sac; "Thence northwesterly, westerly, and southwesterly, following the arc of a curve to the left, having a radius of 75.00 feet, a distance of 150.53 feet to the place of beginning; all bearings being referenced to a 1968 magnetic observation. "Said Parcel containing 14.74 acres, more or less.

"Meaning and intending to convey all and the same land shown as Lot 2 on a Plan entitled 'Subdivision Plan for Egisto Libera, Winhall, Vermont,' prepared by southern Vermont Engineering, dated May, 1985, Project No. 1493, and being a portion of the land conveyed to Egisto-Della Libera by Warranty Deed of Mary G. Williams dated October 6, 1951 and recorded in vol. 17, Page 101 of the Winhall Land Records.

"Also conveying to the Grantees, their heirs and assigns, a right of way 50 feet in width from said Jamie Lane to the Parcel herein described, said right of way to follow the aforementioned new road. Reserving to the Grantor the right to convey said roadway to the Town of Winhall as a public highway.

"Also being a portion of the same lands and premises as conveyed to Egisto-Della Libera, widower, and Elsie S. Libera by deed of Eleanor M. Bloom dated October 31, 1967, and recorded in Book 22, Page 202 of the Winhall Land Records, the said Elsie S. Libera having since deceased."

Terms of Sale: \$10,000.00 to be paid in cash by the purchaser at the time of sale, with the balance due at closing. Proof of financing for the balance of the purchase to be provided at the time of sale. The sale is subject to taxes due and owing to the Town of Winhall.

The Mortgage is entitled to redeem the premises at any time prior to the sale by paying the full amount due under the mortgage, including the costs and expenses of the sale.

Other terms to be announced at the sale.

The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-OC11, Mortgage Pass-Through Certificates,

Public Notices

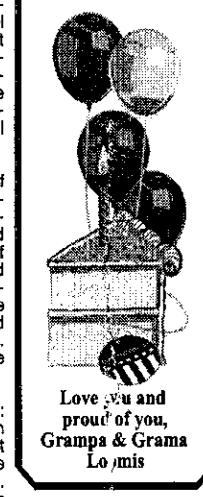
Series 2006-OC11, Richard J. Volpe, Esq. Shechtman, Halperin, Savage, LLP, 1080 Main Street, Pawtucket, RI 02860, 877-575-1400, Attorney for Plaintiff (5507853)(Lyszczarz)(05-17-12, 05-24-12, 05-31-12)(287157)

Announcements

Announcements
Congratulations
Entertainment
Happy Anniversary
Happy Birthday
Invitation
Lost & Found
Notice
Personals
Places to Dine
Thank You
Thinking of You
Front Page Boxes

Happy Birthday

To our Granddaughter **Gabrielle (Gabby) Loomis** Happy Sweet 16th Birthday!!



Lost & Found

FOUND CAT - Does anyone own a male siamese cat. Seen on Grandview St, Cutler St. Cat to describe 802-447-18f3

LOS CAT

Lost in the vicinity of Ridge Rd Shaftsbury. Young adult cat, neutered male, DS, chocolate brown tige with white on face & paws. May be someone's house! **Reward for cat or info leading to cat. 802-442-8090**

Lost & Found

LOST: CAT
Did you or someone you know adopt a white cat with a gray/tan tabby patch on top of his head on or after October 28, 2010? Last seen at Stark Street Playground in Bennington. A couple with a 1960's long, loud blue muscle car from Mass was talking to him. If you have any information, please have a conscience & call. He was the greatest joy in my life, his sudden disappearance has been devastating. REWARD \$200! Call 802-447-3312

Notice

LOST TARGET SHOOTING SUPPLIES
Jim & Barb Logan
62 Pace Road,
Pownal
Bennington, VT 05201
802-442-8953
Call **802-379-7320**
Mon.-Fri. 5:30-8:30pm
Sat. & Sun. 9am-7pm
FIREARMS • AMMUNITION
RELOADING SUPPLIES
www.losttargetshooting.com

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Retirement Living

Houses for Sale

Like new, 3 BR ranch. 2 car garage, 1/2 acre lot. Village services. Appliances, furniture incl. Price \$300,000, reduced to \$275,000. 802-447-3552.

OPEN HOUSE, Sun. 1-3 COREY DRIVE

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Manufactured Home Parts
Rooms with Board
Seasonal Rentals
Sharing Quarters
Timeshares
Unfurnished Rooms
Vacation Rentals
Wanted to Rent

Apartment Rentals

1 & 2 BR Apts. appls, some utls. \$595-\$810/pets. Call 802-442-2223

1 BR, Heat, HW, trash \$750/mo.

SMALL 2 BR, heat & t incl, \$750/mo. Credit check & refs. rec. Call 802-447-1442.

2 BR everything incl w/d, \$950 Call 802-734-3931

2 BR. Includ. Heat/ w/d Water/Trash remov \$825 Call 802-734-3

3 BR Duplex \$700/mo + yard & off st parking curty & references. Call Bill at 802-442-3501

APARTMENT 1 br, 1 First floor, non smc clean house. Heat, wa dryer. Lease, no pet \$725.00 (802)442-2090

BENNINGTON, 1 BR. cond. With heat, Parking Smoking. No Pets. Wa & dryer provided. \$775. 802-345-2775

BENNINGTON, 1 BR, 3rd floor. Heat, hot wa trash included. Secur references required. pets. Available immer ly. 802-440-2768.

BENNINGTON, 1 BR stairs. Heat, hot wa trash included. \$775 Call 413-475-3828.

BENNINGTON, 1ST F 1 BR. W/D hookup. In trash, 1 off st parkir \$650/mo. 1st/last/see No smoking/pets. 447- To view apartment vi www.westonmedical.com

BENNINGTON, UPST/ 1 bdrm. combin livingroom-kitchen, bath. Heat, applia parking, trash. smoking, no pets. Ref ces & security req 802-442-9190.

LOOK! BENNINGTON - Upto Nice 2 BR, porch, par ing, washer/dryer, ce ok. No Smoking! \$79 utilities. 802-447-29

EAGLE BRIDGE - 2 I downstairs, heat & elec W/D hookup. \$900/m Call 518-378-6336

EXCELLENT BENN, NC Benn. 1 & 2 BR, heat, l non smoking, 1st/last /refs. \$650/up. 802-442-

HOOSICK FALLS, Lg. laundry rm. \$825 incl heat. 1st, last, sec. req'd. Call 518-365- or 518-686-4498.

Summer Program, Assistant Coordinator
"Summer Work & Learn" Youth Agriculture Project

The Tutorial Center's nationally recognized Youth Agriculture Project is looking for a motivated professional to assist the Program Coordinator in running a gardening-based summertime youth program for at-risk youth ages 16-21, called "Summer Work & Learn".

For background and a video on the program, go to <http://www.tutoringvermont.org/our-services/yapinfo/>

Duties: The Program Assistant will assist the Program Coordinator with recruiting youth,

WBTV-AM 1370
Live and Local



Agency of Commerce & Community Development

VERMONT.gov
official state website

Residents Businesses Municipalities

- About the Agency
- Business and Economic Development
- Strong Communities
- Tourism & Marketing
- Staff Directory / Contact Us

Department of Economic, Housing & Community Development

Community Development Block Grant Disaster Recovery Funds

The Vermont Agency of Commerce and Community Development, Department of Economic, Housing and Community Development (DEHCD) will receive \$21,660,211 from the US Department of Housing and Urban Development (HUD) in Community Development Block Grant- Disaster Recovery (CDBG-DR) funds.

The official notice of this funding, the Federal Register Notice, was released on April 16, 2012 and is below. It contains the rules, regulations and process for DEHCD to access the funding allocated to Vermont. DEHCD has 90 days to develop an Action Plan which identifies the unmet and long term recovery needs of the areas most impacted and distressed as the result of declared major disasters in Vermont in 2011. These major disasters include FEMA Disaster Declaration 1995 (April 23-May 9, 2011 flood), FEMA Disaster Declaration 4001 (May 26-27, 2011 flood), and of course FEMA Disaster Declaration 4022 (August 27- September 2, 2011 Tropical Storm Irene). These funds will be available to help communities with the necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the most impacted and distressed areas receiving major disaster declarations. The Federal Notice requires the state to target at least 80 percent of this funding (\$17,328,169) to Washington and Windsor Counties. A DEHCD request to HUD to expand the 80 percent targeting requirement to include Windham and Rutland Counties was denied.

The state has committed to use some portion of this allocation to help municipalities meet the 25% match for property buy-outs under the FEMA Hazard Mitigation Grant Program (HMGP). DEHCD is in the process of determining the other unmet needs and uses of the CDBG-DR funds. DEHCD is currently soliciting input on unmet needs through surveys, input from stakeholders and partners. It appears likely that CDBG-DR funding will be available to address the long term recovery needs of housing, economic development and infrastructure. Specific allocations of funding for housing, economic development and infrastructure have yet to be determined. These specifics along with proposed levels of funding for planning and project implementation will be outlined in the Draft Disaster Action Plan prepared by DEHCD. DEHCD is targeting to have the Draft Disaster Action Plan available in late May. Public Hearings will be made available for comments and questions on the Draft Disaster Action Plan.

The Public Hearing schedule is as follows:

- June 5, 2012 – 11:30am - 1:30pm, Latchis Theater Studio 4 in Brattleboro, VT
- June 7, 2012 – 3:30 – 5:30pm, Bugbee Senior Center in White River Junction, VT
- June 12, 2012 – 5:00 – 7:00pm, Montpelier Lost Nation Theater in Montpelier, VT

The Public Hearing Notice will be published in area newspapers and posting of the Draft Disaster Action Plan will be available on the following [VCDP website](#) and the [Vermont Strong website](#).

HUD is expected to approve Vermont's Disaster Action Plan within 45 days of receipt. Based on this timeline, DEHCD plans to make application forms for CDBG-DR funding available by late August – early September. CDBG-DR funding can only be used to address needs that can't be met by insurance proceeds, FEMA, SBA, other state, local or federal programs and charitable funding. Projects must address an impact related to Major Disaster Declarations within a county that received a Presidential disaster declaration in 2011. They must also be a CDBG-eligible activity and address a national objective such as benefiting low and moderate income people or addressing an urgent need. One of the best ways to prepare for the successful use of these funds is to pursue and document each of these other funding sources as quickly as possible. Should you have further questions regarding CDBG-DR funding please email your question to ACCD.CDBGDisasterRecovery@state.vt.us.

Please visit <http://vtstrong.vermont.gov/> for more information on Vermont's recovery efforts.

- [HUD Federal Register Notice - April 16, 2012 for CDBG-Disaster Recovery \(pdf\)](#)
- [HUD Disaster Allocation Methodology \(pdf\)](#)
- [Vermont's CDBG Disaster Waiver Request \(pdf\)](#)
- [Vermont's Request to extend 80% targeting of fund to HUD \(pdf\)](#)
- [Duplication of Benefits - Federal Register Notice \(pdf\)](#)

Cindy Blondin, Grants Specialist
802-828-5219

April 30, 2012

- STRONG COMMUNITIES**
- [Community Development Opportunities](#)
 - [Community Revitalization Funding and Incentives](#)
 - [Vermont Community Development Program \(VCDP\)](#)
 - [Applicants](#)
 - [Boards and Meetings](#)
 - [Grantees](#)
 - [Case Studies](#)
 - [Municipal Planning Grants \(MPG\)](#)
 - [Downtown Transportation Fund](#)
 - [Downtown & Village Tax Credits](#)
 - [Sales Tax Reallocation](#)
 - [Tax Increment Financing \(TIF\)](#)
 - [Land Use Planning](#)
 - [Partners](#)
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 - [Historic Preservation](#)

60°F

* LEP

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APPENDIX C

Performance Schedule Expenditures and Outcome Measures

Pre-Agreement Costs

State Administration	\$90,000
Tourism and Marketing	\$50,000
Wilmington river wall reconstruction	\$33,500
Downtown Technical Assistance	<u>\$5,000</u>
Total	\$178,500

<u>Buyouts</u>	<u>Units</u>	<u>Expenditure</u>
Quarter 1 – ending September 30, 2012	9	\$393,780
Quarter 2 – ending December 31, 2012	61	\$2,668,750
Quarter 3 – ending March 31, 2013	42	\$1,837,500
Quarter 4 – ending June 30, 2013	12	\$525,000
Quarter 5 – ending September 30, 2013	<u>10</u>	<u>\$437,500</u>
Total	134	\$5,862,530*

<u>Housing Recovery Program</u>	<u>Units</u>	<u>Expenditure</u>
Quarter 1 – ending September 30, 2012	0	\$0
Quarter 2 – ending December 31, 2012	4	\$181,260
Quarter 3 – ending March 31, 2013	9	\$407,835
Quarter 4 – ending June 30, 2013	7	\$317,205
Quarter 5 – ending September 30, 2013	12	\$543,780
Quarter 6 – ending December 31, 2013	8	\$362,520
Quarter 7 – ending March 31, 2014	9	\$407,835
Quarter 8 – ending June 30, 2014	3	\$135,945
Quarter 9 – ending September 30, 2014	6	\$271,890
Quarter 10 - ending December 31, 2014	3	\$135,945
Quarter 11 – ending March 31, 2015	4	\$181,260
Quarter 12 – ending June 30, 2015	7	\$317,205
Quarter 13 – ending September 30, 2015	3	<u>\$135,993</u>
Total	75	\$3,398,649*

Mobile Home Park Financing

Quarter 1 – ending September 30, 2012	\$0
Quarter 2 – ending December 31, 2012	\$10,000
Quarter 3 – ending March 31, 2013	\$25,000
Quarter 4 – ending June 30, 2013	\$65,000
Quarter 5 – ending September 30, 2013	\$100,000
Quarter 6 – ending December 31, 2013	\$50,000
Quarter 7 – ending March 31, 2014	\$25,000
Quarter 8 – ending June 30, 2014	\$25,000
Quarter 9 – ending September 30, 2014	\$25,000
Quarter 10 - ending December 31, 2014	\$25,000

Quarter 11 – ending March 31, 2015	\$25,000
Quarter 12 – ending June 30, 2015	\$25,000
Quarter 13 – ending September 30, 2015	\$25,000
Quarter 14 – ending December 31, 2015	\$25,000
Quarter 15 – ending March 31, 2016	\$25,000
Quarter 16 – ending June 30, 2016	<u>\$25,000</u>
Total	\$500,000*

Economic Recovery – Recovery Marketing (Planning activity)

Quarter 1 – ending September 30, 2012	\$150,000
Quarter 2 – ending December 31, 2012	\$50,000
Quarter 3 – ending March 31, 2013	<u>\$50,000</u>
Total	\$250,000*

Economic Recovery- Downtown Technical Assistance (Planning activity)

Quarter 1 – ending September 30, 2012	\$30,000
Quarter 2 – ending December 31, 2012	\$70,000
Quarter 3 – ending March 31, 2013	\$25,000
Quarter 4 – ending June 30, 2013	\$25,000
Quarter 5 – ending September 30, 2013	\$25,000
Quarter 6 – ending December 31, 2013	\$25,000
Quarter 7 – ending March 31, 2014	\$100,000
Quarter 8- ending June 30, 2014	\$50,000
Quarter 9 – ending September 30, 2014	<u>\$50,000</u>
Total	\$400,000*

State Administration

Quarter 1 – ending September 30, 2012	\$81,864
Quarter 2 – ending December 31, 2012	\$41,714
Quarter 3 – ending March 31, 2013	\$41,714
Quarter 4 – ending June 30, 2013	\$41,714
Quarter 5 – ending September 30, 2013	\$41,714
Quarter 6 – ending December 31, 2013	\$41,714
Quarter 7 – ending March 31, 2014	\$41,714
Quarter 8 – ending June 30, 2014	\$41,714
Quarter 9 – ending September 30, 2014	\$41,714
Quarter 10 - ending December 31, 2014	\$41,714
Quarter 11 – ending March 31, 2015	\$41,714
Quarter 12 – ending June 30, 2015	\$41,714
Quarter 13 – ending September 30, 2015	\$41,714
Quarter 14 – ending December 31, 2015	\$41,714
Quarter 15 – ending March 31, 2016	\$41,714
Quarter 16 – ending June 30, 2015	\$41,714
Quarter 17 – ending September 30, 2015	\$41,714
Quarter 18 – ending December 31, 2015	\$41,714
Quarter 19 – ending March 31, 2016	\$41,714

Quarter 20 – ending June 30, 2016	\$41,714
Quarter 21 – ending September 30, 2016	\$41,714
Quarter 22 – ending December 31, 2016	\$41,714
Quarter 23 – ending March 31, 2017	\$41,714
Quarter 24 – ending June 30, 2017	\$41,714
Quarter 25 – ending September 30, 2017	<u>\$41,714</u>
Total	\$1,083,011*

***Total (Performance Measures and Outcomes for identified projects and Administration) \$11,494,190**

Performance Measures and Outcomes will be proposed once “Competitive” projects have been awarded for \$8,000,000, and the Contingency of \$2,166,02 is released.

It is anticipated that staff will commence outreach and technical assistance to assist potential applicants in developing projects to apply for the competitive funds by mid August 2012.

We will be accepting applications through our web-based online system, Intelligrants Management system by September 5, 2012.

Awards will be made within 30 days of receipt of eligible applications. Grant Agreements should be executed within 60 days of award. Requisitioning funds should commence prior to the end of December 2012.

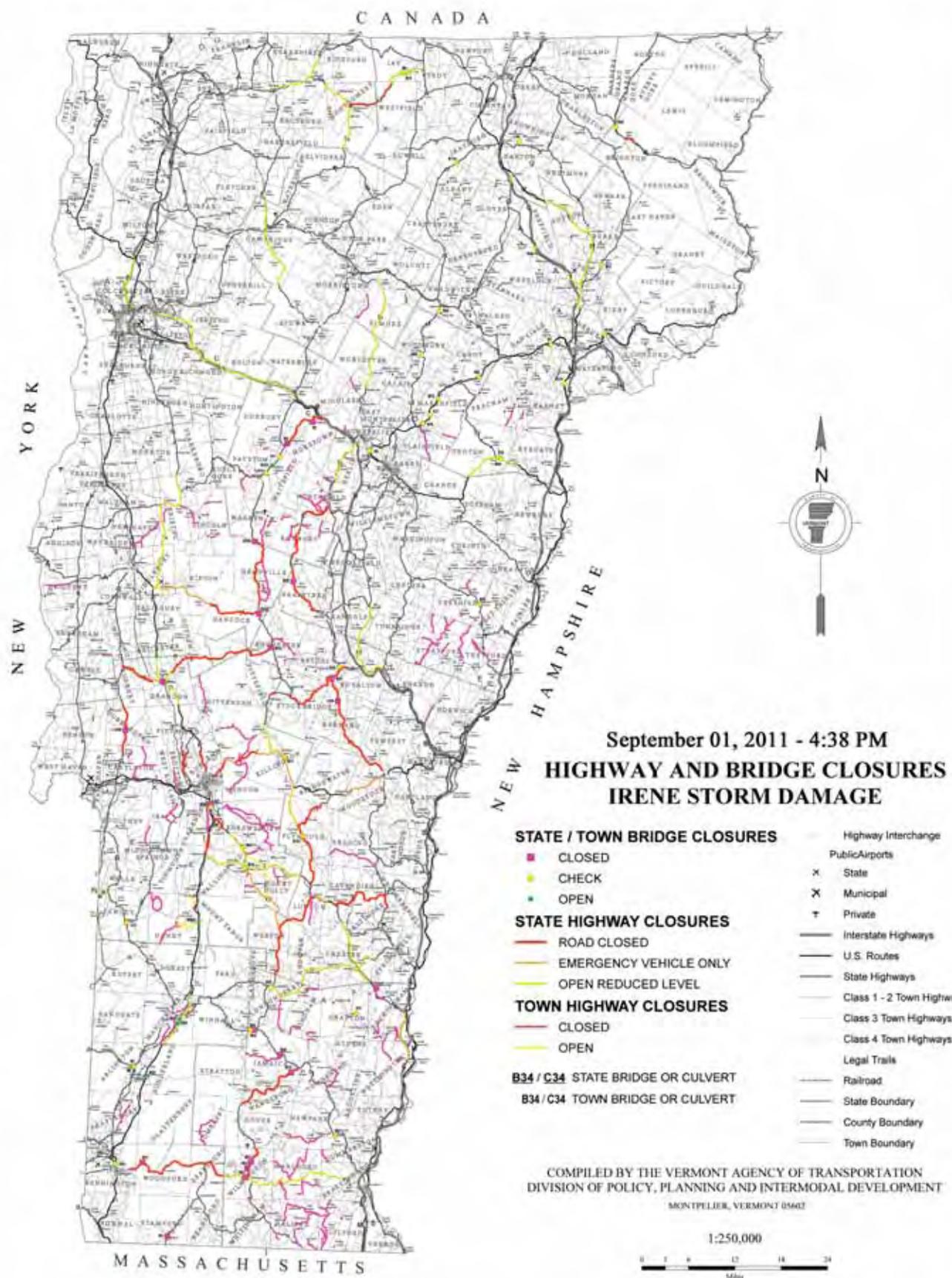
APPENDIX D
Irene Recovery Reports dated January and June 2012



Irene Recovery Report

A Stronger Future

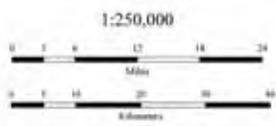
January 2012



September 01, 2011 - 4:38 PM
HIGHWAY AND BRIDGE CLOSURES
IRENE STORM DAMAGE

- | | |
|--|-----------------------------|
| STATE / TOWN BRIDGE CLOSURES | Highway Interchange |
| ■ CLOSED | Public Airports |
| ● CHECK | x State |
| ● OPEN | X Municipal |
| STATE HIGHWAY CLOSURES | † Private |
| — ROAD CLOSED | — Interstate Highways |
| — EMERGENCY VEHICLE ONLY | — U.S. Routes |
| — OPEN REDUCED LEVEL | — State Highways |
| TOWN HIGHWAY CLOSURES | — Class 1 - 2 Town Highways |
| — CLOSED | — Class 3 Town Highways |
| — OPEN | — Class 4 Town Highways |
| B34 / C34 STATE BRIDGE OR CULVERT | — Legal Trails |
| B34 / C34 TOWN BRIDGE OR CULVERT | — Railroad |
| | — State Boundary |
| | — County Boundary |
| | — Town Boundary |

COMPILED BY THE VERMONT AGENCY OF TRANSPORTATION
 DIVISION OF POLICY, PLANNING AND INTERMODAL DEVELOPMENT
 MONTPELIER, VERMONT 05602



NEW YORK

NEW HAMPSHIRE

MASSACHUSETTS

CANADA

Irene Recovery Report

A Stronger Future

January 2012



State of Vermont
Agency of Administration
Office of the Secretary
Pavilion Office Building
109 State Street
Montpelier, VT 05609-0201
www.adm.state.vt.us

[phone] 802-828-3322
[fax] 802-828-3320

Neale Lunderville, Irene Recovery Officer

January 3, 2012

The Honorable Peter Shumlin
Governor of Vermont
109 State Street, Pavilion
Montpelier, VT 05609

Dear Governor Shumlin:

I am pleased to present the 120-day Irene Recovery Report. This report is the collective work of the Irene Recovery Coordination Team (IRCT), a cross-agency task force charged with ongoing statewide recovery initiatives. This team has worked in the "Vermont Strong" spirit to break down silos, find creative solutions and move quickly to assist affected individuals, families and communities.

This Irene Recovery Report is both a baseline of our Irene efforts to date and a blueprint for ongoing recovery actions, policy considerations and opportunities to rebuild Vermont Strong. The report addresses individuals and families rebuilding their lives and homes; Vermont's economic recovery; our communities; the unprecedented reconstruction of our roads and bridges; Vermont's unique focus of protecting our environment; and how we might better prepare for future disasters.

The report does not include the important considerations related to the Waterbury State Office Complex or Vermont Emergency Management's own after action report. These issues are outside the scope of the IRCT.

Vermont's recovery from Irene has been – and will continue to be – the work of many hands. We have been blessed with strong federal partners. Senator Leahy, Senator Sanders, and Congressman Welch have successfully fought for us in Washington, and their staffs have provided invaluable assistance for affected Vermonters here at home. FEMA and its sister federal agencies have been crucial to helping communities and families rebuild. We are especially grateful for the strong local leadership at those organizations.

Our collaboration with the Vermont League of Cities and Towns, Regional Planning Commissions, state legislators, town officials, community leaders and volunteers has been a critical component of our progress so far. We hope these robust partnerships will grow in the months and years ahead.

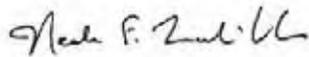
 .VERMONT

Agency leadership and state employees have worked tirelessly on behalf of survivors. Their commitment to the ongoing recovery is unmatched. Vermont can be very proud of its civil servants. Sue Minter is the perfect choice for the next Irene Recovery Officer; she is an extraordinary leader who has the intelligence, tenacity and experience to drive recovery forward.

Finally, your strong leadership in the wake of Irene has been a guiding star for Vermont. On behalf of the Irene Recovery Coordination Team and all Vermonters, thank you for your unwavering commitment to rebuilding our beloved state. I have been honored to serve Vermont on this important mission.

While this report marks a moment in time of our recovery from Irene, there is much work yet to be done. It will take years to recover from this storm, but I am confident that we come back smarter, safer and stronger than Irene found us. We will return Vermont Strong.

Sincerely,



Neale F. Lunderville
Irene Recovery Officer



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Executive Summary

On August 28, 2011, Vermont was forever changed. Tropical Storm Irene brought personal loss and public damage unlike anything we have experienced in more than a generation. The rising waters took lives and the incredible damage to homes, property, land and our natural environment is still difficult to comprehend.

But as quickly as the waters came, the cleanup began. In an awe-inspiring demonstration of what it truly means to be a Vermonter, we joined together helping our dear neighbors – and even perfect strangers – begin the long process to cleanup and rebuild. It started with emergency response to the many towns completely cut off and isolated. Crews assembled to shovel out basements, clean homes, and dry out precious belongings. The Vermont Agency of Transportation, local road, and utility crews – joined by citizen soldiers from Vermont and beyond – worked around the clock to reconnect communities by opening roads, repairing bridges and restoring power and phones.

In four months, our mighty State has come a long way towards rebuilding stronger, smarter and safer than before Irene found us. With an eye to the future, we will focus our efforts where they can continue to make the greatest impact on both our immediate recovery, as well as for the benefit of all Vermonters.

This report is both a baseline of our Irene efforts to date and a blueprint for ongoing recovery actions, policy considerations and opportunities to rebuild “Vermont Strong.” It is divided into six sections, each focused around a shared priority with key strategies to support that goal. This report is not an inclusive catalog of all ideas, opinions or actions possible for recovery, but rather a starting point for the ongoing collaboration on how best to recover in the wake of Irene.

This report outlines key recovery strategies that fall into three principal categories:

ACTION: These are recovery actions that are either currently underway or are planned in the coming months. These activities are essential to continuing the progress of Irene recovery, as well as to enhance policies and procedures that improve disaster response.

POLICY: From improving traveler information to flood-plain management, Irene raised policy questions both small and large. Where possible, this report offers a recommendation on resolving those questions. If the scope of the policy is too broad, this report offers either guidance or a framework to make decisions in collaboration with the Legislature and other partners.

INNOVATION: These recovery strategies are recommendations on how Vermont can take innovations discovered during Irene response and recovery, and apply them to the ongoing business of government.

1 SUPPORT VERMONTERS AFFECTED BY IRENE: Through a network of federal, state, local, non-profit, philanthropic and volunteer organizations, Vermont will provide ongoing assistance to individuals and families affected by Irene. Our efforts will assist Vermonters with both short and long-term challenges, helping them to rebuild their lives, and find safe and affordable homes.

- Action: Ensure a robust case-management network to aid survivors
- Action: Launch “Vermont Strong” fundraising and recovery effort
- Action: Continue crisis counseling in affected communities
- Action: Keep hunger awareness high
- Action: Provide a range of options to affected homeowners and renters
- Action: Encourage relocation of housing at risk to future flooding
- Action: Push National Flood Insurance Program to process remaining Irene claims
- Action: Develop a mechanism for collecting housing-needs data
- Policy: Irene increased need for affordable housing
- Policy: Review recovery issues unique to mobile homes

2 ENSURE ECONOMIC RECOVERY AND RESILIENCY: Our long-term recovery depends on the development of strong and robust local economies. Vermont will support businesses and farms with targeted assistance to aid recovery.

- Action: Support continuation of small business assistance through VEDA
- Innovation: Establish small business champions team
- Action: Expand small business toolbox and increase downtown tax credits
- Action: Implement aggressive post-Irene tourism marketing plan
- Action: Monitor farm viability for spring 2012 and possibly beyond
- Innovation: Expand interaction among agriculture partners
- Innovation: Utilize a case-management system at the Agency of Agriculture, Food and Markets
- Action: Enhance emergency preparedness and continuity of operations planning for businesses and farmers

3 FOSTER COMMUNITY RECOVERY: Vermont will champion local recovery by partnering with towns and cities in their ongoing efforts to rebuild infrastructure, restore services and assist residents and businesses.

- Action: Expand financial support to severely affected towns
- Action: Maximize Public Assistance 406 hazard mitigation funds
- Action: Prioritize disaster funding for community recovery
- Action: Continue State support for strong local recovery
- Action: Encourage community service to aid recovery
- Action: Memorialize Irene’s impact

4 REBUILD OUR ROADS, BRIDGES AND RAILS: Vermont will continue its strong work at a state and local level to rebuild and repair roads, bridges, culverts and rails damaged by Irene without losing sight of the overall infrastructure needs.

- Action: Continue repairs and monitor for new hazards
- Action: Enhance traveler-information services
- Action: Qualify State Snowmobile Trail System for FEMA PA
- Action: Expand inter-agency collaboration and coordination
- Innovation: Convene transportation innovation working group
- Innovation: Create rapid bridge deployment pilot
- Policy: Consider hazard mitigation and flood resiliency in project design and prioritization
- Policy: Sustain focus on statewide transportation program

5 MANAGE ENVIRONMENTAL IMPACT: Vermont will continue to honor its strong environmental ethic through the ongoing response and recovery. Our efforts will apply river and flood-plain management that protects our communities and our environment in partnership with local government, small businesses, farmers and property owners.

- Action: Continue ongoing remediation of debris and silt
- Action: Establish rapid response team to monitor river action
- Action: Maximize federal funds for channel stabilization and debris removal
- Action: Update bridge and culvert hydraulic design manuals in Vermont
- Innovation: Expand best practices education for river management
- Action: Coordinate efforts to protect farmland
- Action: Coordination with federal partners
- Policy: Review flood-plain management policies
- Policy: Evaluate hazardous waste storage
- Policy: Evaluate emergency response powers for environmental hazards

6 PREPARE FOR FUTURE DISASTERS: To better prepare for future disasters, Vermont will apply lessons learned from Irene for planning, emergency response and recovery.

- Action: Increase training on Incident Command System
- Action: Update State Emergency Operations Plan and State Hazard Mitigation plan
- Action: Encourage towns to update and/or develop emergency operations plans
- Action: Develop community communication system
- Action: Develop a goods-management strategy
- Action: Improve volunteer management capabilities
- Innovation: Establish Higher Education Volunteer Council

Support Vermonters Affected by Irene

Through a network of federal, state, local, non-profit, philanthropic and volunteer organizations, Vermont will provide ongoing assistance to individuals and families affected by Irene. Our efforts will assist Vermonters with both short and long-term challenges, helping them to rebuild their lives, and find safe and affordable homes.



David and Kathleen Leitch in front of their new house.
Photo by Irene Recovery Office.

Nothing is more important to Vermont than the people who call it home. In the immediate response to the storm, a network of groups sprang into action to assist Vermonters affected by Irene. From local volunteers working door-to-door in a neighborhood, to the immediate on-the-ground action of the Green Mountain Boys, to the massive response of the Federal Emergency Management Agency (FEMA), Vermonters worked together to overcome the storm's immediate challenges and locate each and every person to offer help.

As FEMA and Vermont state agencies began assessing the needs of our citizens, the American Red Cross responded with 13 temporary shelters and food banks to supplement the outstanding efforts by communities to take care of their own. The Red Cross also managed feeding programs for not only disaster survivors, but also emergency workers.

Home for the Holidays

Living beside a tributary of the Black River, Dave and Kathleen Leitch found themselves in the wrong spot when Tropical Storm Irene hit. Rushing water tore through their home, destroying almost everything, including Dave's workshop where he made his living as a woodworker and mechanic.

When the water receded, the house that had been in Kathleen's family since 1933 – the building in which the couple's daughter was born – was unsalvageable. FEMA quickly cut the couple a check for \$30,200, the maximum allowed, and friends loaned them a camper.

A carpenter by trade, Dave immediately went to work. Once everything that was salvageable was removed, he demolished the building. With the camper parked in the side yard to provide his family temporary shelter, he called everyone he knew that had construction skills and started to rebuild. The goal was to have a new home habitable by Christmas.

"I had to call in a lot of favors," Dave said. "I have been in construction a long time, and I know a lot of people. I will have to return the favor someday, but that is what it is all about."

Working days, nights and weekends, Dave and a host of volunteers achieved the couple's goal. On the same land where their previous home sat – but in a location above Irene's flood stage – a new, two-story home now rests. Only this time, a three-car garage makes up the entire first floor, with the dwelling section safely perched above.

"The new building is two feet above Irene's water level, so it will take a lot of water to get in the garage," Dave said.

To fund the project, the couple borrowed from Kathleen’s retirement account. Even though Dave – with help from friends and volunteers – was able to do much of the physical labor, materials were still costly.

“We have been losing money every day in the stock market with our 401Ks... so instead of watching the money wither away, we took it out and put it to use,” Dave said. “We took \$40,000 out of savings, but we will have a house that is probably worth \$100,000. So that is pretty good.”

While the Leitch’s story is one of success, their perseverance comes with a cost. Since the storm destroyed Dave’s workshop, he is not currently working. Instead of immediately looking for employment, he turned all his time and attention to rebuilding the family’s home, which was the couple’s first priority.

“I don’t have time for anything else, but my wife has been working,” Dave said. “I will go back to work once we are in, the house is livable and I don’t have to be at it every day.”

While the couple was able to move into their new home by Christmas, the work is not complete. There was not enough time to install siding, so the house will winter covered in building paper. Various finishing tasks on the inside also must be completed. And now that they achieved their goal and have a moment to breathe, the couple also plans to connect with their region’s Long Term Recovery Committee to explore ways the committee may be able to provide additional assistance.

But even when Dave no longer needs to focus all his attention on rebuilding, it still will take time for him to piece his workshop back together. All his equipment was lost in the flood, which means he now has a brand new workspace, but no tools.

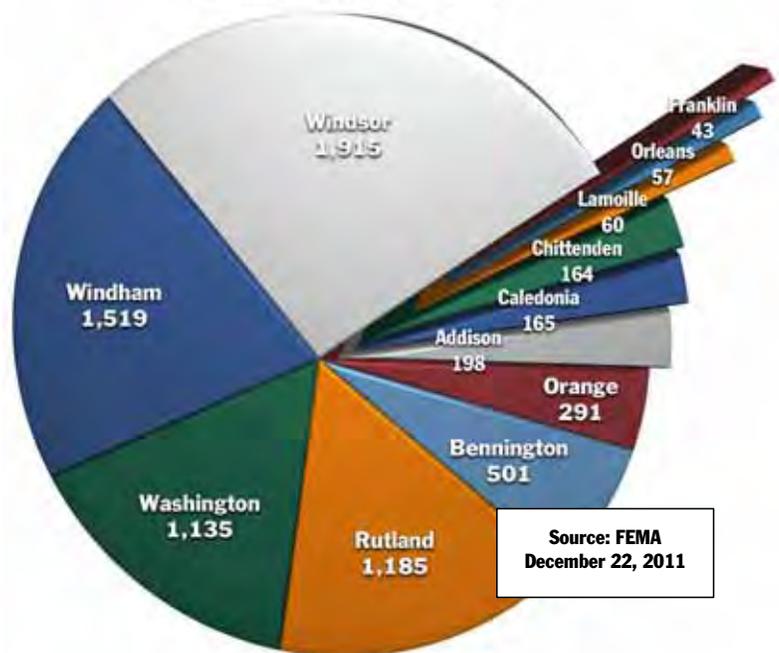
“I still have to outfit the workshop because there is nothing in there,” Dave said. “I will be looking to take a job to make some money” so that I can purchase tools and equipment. “It will be a while before life is back to normal,” he said. §

Food was distributed through a combination of fixed sites and mobile units. It is estimated that over 16,000 meals were provided to Vermonters and those responding to Irene. Feeding operations were supported by the Vermont Food Bank and various volunteer organizations.

Although communities and aid organizations provided the first line of response, FEMA was quick to follow with relief assistance for affected Vermonters through the agency’s Individual Assistance (IA) program. Immediately following the storm, FEMA and its state partners encouraged Vermonters to register for IA and to apply for housing assistance from the Small Business Administration. This registration gave no guarantee of benefit, but it was a necessary step to qualify for federal assistance.

Over 7,200 Vermonters registered with FEMA for assistance, and of those registered over 4,300 Vermonters received a benefit. FEMA estimated that more than 3,535 homes suffered some damage, and of those approximately 1,400 households were displaced either temporarily

**FEMA Registrants by County
Vermont, Tropical Storm Irene**



Source: FEMA
December 22, 2011

**Housing Assistance Provided to Individuals by FEMA
Vermont, Tropical Storm Irene**

FEMA Individual Housing Assistance	Amount
Number of FEMA Registrants	7,233
Number of Payments Dispersed for Housing Assistance	4,804
Average Housing Assistance Award Per Recipient Assisted	\$5,623
Home Repair Cumulative Statewide Total	\$16,044,637
Rental Assistance Cumulative Statewide Total	\$2,653,857
Other Need Assistance Cumulative Statewide Total	\$1,554,132
Total FEMA Individual Housing Assistance	\$20,252,626

Please note that all of FEMA's data is cumulative up to the date upon which the data was provided. In other words this is a "snap-shot" of this particular point in time.

**Source: FEMA
December 22, 2011**

or permanently. Of these impacted homes, 681 have damages exceeding \$10,000.

FEMA awards are made once insurance payments are determined and are only intended to ensure safe, sanitary and secure housing. FEMA grants are capped at \$30,200 and the average provided to Irene survivors for housing assistance has been \$5,623.

Housing

The immediate goal of the housing response was to ensure that every survivor had access to safe and warm shelter before winter arrived. On September 6th, the Vermont Agency of Commerce and Community Development (ACCD) activated the Irene Housing Task Force through its Department of Economic, Housing and Community Development. Comprising 25 local, state, federal and non-profit housing and service agencies, the task force served to collect critical housing-needs information and disseminate resource information and guidance to Vermonters in need. While FEMA has the primary responsibility for meeting disaster-related housing needs, the task force helped locate

available rental housing, identify gaps in assistance, assess the need for temporary housing units, coordinate the response of housing agencies and advise FEMA's Housing Team on the needs of Vermonters.

While individuals reported their needs to 211, ACCD developed a call-center for business and rental-housing owners, and used the data gathered to provide preliminary-damage assessments to Vermont Emergency Management (VEM). ACCD responded immediately, and continues both to provide information to and collect needs data from its existing network and partners such as Regional Development Corporations, Regional Planning Commissions, local housing non-profits, downtown organizations, tourism industry representatives, and chambers of commerce.

Vermont's service and housing-delivery network played a key role in the response. Shortly after the storm, the Irene Housing Task Force identified a need to provide case management to help survivors access the resources available to them. The Agency of Human Services (AHS), through its Field Service Directors and various Community Action Agencies (CAAs), reached out to Vermonters to determine their immediate needs. This work – which included providing assistance, making service referrals and encouraging survivors to register with FEMA – was done in coordination with both FEMA and the Red Cross. Homeownership Centers were trained by the Small Business Association to help survivors not only apply for housing assistance, but also appeal determinations.

Mobile homes and their parks were severely impacted by Tropical Storm Irene. Sixteen mobile parks and more than 500 mobile homes – both in parks and on private land – were either damaged or destroyed. ACCD in collaboration with the Mobile Home Project of the Champlain Valley Office of Economic Opportunity is working closely with owners and residents to meet the particular recovery challenges they face.

One such hurdle is the obligation of mobile home owners to pay for the disposal of their destroyed homes. To address this need, Lt. Governor Phil Scott created the Mobile Home Removal Program in coordination with ACCD, the Mobile Home Project, the Vermont chapter of Associated General Contractors, Vermont Long-Term Disaster Recovery Group, Inc. (VLTDRG) and the Vermont Community Foundation (VCF).

The program paid for the removal of destroyed homes in parks across the state – sav-

ing residents disposal costs of as much as \$4,500 – and is now reimbursing owners who disposed of mobile homes before the program was established. In total, the program removed 68 mobile homes from six mobile home parks between October 31st and December 8th, disposing of 946 tons of waste with 105 tons of salvageable metal removed.

It's important to note that this was not a state program; with the exception of state employee time to help coordination, all funding came from private donations. A total of

**FEMA Individual Assistance
Vermont, Tropical Storm Irene
Source: FEMA December 20, 2011**

County	Total Registrants	Max Grants	Above \$10,000 Grant	Home Repair Assistance	Rental Assistance	Other Needs Assistance
Addison	198	1	13	\$427,979	\$46,702	\$15,621
Bennington	501	3	23	\$820,810	\$108,053	\$63,723
Calendonia	165	0	4	\$193,110	\$40,506	\$21,586
Chittenden	164	1	9	\$265,585	\$62,304	\$14,908
Franklin	43	0	2	\$50,365	\$13,460	\$1,546
Lamoille	60	0	1	\$55,593	\$6,676	\$3,305
Orange	291	5	24	\$739,795	\$90,039	\$24,694
Orleans	57	0	1	\$42,741	\$4,598	\$3,045
Rutland	1,185	8	49	\$1,584,779	\$303,317	\$155,921
Washington	1,135	33	201	\$4,692,119	\$778,770	\$671,082
Windham	1,519	24	68	\$2,005,163	\$417,759	\$194,840
Windsor	1,915	59	196	\$5,166,598	\$781,673	\$383,861
Statewide	7,233	134	591	\$16,044,637	\$2,653,857	\$1,544,132

Total Registrants: 7,233 people registered with FEMA. Of those who registered FEMA disbursed 4,804 payments for housing assistance.

Other Needs Assistance includes the following: Medical, dental, funeral, moving & storage, transportation and personal property.

Max Grants: the number of people who received FEMA's maximum award of \$30,200.

Above \$10,000: number of people who were awarded \$10,000 or more from FEMA.

\$300,000 came from more than two-dozen donors. This is a prime example of how the public, private, philanthropic and nonprofit sectors worked together to swiftly respond to Irene and put Vermont on track to a full recovery.

Volunteer Response

Before the rain stopped falling, Vermonters in droves were already reaching out to their neighbors. The selflessness that Vermonters showed in this time of crisis is unmatched. All around the state, affiliated groups and individual citizens stepped up to organize volunteers, coordinate resources and identify work projects to help those most in need.

A centerpiece of the volunteer response was the formation of community groups to aid those affected by the storm. These groups began the inventory of services needed as well as the opportunities to gather donated items and labor. Vermont welcomed the strong support of Volunteer Organizations



A destroyed home in Bethel.
Photo by VAOT.

Active in Disaster (VOAD), which organizes affiliated volunteer groups that come with specialized training to help respond to a variety of disaster-related situations.

In the days after Irene, vtresponse.com sprang up as the go-to resource for volunteers

looking to assist. This independent blog-style website, designed and run by Vermonter Sarah Waterman, was a virtual bulletin board for individuals and communities to post their needs for volunteers. Its companion site, vtexchange.org, created by Vermonter Seth Beck, allowed folks to post and exchange needed hard goods. Media coverage of these online resources helped them become important tools to facilitate neighbor helping neighbor.

As a response to the Governor's call for action, the inaugural Vermont Clean Up Day was held on October 22, 2011. This statewide day of service provided a boost in morale for families and communities that were devastated by Irene and also allowed many volunteers in the state to see firsthand the devastation caused by the storm. Clean Up Day centered around community driven projects that were listed on a central website for affiliated and unaffiliated volunteers at vtcleanup.org. As a lasting legacy of Irene, Clean Up Day will become an annual event held in autumn.



Vermont's Human Services Network

The Agency of Human Services is the primary state agency designated to coordinate and manage assistance in support of state and local efforts to meet the mass care, emergency assistance, housing, and human-service needs of disaster survivors. In the aftermath of Irene, AHS relied on Vermont's strong network of public and private partners to help survivors and protect vulnerable populations. Within AHS, each department played a key leadership role to organize and coordinate both response and relief efforts.

The Vermont Department of Health (VDH) was a critical player in the days and weeks after Irene. The department monitored the status of all Vermont hospitals, and supported a number of critical response activities including the relocation of two residential care fa-

cilities and the Vermont State Hospital. VDH worked closely with town health officers during response-and-recovery efforts to provide public health services, including the distribution of 2,986 water test kits to both private and public water systems, over 50,000 N-95 respirators and over 20,000 gloves to protect Vermonters during cleanup.

The Department of Disabilities, Aging & Independent Living (DAIL) established a Disaster Recovery Team that met daily to address the safety and needs of both its core populations and community partners. DAIL worked closely with the Area Agencies on Aging to coordinate case-management support for elderly and disabled Vermonters that were displaced because of flooding.

The Child Development Division of the Department for Children and Families (DCF) provided assistance with issues concerning child-care programs. The division was on the ground in the days following Irene to connect with programs and offer assistance. In several cases, the division issued variances and expedited requests to move to alternate facilities so the continuation of child-care programs could be maintained.

In addition to providing housing assistance, AHS field service directors played a key role assisting local communities, state officials and FEMA, especially in the area of long-term recovery. On an ongoing basis, these directors are the primary point of contact for local recovery committees when they have human-service-related issues associated with such things as aging and mental health. The directors help individuals and families access services at both the state and federal level.

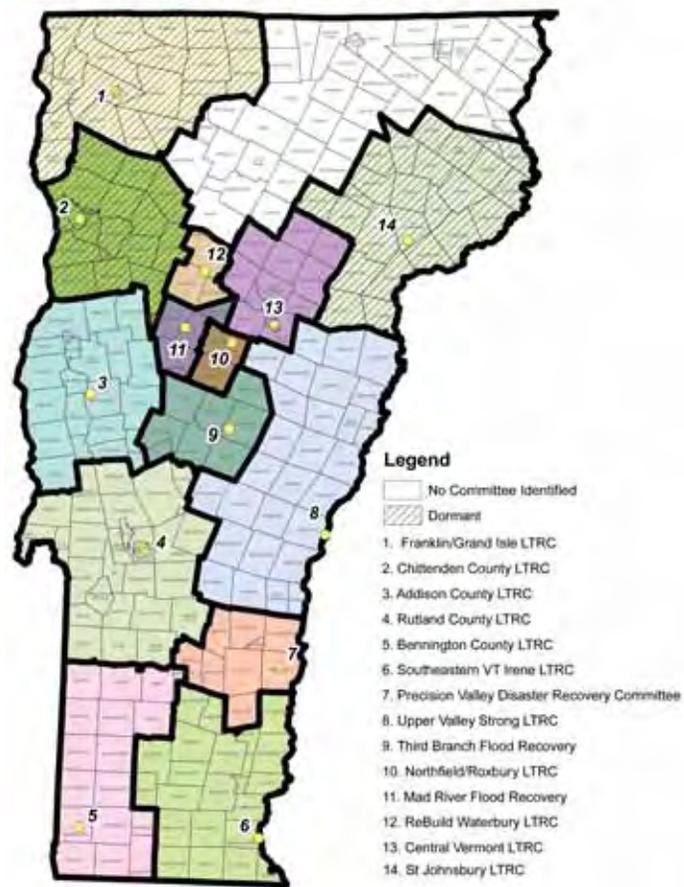
Long Term Recovery

While Vermont met the immediate goal of ensuring access to shelter, some Vermonters affected by Irene will need additional support to rebuild their lives and their homes. To aid all individuals and families, 14 Long Term Re-

covery Committees (LTRCs) have organized throughout Vermont following recent natural disasters, including the spring flooding and Tropical Storm Irene. LTRCs include local voluntary agencies, community-based organizations, local government, and members of the private sector. LTRCs maintain ongoing communication with the Vermont Long-Term Disaster Recovery Group (VLDRG) to coordinate efforts and resources for Vermonters in need.

The VLDRG is the administrator of the Vermont Disaster Relief Fund (VDRF), which

Vermont Long-Term Recovery Committees



covery process by providing relief to those individuals and families who have unmet disaster-caused needs. It is the intent of the VDRF to use these funds after an individual or family has exhausted personal insurance,

FEMA assistance, local long-term recovery funds and other grant programs. Personal assets and Small Business Administration (SBA) eligibility also will be reviewed in determining a grant request.

FEMA Individual Assistance is often the first and most substantial benefit to Irene survivors. FEMA funding is designed to provide a safe place to live and basic needs to disaster victims, but it is clear that FEMA IA alone is not enough to bring many Vermonters back from Irene. After FEMA funding has been awarded, LTRCs are the primary conduit for long-term aid to fill the gaps for

our most needy survivors.

VDRF has formed an allocations committee that will be responsible for the disbursement of money. In most cases, funds will be awarded to service providers or to vendors directly on behalf of the survivor. When a LTRC has an unmet needs committee or allocations committee that hears a case from the case manager, the Vermont Long-Term Recovery Group will have a member present to hear the need and make appropriate decisions regarding the VDRF portion of the award.

ACTION: Ensure a Robust Case Management Network to Aid Survivors

Disaster case managers are the critical link to Vermonters still in need. Case managers will carefully coordinate unmet needs across various sources to maximize assistance to Vermonters, while avoiding duplication of

benefits. Professional case managers can assist those with unmet needs by helping them to exhaust personal insurance as well as obtain Home Ownership Center revolving loan funds and financial counseling. Case managers also can help them access federal and state grants, local long-term recovery funds and other community resources.

AHS supported this effort by supplying Community Action Agencies with initial funding to hire case managers for three months. Case managers will work directly with the LTRCs. As needs are assessed, staffing levels will be adjusted according to demand.

The Red Cross continues to participate in long-term recovery planning and recently provided Coordinated Assistance Network (CAN) training to case managers and others who are affiliated with our LTRCs around the state. Four training sessions were held, and 34 individuals were trained. In addition, steps were taken toward lining up an in-state CAN liaison to work with the LTRCs for the long haul.

Looking past the next three months, AHS applied to FEMA's Disaster Case Management Program for federal funds that would support an additional 10 disaster case managers for up to two years. AHS hopes to soon learn if this application was successful.

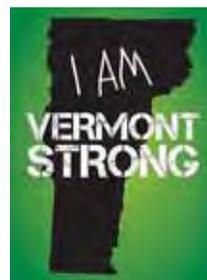
ACTION: Launch "Vermont Strong" Fundraising and Recovery Effort

"I Am Vermont Strong" became the rallying cry for individuals and communities statewide in the weeks following Tropical Storm Irene. Two native Vermonters from Rutland, Lyz Tomsuden and Eric Mallete, created the motto and accompanying logo. Outside of our state, this "call to action" logo served to build solidarity and support behind Vermont's swift recovery.

We will leverage the Vermont Strong spirit



A house in Jamaica.
Photo by VAOT.



of pride with the launch of a commemorative front license plate in January 2012. The plate will cost \$25.00 and net proceeds from the sale will be directed to the VDRF and the Vermont Foodbank to assist Vermonters who still need help.

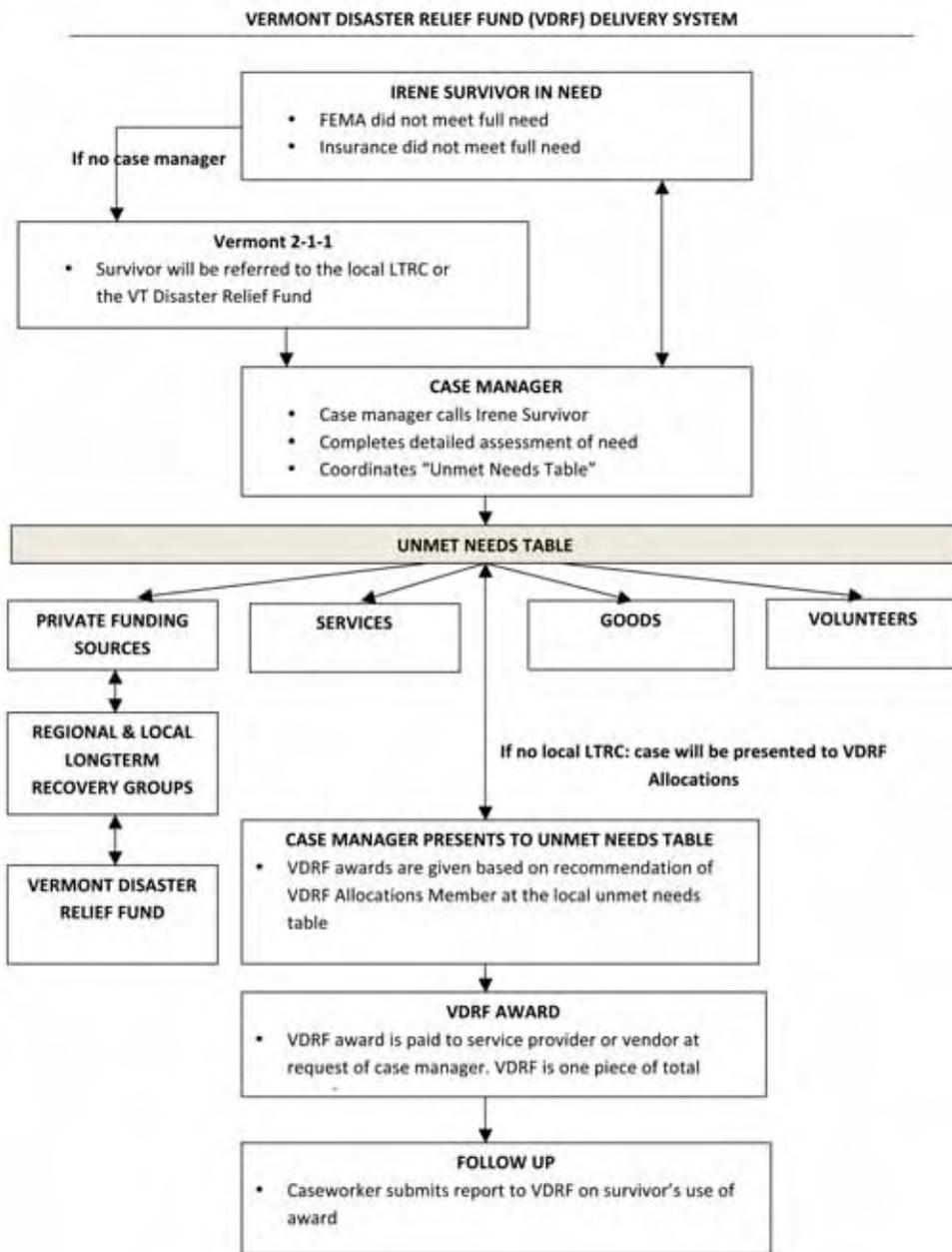
A website – vtstrong.vermont.gov – has been established as an informational clearinghouse and resource to coordinate the statewide recovery effort. The website will facilitate communication between all local, state and federal recovery partners, and will encourage cooperation and engage Vermonters, Vermont businesses and local communities in recovery activities as well as Vermont Strong promotions.

ACTION: Continue Crisis Counseling in Affected Communities

While we’ve made great progress on Vermont’s physical recovery, the psychological healing of affected Vermonters will take time. Individuals and families are still coming to terms with the upheaval caused by Irene. And as events like spring flooding or the anniversary of Irene’s impact occur, individuals may re-experience some of the symptoms commonly associated with significant traumatic events.

In the weeks after Irene, FEMA awarded a grant to the Department of Mental Health to provide short-term and immediate crisis

counseling assistance and training. The program is called Starting Over Strong (SOS) and is being administered through Washington County Mental Health Services. SOS works directly in the hardest hit communities to promote individual and family re-



covery. Services will be available through August 2012.

Through its initial observations, SOS found Vermonters are reporting a wide array

of emotional, physical and cognitive responses. These responses include: feeling sad and tearful, anxious, exhausted, and having difficulty concentrating and making decisions. It should be noted that these responses were still being observed and reported more than three months after Irene.



Destroyed home in South Newfane.
Photo by VAOT.

ACTION: Keep Hunger Awareness High

When families are struggling to make ends meet, food is often the first necessity to be scaled back. Hunger issues persist in our state, especially among our youngest and oldest Vermonters. We must pay special attention this year to families affected by Irene who might be living precariously close to the edge.

Vermont's food shelves will provide need-blind services to Vermonters affected by Irene through February. Over 60 food shelves will provide free, quality food without income guidelines for the next two months. This food has been made available to Vermont through the USDA, with the help of DCF and the Vermont Foodbank.

ACTION: Provide a Range of Options to Affected Homeowners and Renters

FEMA benefits and SBA loans will not be sufficient to meet the ongoing needs of many displaced households. Long-term goals for

housing recovery include stabilizing impacted households, relocating homes away from vulnerable areas, preserving existing affordable housing, improving private rental stock, developing new housing for low and moderate-income Vermonters in impacted areas, and promoting total affordability that takes into consideration energy use and transportation costs in addition to traditional housing expenses.

Homeownership Centers will provide financial counseling, consumer protection guidance, assistance with FEMA and SBA appeals, and help negotiating with lenders and insurers. These services, in addition to grants and loans, will improve long-term success.

Within days of the storm, ACCD met with senior officials at the U.S. Department of Housing and Urban Development (HUD) to request help in meeting the housing needs of Vermonters. Due to this outreach and the ongoing efforts on the part of Governor Shumlin and the Congressional Delegation led by Senator Leahy, Vermont may receive additional Community Development Block Grant funding.

These funds will be directed to help the housing needs of individuals, long-term recovery of businesses and the redevelopment of communities.

In coordination with our public and private housing partners as well as Vermont's philanthropic community, we will continue to work to leverage and secure additional resources to meet Vermonters' evolving housing needs.

Other important actions to assist individuals and families with their recovery include:

- Consideration of the recommendations from Senate President Pro Tempore John Campbell's Post Irene Property Task Force to address legal and property issues confronting survivors;
- Implementation of recommendations of the Governor's Summit on Housing the Homeless; and

- Funding the state general assistance program to ensure that Vermonters with the most acute needs have the necessary short-term support to secure housing.

ACTION: Encourage Relocation of Housing At Risk of Future Flooding

Many Irene-destroyed homes are in areas vulnerable to future flooding. Relocation and mitigation must be considered. In the near term, maximizing opportunities to “buyout” destroyed homes through FEMA’s Hazard Mitigation Grant Program (HMGP) can provide needed assistance to some survivors. In addition, these buyouts allow communities to lower the potential for future flood damage through removing structures at risk while restoring important flood-plain functions. This funding is awarded to towns for the procurement of flood-prone structures, including private homes, within their jurisdiction. Outreach to towns, mobile-home parks and residential property owners is underway.

Buyout assistance to homeowners will depend on the capacity and willingness of municipalities to apply to the HMGP. Efforts are underway to identify funding for the required 25-percent local match including Community Development Block Grant funds through ACCD, conservation funds through the Vermont Housing and Conservation Board (VHCB) and private foundations. Technical assistance will be provided to towns through VEM, FEMA, Regional Planning Commissions and watershed organizations, and to homeowners through the Homeownership Centers.

ACCD will work with its housing partners and communities in the months and years ahead to identify opportunities to relocate housing, including mobile-home parks, out of vulnerable areas. To ensure the success of these efforts, ACCD recommends the passage of H.59, which would prohibit discrimination against projects containing affordable units in land-use or permitting decisions.

ACTION: Push National Flood Insurance Program to Process Remaining Irene Claims

Many Vermonters affected by Irene have encountered significant delays while waiting for insurance settlements. The National Flood Insurance Program (NFIP) has been slow to process claims due to the large number of disasters this year. This slow down has put many survivors at a disadvantage since FEMA will not provide funding assistance through its IA program until insurance claims have been settled. The Vermont Banking, Insurance, Securities and Health Care Administration (BISHCA) continues to provide individual assistance to Vermonters with both NFIP and private insurers, while the administration and Congressional Delegation have petitioned NFIP to speed up claims processing.



Debris pile in front of Cavendish Mills. Photo by VAOT.

ACTION: Develop a Mechanism for Collecting Housing Needs Data

A challenge identified in the immediate storm aftermath was the lack of a centralized system for collecting housing-needs data. The Irene Housing Task Force was forced to rely upon conflicting and incomplete reports from FEMA, local volunteer groups and service organizations. In preparing for future disasters, it is essential to

add housing information to the data collected and compiled at the state level to determine needs and response activities.

POLICY:Irene Increased Need for Affordable Housing

The need for affordable housing is greater than ever following Tropical Storm Irene. Hundreds of affordable homes were lost, and state and federal resources to replenish the stock are limited. Through Community Recovery Partnership meetings, the State is identifying needs and possibilities for developing affordable housing for low and moderate-income Vermonters in impacted areas including mobile-home parks. Factors to be considered include flood resiliency and total affordability, including transportation and energy costs.

Critical to meeting this challenge will be the ability to prioritize housing recovery and re-development projects with existing funds. The State must also work with the Congressional Delegation in support of federal housing pro-

community development tool will be increasingly important, as will be collaboration with private sector developers. Equally important will be the preservation of existing affordable housing to avoid the loss of additional units.

POLICY:Review Recovery Issues Unique to Mobile Homes

As noted previously, mobile homes experienced a significant share of the damage caused by Irene. While mobile homes provide an important affordable ownership option to Vermonters, their value, location and low-resistance to water damage can create additional obstacles to recovery following a disaster. Few Vermonters have significant discretionary resources with which to secure replacement housing.

In mobile-home parks, split ownership of the land and home creates another complicating factor. Securing financing to purchase a new mobile home is too often out of reach. While continued aid from Homeownership Centers and foundation resources will flow to mobile homeowners to secure replacement housing and defray the cost of removing destroyed mobile homes, these are short-term stopgaps for the bigger and more complex issues.

As we examine policy around mobile home financing, location, and ownership, the University of Vermont's study on improving disaster resiliency of homes in mobile-home parks is underway and will likely provide recommendations worthy of consideration. Supporting the enhancement of the First Stop Grant funding for Mobile Home Projects at the Champlain Valley Office of Economic Opportunity would be a benefit for addressing the needs of this community.

Also, ACCD recommends addressing the delays in FEMA's appeal process due to lack of condemnation. Codifying a process for condemnation should be considered by reviewing state and local authority to condemn homes or declare them uninhabitable. The



A mobile home in Danby.
Photo by VAOT.

grams, maintain its commitment to support housing partners like VHCB, leverage foundation and private resources and collaborate with the private sector housing providers. Scarcity of resources means that leveraging housing creation as an economic and com-

State should also identify ways to provide technical assistance to town health officers. Technical assistance would be very helpful to speed review of mobile-home appeals during a disaster.

Volunteers on the Front Line

As chairman of the Vermont chapter of Volunteer Organizations Active in Disaster, Bill Elwell works regularly with both the Federal Emergency Management Agency and Vermont Emergency Management as they run local drills. So when Tropical Storm Irene hit the Green Mountain State, Elwell was ready to activate VOAD's vast network.

Working with highly recognizable groups such as the American Red Cross, the Salvation Army, and the United Way, as well as college groups and faith-based associations like the Southern Baptists, United Methodists and others, Elwell quickly connected hundreds of volunteers from all around the country who were willing to help Vermonters in need.

"I spent a lot of time coordinating national groups," said Elwell, a Bristol resident and United Methodist pastor of two local churches. "Faith-based groups bring in a large amount of resources."

Working with both state agencies and local communities, Elwell has secured rebuilding offers from volunteer groups to help families who lost their homes. In as little as a week's time, volunteers can erect the frame – including windows and roof shingles – of a new home, Elwell said.

"By the time they are finished, all you have is the inside work to do," Elwell said.

With the initial cleanup now complete, Elwell is



Bill Elwell, Chairman of Vermont VOAD.
Photo by B. Elwell.

focused on aiding individuals and communities with long-term recovery. Aside from providing aid to rebuild homes, VOAD organizations also provide case managers and leadership expertise that can help communities both find and allocate funding.

"More of these groups are involved in long-term recovery than they are in short-term response," Elwell said. "We are in communication with people who want to come in during the spring and summer to help communities... Many can provide volunteer case managers that work hand-in-hand with survivors to help them move forward." §

Ensure Economic Recovery and Resiliency

Our long-term recovery depends on the development of strong and robust local economies. Vermont will support businesses and farms with targeted assistance to aid recovery.



Lisa Sullivan owner of Bartleby's Books.
Photo by Irene Recovery Office.

The economic effects on Vermont from Tropical Storm Irene are still being calculated and the full impact may never be known. But even without final numbers, it is clear that the storm's overall effects are significant and unfavorable. The storm destroyed a great deal of personal wealth and public assets, and changed many lives forever. Prior to Irene, the current nationwide recession and tentative local economic conditions had already deeply affected Vermont's economy, with retail, tourism, agriculture and the housing sector all being targets of the downturn.

Fall Foliage Tourism

While Irene's devastation alone was a major economic blow to an already fragile state economy, the storm's timing created additional problems. The storm arrived on August 28, just a couple of short weeks before Vermont's fall foliage season, one of the state's

One Chapter at a Time

When floodwaters from Tropical Storm Irene inundated her bookstore in downtown Wilmington, Lisa Sullivan, owner of Bartleby's Books, was better prepared than most to deal with the aftermath. Just five months earlier, a six-alarm fire broke out in the building that housed her Brattleboro store. The ensuing water damage destroyed her entire inventory.

This previous bout with water provided Sullivan with knowledge she needed to act quickly.

"We were very prepared," Sullivan said. "There was no 'Oh woe is me.' We acted very quickly... We immediately cut down the dry-wall, and pulled the insulation out to dry the building."

Even while volunteers were helping to remove the mud and soggy books from her shelves, Sullivan was working to reopen. Contacting both her insurance company and the Vermont Economic Development Authority, she secured a quarter of a million dollars – \$150,000 from insurance and \$100,000 in a VEDA loan – which allowed her to rebuild.

"The VEDA loan process was incredible," Sullivan said. "They turned our loan around in a couple of days and we had our money very quickly... That loan got us to the place where we could manage things financially."

Bartleby's, which Sullivan has owned and operated for the past seven years, reopened just after Thanksgiving. The bookstore stands as one of Wilmington's brightest success stories. But not all in the historic village have fared so well.

Irene damaged more than 100 businesses in the heart of downtown Wilmington and nearby Dover, causing an estimated \$8.5 million in damages. To help the local business

community get back on its feet, the select boards of both towns teamed up with the Brattleboro Development Credit Corporation to fund and hire two emergency business recovery officers to work with local entrepreneurs and provide them recovery assistance.

The two officers, who have expertise in either financial management or banking, quickly met with every business owner to understand their unique circumstances. They then helped them acquire permits, secure loans and procure any other kind of help they needed.

“A lot of people were shell shocked initially, and we were able to help them,” said Bruce Mullen, one of the two business recovery officers. “As people thought about things more and got encouragement from not only us but their community, they wanted to come back.”

By year’s end, local business owners received a combination of VEDA and Small Business Association loans totaling nearly \$3 million, Mullen said. Long term, FEMA designated Wilmington as one of two communities to receive extended community support, and will help the town es-

ablish a long-term recovery plan.

“With the exception of 10-12 businesses, everyone has either reopened or is planning to reopen,” Mullen said. “It is actually very encouraging.”

While some businesses have bounced back quickly, a full economic recovery will take time. Some buildings were completely destroyed, while others received severe damage and remain unoccupied. Owners of these properties have tough decisions to make, and several are unsure about renovating or rebuilding, Mullen said.

But should they decide to rebuild, the tools to help them, which include significant community support, appear to be in place.

“A number of places have reopened, I’d say about half or a little less than half – so it is coming,” Sullivan said. “But now we are entering the long-haul phase, which is a far less satisfying and sexy phase” than the initial recovery. “It is going to take months and potentially years before we get everything back in place and things are back to the point where we are really comfortable. §

biggest revenue-generating travel seasons. Just as leaves were starting to turn, major roadways were impassible and many popular destinations were unreachable.

Once the State’s emergency response was underway and everyone knew that food, water and housing were made available in the hardest hit areas, many merchants tied to the tourism industry who were open for business and largely unaffected by the storm began reporting significant cancelations of room reservations during what is typically an extremely busy season. A lack of placing “heads in beds” would quickly lead to empty restaurant tables and a lack of retail consumers.

The Vermont Agency of Transportation responded by making repairs to critical east-west tourism routes such as Route 4, Route 9 and Route 103 a priority, while the State’s De-

partment of Tourism and Marketing, along with its local partners, quickly launched an aggressive multi-media campaign designed to inform the traveling public of where and how to travel throughout Vermont. This campaign included:

- Public service announcements;
- On-line advertising;
- Google text ads;
- Advertising in neighboring states;
- The Vermont Foliage Force: a collaborative effort that allowed Vermonters and visitors to share their photos of spectacular fall foliage;
- Social media – including a Share Vermont e-postcard that could be sent to family and friends to encourage them to visit; and
- Fall media campaign – Pandora, web, TV and radio presence.

A recent analysis of tax revenues for the period following Irene suggest a relatively successful foliage season overall, but it should be noted that many businesses were significantly affected and revenues also reflect the impact of Irene-response workers using dining and lodging businesses.

Immediate Small Business Relief

Many of the businesses impacted by Irene were small businesses. The Agency of Commerce and Community Development (ACCD) worked with various chambers of commerce, regional development corporations, Small Business Development Centers and other organizations to encourage businesses to register for FEMA assistance and apply for loans. The agency also worked with the Vermont Congressional Delegation to provide a tailored Small Business Administration (SBA) approach for Vermont. The SBA responded, and played a significant role in the recovery of Vermont's business community. At the time of this report, SBA approved more than \$28.5 million for Vermont, approx-

imately \$11.6 million of which was loaned to businesses.

Knowing that businesses needed immediate help, VEDA also responded with a loan program. To date, VEDA has processed nearly 260 loans totaling just under \$15 million for businesses. For agriculture-related businesses, 37 applications have been processed, totaling nearly \$1.3 million. The average VEDA business loan is approximately \$58,000, while the average agricultural loan is \$28,000. Feedback on the VEDA loan program has been extremely positive, with many recipients commenting on the easy access to funds and quick turnaround, especially as compared to SBA loans.

Working with Vermont Businesses for Social Responsibility (VBSR), the Vermont Chamber of Commerce, local chambers and others, ACCD sent out a survey to gauge the scale of Irene's impact on small businesses and to determine their specific need. The survey will be available early in January 2012, and ACCD will work with its economic-development partners to address the identified needs.

SBA Home and Business Loans Vermont, Tropical Storm Irene									
County	SBA Home Loan Applications				SBA Business Loan Applications				Total Dollar Amount Per County (Both Home + Business Loans)
	Number of Applications Issued	Number of Applications Submitted	Number of Applications Approved	Dollar Amount Approved	Number of Applications Issued	Number of Applications Submitted	Number of Applications Approved	Dollar Amount Approved	
Addison	131	25	9	\$176,600	43	5	2	\$50,100	226,700
Bennington	320	52	21	\$800,400	119	11	4	\$748,400	\$1,548,800
Caledonia	72	12	6	\$104,700	30	5	1	\$3,300	\$108,000
Chittenden	106	18	9	\$196,300	40	4	3	\$220,700	\$417,000
Franklin	23	2	0	\$0	9	1	0	\$0	\$0
Lamoille	36	7	3	\$82,200	21	3	1	\$11,900	\$94,100
Orange	179	45	22	\$705,600	68	8	2	\$893,000	\$1,598,600
Orleans	25	10	5	\$68,500	9	1	0	\$0	\$68,500
Rutland	660	110	44	\$1,339,300	327	41	19	\$1,346,000	\$2,685,300
Washington	730	245	108	\$5,494,700	314	59	27	\$2,915,600	\$8,410,300
Windham	873	161	52	\$2,052,400	487	78	22	\$2,395,600	\$4,448,000
Windsor	1,271	290	112	\$5,915,300	548	91	33	\$2,985,300	\$8,900,600
Statewide Total	4,426	977	391	\$16,936,000	2,015	307	114	\$11,569,900	\$28,505,900

Source: FEMA
December 22, 2011

ACTION:Support Continuation of Small Business Assistance through VEDA

Even with low interest rates, access to working capital for struggling employers can be difficult in this economy, especially if the business is working to recover from a natural disaster. VEDA’s emergency loan fund for small businesses affected by Irene continues to draw praise for its good terms and quick turnaround.

To support all Vermont employers, the State should consider augmenting VEDA programs to provide additional assistance to qualified employers. There are many ways to structure the expanded support; ACCD can work directly with VEDA to suggest a strategy that will benefit the greatest number of Vermont employers.

INNOVATION:Establish Small Business Champions Team

Small businesses are vital to the sustained viability of towns and cities across Vermont. Based on experience from other states, 40 to 60 percent of small businesses affected by a disaster closed their doors within two years. Vermont must beat this average if it hopes to have a sustained economic recovery.

ACCD will establish Small Business Champions Teams comprised of state agency, private and non-profit sector partners to visit affected small businesses – starting with ones receiving VEDA and SBA loans following Irene. The team will advocate for affected employers, look for opportunities to assist these businesses, and use various federal, state and Regional Development Corporation tools to increase the probability of success.

ACTION:Expand Small Business Toolbox and Increase Downtown Tax Credits

Irene deeply impacted many of Vermont’s downtowns and village centers. Working with business and community development leaders, ACCD will compile tools that communities and businesses can use in their recovery efforts. Current resources include the

Vermont Economic Development Authority (VEDA)

**Tropical Storm Irene Flood Relief Loans
Total Loans Issued: \$14,263,616
As of 1/3/2012**



Downtown Program that works with Vermont’s 23 designated downtowns on economic development and revitalization. The program supports local businesses and helps them attract Vermonters and visitors to our downtowns and village centers. In addition, the State should consider expanding its successful Downtown Tax Credit program to spur new development and assist businesses located in our downtowns. This will especially help business districts like Wilmington that were devastated by Irene’s floodwaters.

ACTION:Implement Aggressive Post-Irene Tourism Marketing Plan

It is imperative that Vermont continues to aggressively market Vermont as a tourism destination in the wake of Irene. With so many images of an Irene-ravaged Vermont, we must develop a comprehensive tourism marketing plan to show the rest of the world that Vermont is open for business.

The Vermont Department of Tourism and Marketing launched a winter-season advertising campaign to showcase the outdoor recreation and family vacation opportunities that are available today. The department launched two websites: www.pathtovermont.com and www.vermontpostcards.com

to show out-of-state visitors what a great experience awaits in beautiful Vermont.

Agriculture Damage Significant

Vermont farmers face hardships similar to other business owners. All told, statewide agricultural losses due to Irene are estimated at \$10 million. The potential value of feed damage – attributed mostly to an estimated 120,580 tons of corn silage – is still unknown due to fermentation and potential for mold within harvested feed. If all feed were condemned due to poor fermentation and high levels of mold, the cost to replace the feed could add an additional \$8 million in damage. The current rate to replace feed is \$70 per ton, but as the year progresses, corn silage prices are expected to rise due to lack of supply, raising the concern that feed may not be available at any price.

Livestock farms lost feed for animals, which can affect income over time, while vegetable and fruit farmers lost direct income from the loss of product inundated with floodwaters. Statewide, flooding dam-

aged over 400 acres of land producing fruit and vegetables. Estimates from the USDA Ag Census from 2007 show value for fruits and vegetables at \$4,500 per acre. Using this matrix, the estimated economic loss related to fruit and vegetable farming from Irene is about \$2.24 million. This income loss decreases the reserves that fruit and vegetable farms use for spring-planting needs. Considering the \$2.24 million will not be recovered, some farms that were adversely affected could experience viability issues during 2012.

In the weeks and months since Irene, the Vermont Community Foundation (VCF) has collected donations for the Vermont Farm Relief Fund. In its four rounds, the fund awarded 171 affected farmers grants in excess of \$1.5 million. As of December 23, total contributions received or pledged to the fund exceeded \$2.25 million. The remaining resources will be available for farmers needing emergency feed.

Immediate Response to Help Farmers

In the days immediately following Irene, some dairy farmers were unable to have their milk picked up due to badly damaged roads. Those farmers were forced to dump their milk resulting in additional losses. Transportation access, however, was restored quickly and the problem did not persist.

In response to the storm, the Vermont Agency of Agriculture, Food and Markets (AAFM) assembled a Rapid Assessment and Response Team. The team contacted affected farms to determine immediate need, paired USDA veterinary medical officers with animal health technicians and dispatched them to farms to evaluate needs. The team also partnered with the UVM Extension Service to provide work teams to assist those hardest hit with cleanup, vaccinations, feed and bedding.

The Food and Drug Administration (FDA) also mobilized and quickly coordinated efforts with AAFM to determine the health issues surrounding flooded fruits, vegetables

Vermont Farm Disaster Relief Fund Total Raised \$2,253,868



and livestock feed. The two quickly partnered with the Vermont Health Department to deliver important public health advisories, especially those warning consumers not to eat flooded fruits and vegetables. They also partnered with the UVM Extension Service to inform farmers that crops inundated with floodwaters carried significant risk and that these risks must be mitigated before the crops could be fed to livestock.

Ongoing Issues with Feed

Immediately following the flood, the FDA ruled that all animal feed inundated with flood water was unfit for consumption unless farmers could successfully mitigate five known risk areas, which include pathogens, pesticides, mycotoxins (the byproduct of mold), PCBs and heavy metals. AAFM prepared a mitigation plan, but it will be months before we know exactly how much feed can be salvaged.

To monitor feed quality, AAFM teamed with the University of Vermont Extension Service to test affected feed monthly, and work with farmers if issues are found. The two agencies will help farmers monitor the health of their herd and the quality of the milk it produces. A hay-and-forage directory is being maintained to help farmers who will have to look for additional feed either through purchase or possible donation.

ACTION: Monitor Farm Viability for Spring 2012 and Possibly Beyond

Stored feed will be fed to livestock until the first new crop of the year is harvested in late May or early June. There is great concern that some farms have stored feed that may not be fit for animal consumption due to molds. Without usable feed, farmers will need to dig into available reserves to fund feed purchases – an untenable position for many farmers. During this period, AAFM will work with farmers to help them determine the quality of their feed inventory, as well as help them ad-



Damaged Clarendon corn field.
Photo by Lars Gange / Mansfield Heliflight.

just rations to reduce the affects of contaminated feed. AAFM will work with farmers to determine if extra feed should be harvested to better prepare them for next winter.

If feed issues arise, AAFM will work with the Farm Disaster Relief Fund to bring resources to farmers in need. Also, VEDA, through its Vermont Agriculture Credit Corporation, made Irene relief loans available to farmers through December 31, 2011. The agency hopes to work with these organizations to allow farms that have an unexpected feed issue to be able to access the loan program until at least May 2012.

Working with the VCF Farm Disaster Relief Fund, AAFM will provide start-up grants to farms in need during Spring 2012. As we

did in 2009 and 2010, the agency will monitor need for low-interest spring loans to vegetable, fruit and livestock farms still recovering from losses due to Irene. Encouraging farms to work with the Vermont Housing and Conservation Board's Farm Viability Enhancement Program will provide for additional business and recovery steps.

Montpelier businesses experienced several flood events over a short period of time during the spring of 2011. Many learned from this experience and moved servers, equipment, and inventory so that subsequent flooding did not impact their operations.

INNOVATION: Expand Interaction Among Agriculture Partners

Irene exposed the need for greater communication to better understand the needs of those who grow fruits, produce and vegetables. Ideas for improved collaboration include providing information to foundations on other aspects of agriculture that are open to investment in nonemergency situations. Greater understanding of agriculture activities and requirements will allow for quicker reaction to needs. Building a relationship between the fruit, vegetable and livestock farms may require the agency to reinstate staff participation on various boards.

INNOVATION: Utilize Case Management System at Agency of Agriculture, Food and Markets

Working with its partners during Irene, AAFM found that UVM Extension allowed the agency to link into and utilize a web application sharing system. This innovation expedited the agency's ability to respond to farmers adversely affected by Irene. AAFM will work with other state agencies to further adapt the web-based systems to share information and documents that were found to be critical during the response and recovery after Tropical Storm Irene. The agency will continue training staff to use this technology,

which has uses outside of emergency situations. This on-going training will allow for better case management during future emergency situations, as well as ongoing farm support.

ACTION: Enhance Emergency Preparedness and Continuity of Operations Planning for Businesses and Farmers

Montpelier businesses experienced several flood events over a short period of time during the spring of 2011. Many learned from this experience and moved servers, equipment, and inventory so that subsequent flooding did not impact their operations.

Both business owners and farmers can benefit from enhanced emergency preparedness and developing continuity of operations plans (COOP). Through collaboration with partners, the State can take a proactive role in working with small businesses and farms to prepare for the next disaster. ACCD will work with VEM, RPCs, RDCs and others to conduct ongoing training and develop COOPs to ensure that businesses are ready for future events and have a plan that will allow them to minimize damage, quickly recover and reopen.

AAFM will provide a checklist of action steps for farmers to take prior to an emergency situation. This checklist will include important steps such as maintaining backup generators; having adequate fuel, feed and water reserves; and preparing an evacuation plan for both people and animals. The agency will work with UVM Extension Service, USDA Natural Resource Conservation Service, the Vermont Farm Bureau and other state agencies to put together this checklist for farmers.

LIBERTY HILL FARM RENEWS FAMILY COMMITMENT

Bob and Beth Kennett and their family, owners of Liberty Hill Farm in Rochester, are still cleaning up from Tropical Storm Irene, which flooded fields, inundated feed crops, damaged equipment and raged through several buildings, including barns that were not even in the river's flood plain.

By the time the White River receded, damage to the farm was estimated at more than \$500,000, not counting the loss of land – property not likely to be restored as it was literally washed downstream.

"We had to purchase feed, replace farm equipment, and hire extra labor to not only manage the cleanup, but to conduct the extra work it took to get things done," Beth Kennett said. "We still have areas that trucks and tractors can't go because the mud and muck is so deep."

The family, which also operates an agritourism business where guests pay to stay on a working farm, lost additional income as they experienced significant cancellations throughout the fall season.

To regroup, the family cut expenses by downsizing its herd – which before the flood totaled 120 milking animals and an additional 150 young stock and bulls. They received \$10,000 from the Vermont Community Foundation's Farm Disaster Relief Fund – they hope to receive more during future grant rounds – and worked with the Vermont Economic Development Agency to secure a \$100,000 no-interest loan.

"The speed that the State put together these emergency loans was very important," Kennett said. Also, "the volunteers were absolutely vital. The network set up by the Vermont Emergency Response Team was instrumental in our ability to survive during the first couple of weeks."

With winter now settling in, the family will spend the cold-weather months working with a dairy management team sponsored by the Uni-



Beth Kennett of Liberty Hill Farm in Rochester.
Photo by Irene Recovery Office.

versity of Vermont Agricultural Extension Service and the Vermont Housing and Conservation Board to revise their business plan, which likely includes restructuring their debt and re-strategizing their resources, Kennett said.

"This winter, we will work on financial management issues... but come spring, 100 acres have to be plowed under and replanted," Kennett said. Much of our "pasture land is gone. It was just blown out by Irene. Part of it was washed down river, and other parts are a beach – just rocks and sand."

This extra work means no spring or early-summer harvest, Kennett said. Even under the best of circumstances, the family's first crop will not be harvestable until August, meaning next year's income will also take a hit, she said.

Despite these challenges, her family – led by her sons Tom and David – is committed to farming and will soldier on, she said.

"Money on a farm is always a struggle... so you have to focus on other things," Kennett said. "David and Tom are both committed to farming in Vermont, and they had to renew that commitment after Irene. It would be easy to throw up your hands and give up because everything was buried in sand, mud and muck. Or you could dig deeper and keep going. And that is what they chose to do." §

Foster Community Recovery

Vermont will champion local recovery by partnering with towns and cities in their ongoing efforts to rebuild infrastructure, restore services and assist residents and businesses.



Peter Plagge, Pastor of Waterbury Congregational Church.
Photo by Irene Recovery Office.

From Wilmington to Waterbury and so many places in between, Tropical Storm Irene's impact on towns was extraordinary. Irene hit some 225 Vermont municipalities – with 45 incurring severe damage.

At a local level, the human tragedy of Irene is magnified many times. There is much more than just homes to repair and property to restore. Families were uprooted to new communities, and kids enrolled in different schools. Neighbors who lost everything – literally everything – now have to rebuild a life that was washed downstream. Survivors, town officials, volunteers and neighbors alike are feeling the weight of this loss and continue to struggle with the difficult questions that lie ahead.

The true impact on communities and their residents is hard to measure, but in its sheer magnitude, is impossible to ignore. State-wide, thousands of homes and businesses were impacted. In many cases, a community's

Shepherding Local Response

After Tropical Storm Irene hammered Waterbury – damaging 211 homes and businesses, most of them severely – the volunteers came... and came... and came. For several weeks, neighbor not only helped neighbor, but stranger also helped stranger.

Basements were mucked, belongings were sorted, soggy buildings were gutted, and trash was piled six-to-10 feet high on lawns. For days on end, the community filled numerous dumpsters the size of tractor-trailer trucks many times over.

Having dumpsters everywhere made a big visual impact and showed the town was not just going to sit around and worry, said Peter Plagge, pastor at the Waterbury Congregational Church. The size and scale of the initial cleanup effort showed that Waterbury was going to do whatever it took to rebound, he said.

“After the storm it was just apocalyptic – I had never seen anything like it,” Plagge said. “We were just in shock Monday morning. I saw people walking around” bewildered and in disbelief. “Nobody was doing anything. Then, just four hours later, everybody was doing something.”

Volunteers, many of them from out of town, played a huge part in Waterbury's initial recovery, Plagge said. Without help during those first days and weeks, most home and business owners would not have been able to manage, he said.

“Every person that I have talked to said they have a ledger or note pad full of the names of people who helped them,” Plagge said. “They don't even know where to start in terms of thanking people.”

But as October turned into November, the need for physical labor diminished and so did the number of volunteers. With the mud and soggy sheetrock now gone, the second phase of the community's recovery – a phase that involves more paperwork than shovels, is more private than public, and is extremely less energizing – is fully underway, Plagge said.

Instead of mucking basements and organizing volunteers, Plagge, who administers the Waterbury Good Neighbor Fund, now spends time helping displaced community members find temporary housing or secure funding to ensure they can heat the home they just spent most of their life savings trying to salvage.

Other local leaders, including members of the town's select board, now spend their time working with FEMA to prepare a long-term community recovery and hazard-mitigation plan, collaborating with various regional nonprofits to figure out ways dozens of damaged historic buildings can be made flood resilient, and meeting with state officials in hopes that the Waterbury State Office Complex – which has been mostly closed since the storm struck – can be rehabilitated and its employees can remain a vital part of the local economy.

"This is stuff that a lot of people don't know is going on behind the scenes. But these things have to get done to preserve Waterbury," Plagge said. "Waterbury got a lot done very quickly, and I do think it gave people the impression we could have things all wrapped up in six months. But this is not the case. We really are into the long, slow slog that is long-term recovery right now."

Just how well Waterbury accomplishes these less visible and more mundane tasks is what will make the difference between Waterbury simply surviving the next few years or thriving well into the future, Plagge said.

"We are moving into a new phase now,"

downtown or village center – nestled close to a river or stream, consistent with our state's traditional settlement patterns – was ravaged by raging floodwaters. Some communities lost vital land records as municipal offices were located in hard hit areas. According to the Preservation Trust of Vermont, more than 600 historic buildings were impacted in over 30 downtowns or villages.

The true impact on communities and their residents is hard to measure, but, in its sheer magnitude, impossible to ignore. Statewide, approximately 1,500 residences suffered significant damage...Hundreds of businesses were impacted because of the flooding.

The damage to local transportation infrastructure was immense. Irene isolated 13 communities as all roads leading in and out of town were impassible. On the town highway system, over 2,000 road segments – and more than 200 bridges – were closed in the days after the storm. Over 1,000 culverts were washed out or damaged. As soon as the waters subsided, local road crews and private contractors rushed to make emergency repairs and render critical roads passable. Due to their tireless work, only 21 road segments and 43 town bridges remain closed or impassible as of this report.

In addition to the transportation damage, many towns had to contend with extensive damage to other public infrastructure. Public water supply and wastewater systems experienced significant damage, including groundwater supply sources and waterlines. Some community water systems remain vulnerable to contamination, as repairs are not yet completed.

Town officials, state legislators and other local leaders have done an exceptional job under extraordinary circumstances, but the list of challenges facing impacted towns remains long and complex. The State made a decision early in the Irene recovery that it would aid towns with a range of support, including financial and technical assistance, and to act as

an advocate for towns with federal agencies. The partnership between the State, towns, the Vermont League of Cities and Towns (VLCT) and Vermont's Regional Planning Commissions (RPCs) has been a hallmark of the recovery. This partnership and the ongoing state support of local recovery are critical for Vermont's overall success and must continue.

Public Assistance Support and Town Finances

While the final cost of recovery is not yet known, the magnitude of Irene's impact is expected to stretch many town budgets, some by multiples of their annual totals. Funding from FEMA's Public Assistance (PA) program will help cover most repairs, but towns will face the ongoing challenge of paying for the damages for years to come.

The FEMA PA program is designed to provide substantial reimbursement for damaged public infrastructure such as roads, bridges, culverts, public buildings and water-treatment facilities. In most cases, FEMA PA specialists work directly with town officials to write up "Project Worksheets," which are submitted to FEMA for reimbursement of expenses. The State PA office, which is presently managed by the Vermont Agency of Transportation, helps administer the program and offers towns support and guidance.

Although FEMA Public Assistance provides flexibility to cover most disaster-related expenses, it is a government program thick with regulations and its own lexicon. For many town officials juggling a host of challenges, the program can be complex and unwieldy. Early in the recovery, the State acted to supplement its PA office with outside experts on Public Assistance. These specialists worked in the field, alongside town officials and FEMA's PA staff, in Vermont's hardest hit communities. In addition to helping guide town officials through the PA process, these specialists served as advocates for towns, pushing to maximize the damages eligible for FEMA reimbursement.

Plagge said. "The emergency phase is over."

As 2011 drew to a close, the community continues to make progress. To provide ongoing financial assistance, the community expanded the mission of its long-standing Waterbury Good Neighbor Fund to help disaster victims. Local officials and other leaders also established Rebuild Waterbury, a long-term, nonprofit recovery group whose goal is to help individuals and families rebuild.

More than 160 local homes received moderate to heavy damage, while one of every three village buildings was impacted. To aid their recovery, Rebuild Waterbury hired three full-time professionals – a personal case manager, a construction manager and a volunteer manager – to both provide construction and organizational help.

"A lot of hopes are being placed on these organizations, which may be unfair," said Rebecca Ellis, a Waterbury select board member and one of the town's representatives to the Vermont Legislature. "Everybody knows somebody who was affected... Rebuild Waterbury has a case load of about 30 right now." Certainly there are more people than that who could use help. But with limited funds, the organization "is focused strongly on those people who need help the most," she said.

Given sufficient fundraising, Rebuild Waterbury hopes to eventually serve as many as 70 families, she said. §

Under most Presidentially Declared Disasters, FEMA PA reimburses up to 75 percent of the cost to repair or replace the damaged asset, with the state and town splitting the remaining 25 percent. However, if the actual federal obligations for a disaster exceed a certain threshold – for 2011, the threshold is \$127 per capita or about \$80 million for Vermont – FEMA will reimburse up to 90 percent, leaving the remaining 10 percent for the state and towns to split. As of this report, the damage estimate for Public Assistance alone far exceeds the \$80 million threshold, so the State expects to receive the 90-percent match rate.

While this is good news, it only tells part of the story. Towns have been forced to cover the cost of repairs out-of-pocket until the reimbursement arrives, which can take months. This has left town officials scrambling to find alternative financing to cover expenses.

Vermont, led by State Treasurer Beth Pearce, initiated a series of actions to assist towns with cash-flow issues. The Treasurer advanced payments of key state and federal programs, and initiated the Community Disaster Loan program with FEMA. The Municipal Bond Bank started a program to assist towns with low-interest loans to finance response and recovery efforts.

**FEMA Public Assistance
Vermont, Tropical Storm Irene**

County	Number of Public Assistance Projects	Actual Obligation	Federal Share	State Share	Local Share
Addison	19	\$587,781	\$440,836	\$88,167	\$58,778
Bennington	21	\$1,401,694	\$1,051,271	\$194,581	\$155,843
Caledonia	19	\$1,291,296	\$968,472	\$180,663	\$142,161
Chittenden	12	\$1,108,936	\$831,702	\$77,613	\$199,621
Essex	2	\$27,052	\$20,289	\$3,382	\$3,382
Franklin	3	\$255,655	\$191,741	\$33,956	\$29,957
Lamoille	10	\$1,294,884	\$971,163	\$8,955	\$314,766
Orange	20	\$686,826	\$515,120	\$89,254	\$82,452
Orleans	18	\$941,411	\$706,058	\$139,274	\$96,079
Rutland	47	\$1,828,583	\$1,371,437	\$250,431	\$206,715
Washington	34	\$1,592,219	\$1,194,164	\$196,674	\$201,381
Windham	48	\$3,478,435	\$2,608,826	\$518,968	\$350,641
Windsor	48	\$3,730,256	\$2,797,692	\$544,501	\$388,063
Statewide Projects	26	\$1,492,858	\$1,274,805	\$0	\$218,053
Statewide Total	327	\$19,717,886*	\$14,943,576	\$2,326,418	\$2,447,892

* Please note that is actual obligations as of December 28, 2011. The estimate for total Public Assistance is projected to be as much as seven times this initial amount.

**Source: VTrans
December 28, 2011**

Vermont banks were also quick to respond, offering favorable terms and fast turnaround, and have been good partners throughout the recovery.

The Administration and Legislature took additional steps to help local finances by agreeing to abatement assistance for the statewide education property tax, as well as a package of measures that accelerated highway aid and education payments and allowed disaster-impacted towns to defer education payments.

Community Recovery Partnership

Many communities are now turning to long-term recovery work and applying the same cooperative spirit not only for rebuilding better than before, but also for enhancing our ability to withstand future disasters. FEMA offers long-term community recovery and planning support, but limits its involvement to only the most severely impacted. In Vermont, the towns of Waterbury and Wilmington/Dover are the only communities that were granted FEMA long-term community recovery

and planning support. Even with this aid, Waterbury, Wilmington and Dover likely will need to develop long-term leadership and find funding necessary to implement their plans.

With FEMA concentrating on a select few towns, this leaves many other communities on their own to deal with expenses related to the storm and to provide support to individuals whose lives were severely disrupted. Communities also must develop short and long-term recovery plans, and implement those plans with limited staff and expertise.

To augment FEMA's assistance and provide communities with a unique collaboration with state agencies, the Governor launched the Community Recovery Partnership. This initiative, already underway, employs a series of conversations throughout the state to reach out, listen and better understand local recovery goals. Cross-agency teams attend these meetings to allow the State to identify short and long-term needs, and develop a framework to help communities emerge from this disaster stronger and more resilient.

Each community visit is designed to hear from local and regional officials, chambers of commerce, area non-profit organizations and the general public about challenges for housing, businesses, human services, river and flood-plain management, infrastructure, and other topics. The state partnership team summarizes the results of these community conversations to help local recovery efforts and to assist the state in understanding communities' long-term recovery needs. The team also tracks and responds to immediate questions and issues raised after each meeting. To date, issues raised included concerns over the length of time to receive insurance claims, the desire for case studies on mitigation techniques, and how towns can pay for expenses not covered by FEMA.

As of this report, meetings have been held in Grafton, Waterbury and Waitsfield. Eight to ten others will be scheduled during January and February 2012. The goal is to offer meetings that include the 45 hardest hit communities and others that are interested. In early March, ACCD will work with the Irene Recovery Office on a plan for the longer term



Governor and cleanup crew.
Photo by Governor's Office.

that will more effectively support local recovery and rebuilding efforts, as well as begin to match needs with existing services in the short term. The wealth of local experience captured in these conversations will lay the foundation for a stronger, smarter and safer state.

ACCD also researched national long-term recovery efforts from similar disasters to determine lessons learned, identify potential funding sources and understand best recovery practices. The Governor's Institute on Community Design was tapped to help state officials learn from those who have experience in disaster recovery, and help them to better understand what lies ahead as well as set goals, make recommendations and develop systems for working together.

Historic and Cultural Resources

Vermont's historic resources are an important part of Vermont's brand, which not only ties us to our past, but also maintains a vital link to our future. On September 15, ACCD activated a Historic and Cultural Resources Task Force comprised of representatives from 28 different state and federal agencies, regional planning commissions, universities, consultants and non-profit agencies. The task force collected information on a wide variety of issues pertaining to historic buildings, archeological sites, art and cultural centers, and historic documents.

The task force helped FEMA's Historic Preservation Team understand the importance of these resources to the fabric of individual communities as well as the overall Vermont brand. The Task Force also assisted the FEMA team to develop and distribute guidance material on potential funding sources, cleanup measures, future mitigation and the National Flood Insurance Program.

ACTION: Expand Financial Support to Severely Affected Towns

Even with a 90-percent match for FEMA Public Assistance (PA), many towns will ex-

perience an ongoing struggle to pay for Irene-related repairs. In addition to the PA cost share, local taxpayers also will have to pay a share for Federal Highway Administration ER costs, unreimbursed expenses and abate-



Pittsfield from the air.
Photo by VAOT.

ments, which for small, deeply-impacted communities will be a heavy burden for years to come.

To help the hardest-hit towns with financial assistance, the State should consider increasing the cost share for FEMA PA and FHWA ER.

For this purpose, the State should classify "hard hit" as having damages greater than a threshold to be determined by the Secretary of Administration, in consultation with the Secretary of Transportation and Irene Recovery Officer.

Also, the State should continue to push FEMA to expedite payments to communities once Project Worksheets are submitted. The State has augmented its resources to turn funds around to towns within 48 hours once obligated by the federal government.

ACTION: Maximize Public Assistance 406 Hazard Mitigation Funds

Under the PA program, certain hazard mitigation monies allow towns to incorporate mitigation practices into reconstruction of damaged roads, bridges and culverts. This program is called “406” funding (from section



West River dam.

Photo by Lars Gange / Mansfield Heliflight.

406 of the Stafford Act governing federal disaster relief) and is separate and distinct from the section 404 Hazard Mitigation Grant Program (HMGP). In the 406 program, for example, a

damaged culvert could get upsized for better flood resiliency. Vermont has directed both FEMA and the State’s on-the-ground technical assistants to maximize this program when drafting project worksheets for PA funds.

ACTION: Prioritize Disaster Funding for Community Recovery

There are smaller pots of federal money outside the realm of FEMA and the Federal Highway Administration (FHWA) that could benefit community recovery, including support for home buyouts through HMGP and local economic development.

Historically, Vermont has been very successful using federal Community Development Block Grant (CDBG) funds through ACCD’s Vermont Community Development Program to assist communities in a variety of ways. Congress authorized \$400 million in CDBG Disaster Recovery grants for states affected by disaster in calendar year 2011. Although 48 states could qualify for the grants, Vermont is confident that it will receive a por-

tion of the overall appropriation. A disaster allocation of CDBG funds will be an important tool for helping community recovery and providing HMGP matching funds.

Certain town projects do not qualify for either FEMA PA or FHWA ER, leaving gaps in financial help needed to complete repairs. Some of these projects are likely eligible for funding from the U.S. Department of Commerce’s Economic Development Administration (EDA). The EDA has been part of the FEMA recovery team that has reviewed some of these projects. Congress approved disaster funding for EDA to be distributed amongst states experiencing disasters in calendar year 2011. How much funding Vermont may receive is unknown at this time. If funding comes, it can help mitigate some of these needs. EDA’s regular funding is a resource for economic development projects.

ACTION: Continue State Support for Strong Local Recovery

Community recovery will occur on many levels. Affected residents will need ongoing assistance and services to help rebuild their homes and lives. Businesses will need a network of support to reopen and thrive. And local roads, bridges and buildings will need care and attention to improve safety and flood resiliency.

All of these efforts will occur against the backdrop of long-term decisions about rebuilding with the goal that key infrastructure, housing and businesses are restored in a manner that better prepares the community for the next disaster event. Decisions must be made about rebuilding hundreds of homes, businesses and public infrastructure with limited time and planning. These decisions must also be made in the context of a complex system of flood-plain protection requirements associated with the National Flood Insurance Program (NFIP).

Many homes, businesses, historic resources and long-established neighborhoods are

located in Vermont's traditional downtowns and villages, which historically were settled near water. This means many are located in flood plains. As a result, there will be tension between the goals of flood resiliency and community preservation, which could find themselves at odds. These goals, however, can be mutually reinforcing. Greater flood resiliency can contribute to community preservation. The challenge is to make decisions that maximize both goals.

The Irene Recovery Office will work with state agencies and the RPCs to develop ways to help communities identify near and long-term environmental needs and draft recovery plans. The State and RPCs also will help rebuilding communities understand and implement flood management, land-use planning that considers mitigation and adaptation, mitigation in existing settlements, and protection of historic resources.. Careful coordination between ACCD, ANR, the historic preservation community, and town planning and zoning boards is paramount as the rebuilding effort continues. ANR will continue work with FEMA and communities to ensure that flood plain and erosion hazards are considered in determining where development and redevelopment should occur.

ACTION: Encourage Community Service to Aid Recovery

The need for skilled volunteer labor will remain constant during the months ahead. The Irene Recovery Office will convene local and statewide community service organizations to establish a plan to direct their efforts in the coming year on recovery activities. The groups will include the SerVermont, Vermont Youth Conservation Corps, service organizations and community-based learning programs. The Recovery Office will also explore using inmates from Corrections' work camp for appropriate activities.

Within the right focus, these community teams could offer all types of services, from light

carpentry and debris clean up, to waterway and watershed mitigation. Local and regional groups focused on recovery, such as the LTRCs, would identify the work that these teams would conduct in local communities.

ACTION: Memorialize Irene's Impact

To recognize the magnitude of this historic event, Vermont should consider the creation of Irene historic markers that can be placed in strategic locations around the state. Conducting a design competition for the markers could engage Vermont's wealth of arts, culture, heritage and historic societies, and funding could possibly come from the National Endowment for the Arts or other such grant-giving institutions.

Rebuild Our Roads, Bridges, and Rails

Vermont will continue its strong work at a state and local level to rebuild and repair roads, bridges, culverts and rails damaged by Irene without losing sight of the overall infrastructure needs.



Betty Chase standing in front of the temporary Route 73 bridge.
Photo by Irene Recovery Office.

Route 73 is just one of many vital transportation corridors damaged by Tropical Storm Irene. Statewide, more than 500 miles of state highway and some 200 state-owned bridges sustained damage. Thirty-four bridges were completely closed. Initially, 13 communities were isolated as all roads leading in and out of town were impassible.

On the town highway system, over 2,000 road segments – and nearly 300 bridges – were closed in the days after Irene. Over 1,000 culverts were washed out or damaged.

Vermont's railroad infrastructure also suffered. As a result of Irene, more than 200 miles of state-owned rail was impassible, and six rail bridges were badly damaged. The privately owned New England Central Railroad sustained heavy damage, requiring repairs at 66 separate locations.

Public transit facilities and airports also experienced damage, albeit relatively minor. Green Mountain Transit Agency's Berlin of-

Answering the Call

Betty Chase is not a sprinter. But when Tropical Storm Irene destroyed the Route 73 bridge that the Rochester EMT uses to reach her ambulance, she was forced to use a makeshift pedestrian bridge and literally make a quarter-mile mad dash to where her vehicle could be safely parked along Route 100.

The run, which she made numerous times during the seven-week period before the Vermont Agency of Transportation could erect a temporary vehicle bridge, added minutes to her emergency response at a time when losing seconds could mean the difference between life and death.

"It was less than ideal," said Chase, who works for Valley Rescue Squad and responds to emergencies in Rochester, Hancock and Granville. "I am not too out of shape or overweight, but there were times I had trouble running to the truck... I had one call where I had to cross the footbridge at 10:30 at night, and the ambulance had to meet me at the other side."

Fortunately, no one suffered or died as a result of her predicament. But the unusual circumstance clearly highlights how critical transportation is to everyone's daily lives, and just how important it was that VTrans reopened the vast majority of the Vermont State Highway Network within just weeks of the storm.

Chase and her family live along Wing Farm Road in the Maple Hill Section of Rochester. When Irene struck on August 28, it delivered a crushing blow to the nearly 200 homes nestled along Route 73's five-mile stretch just west of the White

River. Not only did the storm completely destroy the 75-foot long bridge that crossed the river and connected their community to Route 100, but Irene also washed away complete segments of Route 73 in the other direction, which is known as Brandon Gap Road.

“For a week, we could not get one way or the other,” Chase said.

A local resident with significant health issues was immediately evacuated as a precautionary measure, and within a few days a local rescue squad managed to navigate the destroyed road from Brandon so that an ambulance could be parked at Chase’s home. If the ambulance was needed, those involved in the transport had the option of meeting another ambulance at the top of Brandon Gap and transferring the patient. The transfer was suggested because the drive took so long over the nearly impassable road that it was risky to leave Maple Hill without emergency transport that long.

Community members aptly started referring to their neighborhood as “the island,” Chase said.

To access the rest of Vermont during non-emergencies, community members constructed a wooden footbridge – which VTrans quickly upgraded – that crossed the White River to

Route 100. From their homes, people drove to the riverbank, park their vehicle on land owned by a local farmer, walked across the footbridge, and then got into a second vehicle that they left parked in a makeshift lot along Route 100.

But if one family member was using that vehicle, other family members had to walk about a mile into town to shop or run errands.

“You did not just zip into town for one thing,” Chase said. “If you made a trip, you got your mail, some groceries and anything else you could fit in a backpack.”

After a couple of weeks, VTrans improved Route 73 heading west towards Brandon just enough so that locals driving 4WD or all-terrain vehicle could pass. Reestablishing vehicular traffic to Route 100, however, took longer. Crews had to remove the destroyed bridge before erecting a temporary new one. On October 15 – nearly seven weeks after the storm struck – two-lane vehicular traffic was restored.

While the seven weeks were certainly stressful and inconvenient, no one suffered any lasting consequences while the bridge was out of service, Chase said.

“We got very lucky,” she said. “We dodged a bullet.” §

face flooded, causing damage to 13 vehicles, some of which were totaled. The Hartness Airport in Springfield sustained damage to three hazard beacons.

With transportation damage spread across more than 200 towns, the Vermont Agency of Transportation quickly established three Regional Incident Command Centers as a way to effectively redeploy personnel and to expedite emergency repair work. Restructuring agency response into the command centers, which were strategically located near the areas of greatest impact, was a critical decision that greatly aided recovery response and resulted in VTrans completing major roadway

repairs in less than four months and reopening the entire state highway network in time for winter.

Major accomplishments include:

- Reached all isolated communities within three days of the storm;
- Helped utility companies reestablish power to about 98 percent of households and businesses within five days;
- Reestablished heavily damaged, critical east-west travel corridors including Route 4, Route 9, Route 11, Route 103 and Route 125 within 15 days of establishing the Incident Command Centers;
- Developed a Google Irene Crisis Map with

mobile-phone application to inform the traveling public of changing road conditions;

- Reopened all major rail lines within five weeks;
- Within two months of the storm, reopened all but two bridges and 19 miles of state highway to public travel; and
- Reopened the entire state highway system within four months.

Herculean Effort with Many Partners

Achieving these unprecedented milestones involved the herculean efforts of literally thousands of people and dozens of state, federal and local agencies, as well as countless private contractors. At times, people literally worked around the clock to reestablish transportation corridors that are vital to both public safety and the state's economy.

Realizing the magnitude of repair efforts was beyond its capacity, the Vermont Agency of Transportation quickly sought help. Through the Emergency Management Assistance Compact, the State received National Guard assistance from seven states: Maine, Ohio, Illinois, South Carolina, Virginia, West Virginia and Vermont. The Maine Department of Transportation sent 149 personnel and 145 pieces of equipment to aide Vermont for two weeks, while the New Hampshire De-

partment of Transportation supported the effort daily with staff and equipment, such as dump trucks, bulldozers, bucket loaders, rollers and backhoes.

The Civil Air Patrol worked with VTrans' Aviation Division to coordinate aerial sorties to photograph all rail lines, state road-

ways, state bridges and riverbeds. The air patrol also coordinated airspace for the National

Guard, and organized both landing areas for military recon flights and staging areas for relief supplies to be airlifted to cutoff civilians. The airports in both Rutland and Fair Haven were vital to these efforts.

Public transit providers including Addison County Transit Resources, Chittenden County Transportation Authority, Connecticut River Transit, Deerfield Valley Transit Association, and the Marble Valley Regional Transit Network all provided emergency services in some capacity. Their assistance ranged from transporting Vermont State Hospital patients to safe locations, to providing general evacuation assistance. Many also operated modified or extended services until damaged roads were repaired.

The private sector played an essential role within the emergency response effort. An estimated 200 private contractors and consultants, employing some 1,800 people were deployed to VTrans' emergency response. In addition, the Vermont chapter of Associated General Contractors (AGC) provided critical direct assistance to towns by developing a resource list of available contractors and helping to connect towns in need with appropriate resources. Private contractors provided assistance that ranged from project engineering and design support, to roadway rebuilding, bridge repair, and material and equipment supply.

Vermont Rail Systems repaired washouts in 107 locations along state-owned track, and rehabilitated six badly damaged bridges. The company helped Amtrak restart its Ethan Allen passenger service within three days of the storm, and restored normal freight service within three weeks. Vermont Rail Systems also created a special freight service dubbed the "Rock Train" operating on the New England Central Main Line to supply vital material that was quarried in Chittenden County and delivered to Bethel – a distance of about 100 miles – so Route 107 could be rebuilt between Bethel and Stockbridge.



Haul unit fording the river.
Photo by VAOT.

Cross-Agency Collaboration

Support from several state government agencies was critical to allowing VTrans to both complete repairs quickly and to communicate changing road conditions with the travelling public. The ability for Vermonters, freight haulers and out-of-state visitors to travel safely throughout the state was essential to ensuring the delivery of goods and services, supporting Vermont's businesses and maintaining a healthy fall foliage season.

Within 48 hours of the Irene response, VTrans established a Google Irene Crisis Map with pro-bono daily support from Google. The map was updated twice daily to provide real-time information to travelers. The Vermont Department of Tourism and Marketing also worked closely with VTrans to coordinate outreach to Vermont visitors and the tourism industry. In addition to updating the staff at the Vermont Welcome Centers, the department re-purposed its "1-800-Vermont" Call Center to become an Irene hotline that provided a central repository for Irene-related travel information.

To expedite delivery of heavy material to areas in need, the Vermont Department of Motor Vehicles issued special permits that allowed heavy-vehicle passage in restricted areas. The Vermont Natural Resources Board allowed gravel extraction where needed by temporarily suspending restrictions on gravel extraction and worked with VTrans to manage the impacts from gravel extraction activities on local communities.

The Vermont Agency of Natural Resources worked tirelessly to expedite permits, and its River Management Division partnered with VTrans to supply needed river engineering expertise. VTrans and ANR spent weeks touring roadway worksites together to help guide repair work, debris removal and develop river-restoration plans.

Within the first week following the storm, VTrans realized it did not have the resources to both repair the state highway network in

time for winter and provide extensive assistance to municipalities struggling to repair their own roadway network. Vermont's Regional Planning Commissions (RPCs) were enlisted to help fill that void, and quickly established a regional command center to coordinate municipal-assistance efforts. The commissions inventoried all municipal road and bridge closures, created a GIS-based map, and become a critical link between the State and towns for assistance on road and bridge repairs. The RPCs also worked with VLCT and AGC to link towns with needed resources – including experienced town managers and road crews – to help administer the response and find contractors to complete repairs.



Damaged Green Mountain Railroad bridge in Chester.
Photo by VAOT.

Unprecedented Coordination with Utilities

Restoring utility service to affected Vermonters was an essential part of the successful response and occurred alongside the emergency repair work on roads and bridges. The state's electric and telecommunications utilities had a fair amount of warning that the storm was coming. Weather alerts to utilities began approximately one week prior to the storm, and the emergency preparation procedures utilized by the utilities, the Department of Public Service, and VEM were activated five days before Irene struck Vermont. The movement of supplies to central locations and the calling in of utility work crews from states west of Vermont for assistance began well before the storm hit.

Ultimately, over 60,000 homes and businesses in Vermont were left without electric power all across the state, with the highest concentration of damage in southeastern Vermont. Crews began restoration work almost immediately because wind ended up not being a major

factor in this storm. Tree-clearing crews were readily available, but even with the advance

planning, line crews were harder to come by. Some crews were brought in from Canada, while Homeland Security personnel at FEMA assisted in getting those crews across the border smoothly and with minimum time lost.

Five days after the storm, all but approximately 1,000 homes and businesses were reconnected to utility services. The web site vtoutages.com, which lists power outages by electric utility and county, is used during storms such as Irene to monitor electric power outages and helps the public and media track what is happening statewide. On September 2, all electric customers were restored with the exception of those that were located on town or private roads not yet accessible to utility crews.

In addition to good advance planning, the direct coordination and communication between the utilities, VTrans and local road crews was a critical factor in getting people reconnected. Although a couple of unnecessary outages occurred because work crews accidentally cut through underground cables, the overall effort proved swift and successful, and stands in stark contrast to recent natural disasters in other states where power restoration has been a major issue.

The Vermont Electric Power Company (VELCO) lost its Cold River to North Rutland transmission line when the ground beneath the poles was swept away so that the line could not be replaced exactly where it had been. VELCO, the Department of Public Service, Public Service Board and Governor's Office coordinated the use of a seldom used emergency power, under Section 248(l) of Ti-

tle 30, to allow for the reconstruction of these transmission lines without the usual 248 procedure preceding the construction. Central Vermont Public Service also used the procedure to reconstruct a line on short notice. This emergency procedure was instrumental in getting electric lines restored.

ACTION: Continue Repairs and Monitor for New Hazards

Given the emergency nature of many Irene-related road and bridge repairs – coupled with the fact that many river channels have been changed significantly and some rivers still contain debris – there is uncertainty around the spring flood risks, particularly if heavy rains are coupled with rapid snow melt. Plus, hidden hazards like sinkholes and bank slides continue to crop up in storm-damaged areas.

VTrans will be vigilant throughout the winter and spring to monitor roads and identify problems before they become safety issues. A Rapid Response Team has been created with ANR to respond to emerging hazards.

Long-term repair plans are being developed as the scope of ongoing needs becomes clearer. While the entire state roadway network is now open, repair work along Irene-damaged locations will continue with both emergency responses and long term rebuilding. Nine bridge locations are being served by temporary structures, and VTrans will program and schedule permanent replacements.

ACTION: Enhance Traveler Information Services

Recognizing that public outreach is a core function of ensuring safety for the travelling public through any weather event, VTrans will build upon its experience creating the Irene Crisis Map to modernize its web interface and social-media tools to provide better communication with the public.

VTrans will update its web-based 511 Traveler Information System, in partnership with



Route 73 bridge in Rochester.
Photo by VAOT.

Maine and New Hampshire through the “Tri-State Initiative” to improve traveler services. VTrans will continue work with the Department of Tourism and Marketing as well as the Department of Information and Innovation to establish protocols for using 1-800-Vermont as a hotline when 24/7 public information is needed. Vermont’s various Welcome Centers should also be fully integrated into all public-outreach efforts, including those related to winter travel.

ACTION: Qualify State Snowmobile Trail System for FEMA PA

During both the Spring floods and Tropical Storm Irene, the State Snowmobile Trail System (SSTS) sustained over \$700,000 in damages to portions of the trail on public lands. The SSTS consists of approximately 6,000 miles of trails on public and private property. The use of the property for the SSTS is authorized through a variety of easements, deeds and contracts with private and public landowners. VTrans and the Department of Forest, Parks and Recreation (FPR) own some public lands used for sections of the SSTS. Since the Spring floods and throughout the response to Irene, the State convened a cross-agency team to work directly with FEMA to qualify these repairs under the FEMA PA program. This team, led by the Congressional Delegation, includes representatives from the FPR and VTrans.

At the time of this report, FEMA has prepared and is processing project worksheets for the damages portions of the SSTS on State Forest land and is still working through qualifying the portions of the SSTS on the Lamoille Valley Rail Trail, owned by VTrans.

ACTION: Expand Inter-Agency Collaboration and Coordination

The success of Vermont’s transportation-related response to Irene is due in equal parts to the talented and dedicated staffs at multiple state agencies, as well as an unprecedented level of partnership and collaboration

both outside of and within state government. These partnerships will be needed even more throughout the recovery process that lies ahead.

Repairing bridges, roads, rail and culverts requires cooperation from many state and federal agencies. Permits are required from both the ANR and the U.S. Army Corps of Engineers, while close collaboration with river scientists at ANR’s Department of Environmental Conservation is imperative to ensure roadway reconstruction is both environmentally sound and done in a way that transportation assets can coexist with rivers and streams. Given that Vermont has a large tourism industry that largely depends on the state highway network, the Vermont Department of Tourism and Marketing is a key communications partner.

Vermont Emergency Management, as well as Vermont’s many towns and its network of Regional Planning Commissions also are key partners in emergency relief. Making government more effective and flexible to the changes ahead will require an increased ability to tear down the “silos” of state government. Interagency collaboration and joint work will become essential. Irene demonstrated the benefits of this, and sets the stage for an ongoing and more fundamental approach to institutionalizing interagency collaboration both for the sake of Irene recovery as well as to effectively meet other ongoing challenges.

In terms of meeting transportation-related challenges, enhanced collaboration must include:

- Ongoing partnering between VTrans and ANR, including integrating river science expertise within all future VTrans’ incident command centers;
- Better coordination between VTrans, ANR



Thank you sign on Route 4.
Photo by VAOT.

and the U.S. Army Corps of Engineers regarding a rapid permit process for emergency repairs;

- Working with the Federal Highway Administration to improve its Detailed Damage Inspection Reports (DDIR) and Emergency Relief processes;
- Work to optimize federal funding reimbursements from both FHWA and FEMA;
- Work to expedite FEMA reimbursements to towns;
- Institutionalize protocols between VTrans and the Department of Tourism and Marketing to enhance communication with the traveling public;
- Maximize state agency coordination with the Department of Information and Innovation to best use VT.gov during an emergency; and
- Work with towns and Regional Planning Commissions to better utilize and expand their capabilities, and institutionalize their roles during future disasters.

INNOVATION: Convene Transportation Innovation Working Group

While Irene brought many challenges, hardships, and tragedies, the statewide emergency response also engendered an inspira-

tional spirit of cooperation and opened a window into how our policies, practices and procedures may be improved for the general benefit of all Vermonters. There are many lessons to be learned from this experience. VTrans' ability to successfully confront challenges with a spirit of partnership,

unity of purpose, mission-driven dedication and urgency resulted in innovations that should be recognized, and where possible,

institutionalized. These include immediate changes to better prepare for and respond to the next weather event or disaster, as well as longer-term innovations within the agency to expedite the project-delivery process.

VTrans will convene a Transportation Innovation working group to capture innovative practices not only at the agency, but also within the transportation profession in general. The group will establish an ongoing forum that can both nurture innovation within the agency, as well as build upon existing road and bridge design-and-construction innovations that are underway across the country. This will help the agency transform to meet the challenging and changing demands placed upon it.

VTrans will incorporate a range of partners into its group – such as AGC, UVM and the RPCs – and use Irene as a springboard for innovation. The Federal Highway Administration supports such thinking, and little more than a year ago altered and reinterpreted some of its regulations before initiating its Every Day Counts initiative that encourages states to find ways to expedite project delivery.

INNOVATION: Create Rapid Bridge Deployment Pilot

While the process of learning from Irene has just begun, a few clear lessons have emerged that warrant immediate action to save both time and money on transportation projects.

Irene showed that highway and bridge projects can be brought to fruition faster, safer and possibly at less cost if the roadway is completely closed to traffic during construction. Eliminating traffic allows work crews undivided attention and plenty of space to conduct repairs, while curtailing use of traffic workarounds, like temporary bridges, saves both time and money.

Also, during Irene recovery, project contracting, scoping, permitting and right-of-way acquisition was expedited. While every



National Guard troops receiving VT Route signs with their unit numbers on them. Photo by VAOT.

disaster-related timesaving measure might not be applicable to normal practice, all deserve a look to better understand whether they can be incorporated into standard procedure.

As an early innovation, VTrans created a “Rapid Bridge Deployment” pilot with two goals:

- Within three years, having all active bridge projects contracted for construction (assuming available funding)
- Cut project delivery time in half to average 24 months from initial scope to construction contract

With improved collaboration inside of VTrans and with partner agencies, the pilot will expedite the design, permitting and building of bridges creating the potential for significant financial savings and shorter construction times. VTrans has established a special unit within its Structures program to manage the pilot, and will work closely with ANR to collocate personnel and build a framework for expedited permitting.

POLICY: Consider Hazard Mitigation and Flood Resiliency in Project Design and Prioritization

Many existing road segments, bridges and culverts are particularly vulnerable to flooding and fluvial erosion due to their co-existence with Vermont’s waterways located in narrow river valleys. If bridges and roads are not designed and maintained adequately, they could fail hydraulically and cause intensive impacts on nearby public infrastructure, private property and natural resources.

VTrans uses a technical prioritization system that guides decisions about capital programming for both roadway and bridge rehabilitation and reconstruction projects that use state and federal funds. The scoring methodology for bridges and roads is generally based on structural condition, consistency with design standards, safety, importance to the statewide road network, cost, and regional priority.

VTrans should review how it designs its roadways and structures, as well as its maintenance practices, to ensure those designs account for vulnerability to and impact on flooding and fluvial erosion. An accompanying change in prioritization system would elevate vulnerable assets in the project development process, and in the long run will improve overall system resiliency. The vulnerability criterion should be developed in coordination with ANR and RPCs.

VTrans should review all other programs, including town grant programs, to look for opportunities to prioritize projects and maintenance strategies that will reduce risk of future flood hazards in vulnerable areas. VTrans will work with towns, VLCT, Vermont Local Roads and the RPCs to foster a culture of transportation flood resiliency across the state.

POLICY: Sustain Focus on Statewide Transportation Program

It is worth noting that all Irene-related repairs will be added to an already overwhelming workload associated with maintaining an aging transportation system. Paying for the state share of these repairs out of a transportation budget that is already stretched poses a significant challenge and may result in the postponement of critical repairs to some of the state’s aging transportation infrastructure.

VTrans will continue to work closely with the Legislature to use asset-management principles and the agency’s project prioritization system to maximize available funding.



Governor Shumlin opening Route 4.
Photo by VAOT.

Manage Environmental Impact

Vermont will continue to honor its strong environmental ethic through the ongoing response and recovery. Our efforts will apply river and flood plain management that protects our communities and our environment in partnership with local government, small businesses, farmers and property owners.



Kellie Burke and June Tierney standing on the island that is their home.
Photo by Irene Recovery Office.

Allowing rivers and streams the latitude to move and spill into their natural flood plains is sometimes easier said than done. Vermont's historic settlement patterns and topography limit the choices on how we live in the landscape. In many towns, there is already significant development along rivers, streams and lakeshores. Also, many wetlands and forestlands have been developed and no longer serve to capture and store floodwaters.

In other words, land use patterns in Vermont can be directly related to flood damage. Buildings and transportation infrastructure like roads and bridges that were located in flood plains and flood-hazard zones along river corridors took the brunt of Irene's wrath, and will be the most at risk in the future.

The magnitude of flood plain encroachments located across Vermont obligate the

Fording Uncertain Futures

June Tierney and Kellie Burke now live on an island created by Tropical Storm Irene.

Before the storm struck on August 28, the Gilead Brook ran behind their Bethel home. When the storm was over, the brook had relocated to the front of their home, leaving the building perched atop a silt and gravel-ridden, banana-shaped island about 150-feet long.

"The brook left its old bed and created a new one, and in the process severed my property from the town road," Tierney said. "I now have a 100-foot-wide canyon, 30-feet deep instead of the three open acres of lawn that used to be there. In back of the house is the old, abandoned brook bed that is about 40 feet wide and 20 foot deep, and still carries a trickling stream."

The house, which the couple has called home since 1998, was miraculously left intact. Not a shred of damage. And there in lies the couple's problem. They no longer believe it is safe to live in their home, but their insurance company will not condemn the building because it sustained no damage.

"I had flood insurance and homeowners insurance, but neither covers this particular (damage) pattern," Tierney said. "We had a flood, but flood insurance only covers the structure, it does not cover access" to the structure.

Currently, the couple is fording the brook to reach their home, but doing so is dangerous – especially when it rains – and not a

permanent solution, Tierney said. Building a bridge is possible, but extremely costly, she said.

“I can build a bridge for \$164,000 on a property that is not worth that – and by the way will not survive the next flood,” she said. “We park cars off the property when we hear rain is coming. But you can’t live that way, nor should you. We can’t stay here.”

With no help from insurance, the couple is hanging their hope on Vermont Emergency Management’s Hazard Mitigation Grant Program. Funded through the Federal Emergency Management Agency (FEMA), the program provides federal funds so that communities can acquire property deemed at risk due to potential future flooding and other natural disasters.

Due to recent flooding from a combination of last spring’s storms as well as Irene, Vermont expects to receive about \$23 million in federal hazard mitigation funds that can be used for a variety of purposes, including home acquisition. The program, which requires the town to sponsor individual landowners, covers up to 75 percent of the home’s value.

Other qualifying uses for the money in-

clude repair and mitigation of local roads and bridges, structural elevations or relocations, replacement of undersized culverts, remediation of stream-bank erosion and hazard-mitigation planning. The process is competitive, and Vermont has lots of need, so there is no guarantee the couple will receive financial assistance. They just hope the panel that reviews applications will give them due consideration and not penalize them because their home was not actually destroyed.

“That is all I can hope for,” Tierney said. “I am the most cooperative landowner you could look for. But our fate is in the hands of other folks.”

Their situation is unique but serious. Despite their good fortune that floodwaters did not inundate the home and destroy their possessions, their property as a result of the flood no longer has value.

“Not only should Kellie and I not be living there – no one should be living there,” Tierney said. “I don’t see how I can sell to anybody” because even if I could find a buyer, the next storm could wipe everything out and possibly kill someone if they are in the house. “I don’t want that on my conscience.” §

State and its communities to evaluate how to best balance where and when to protect or rebuild after a major flood event like Irene. The State will continue to work with not only local communities, but also other state agencies, small businesses, farmers and property owners to help protect and enhance Vermont’s flood plains, shore lands, river corridors and wetlands so that damage from future storms can be minimized.

Immediate Response to River Issues

Vermont’s Agency of Natural Resources (ANR) and its River Management Program had a very personal struggle with Irene. Floodwaters from the tropical storm heavily damaged the agency’s Waterbury head-

quarters, destroying equipment and severely hampering communications. Despite this setback, ANR’s river engineers were on the ground and assisting both towns and VTrans within hours after the rain stopped falling.

The River Management Program provides technical assistance and regulatory authorization for repairs that involve work conducted in waterways. Such work includes channel dredging, bank armoring, and any other activity that involves modifying rivers and streams. The oversight is critical because in the absence of guidance, people often will take actions that inadvertently increase flood and erosion hazards.

The task was a monumental one for the department’s four river engineers, and it quickly

became apparent that the normal regulatory approach of visiting every site where river work needed to be done was going to delay recovery efforts. To keep recovery efforts moving, river engineers during the first few weeks following the storm spent 16-hour days on the road visiting rebuilding projects and verbally authorizing others over the phone.

To aid efforts, Department of Environmental Conservation (DEC) reengaged one retired river engineer and reassigned three other staff with river-dynamics training. After the initial emergency was over, ANR returned to its usual policy of requiring written authorization for in-stream work to ensure accountability and make sure that the work being done would not exacerbate future flooding.

The very nature of conducting emergency work under such circumstances and on such a broad scale, however, created major challenges. DEC did not have enough river engineers to keep up with the demands for technical guidance. This is not surprising given that the volume of the damage created a situation where hundreds of emergency authorizations

were simultaneously requested by landowners and community officials who had just experienced significant flood-related losses and were fearful of more.

Also, repairs to critical transportation infrastructure or to protect homes and businesses

required that in-stream work be conducted before a full permitting and public notification process could be completed.

To expedite emergency repairs, ANR issued verbal permits – sometimes without benefit of a site visit – so that work was not

delayed. But given that the agency faced challenges with its communications systems, staff found it challenging to communicate decisions. As a result, the public often was not informed of what work was authorized, landowners were sometimes confused regarding the nature of what work they could conduct, and in other cases people either ignored the requirement to get in-stream authorization or acted beyond the scope of the authorization given.

In some locations, the Army Corps of Engineers intervened on work that was authorized by DEC river engineers, which only added to local confusion.

Ongoing Recovery Efforts

In October, ANR ceased issuing verbal permits, and river engineers have now visited many locations where in-stream work was conducted beyond what was necessary to conduct emergency repairs. The agency is working with private landowners, municipalities and other state agencies like VTrans to identify these locations and establish repair plans. Work is being prioritized, with the most critical work being conducted immediately and the rest will be scheduled for 2012.

It should be noted that, in an emergency, towns and VTrans might need to use their own judgment to conduct stream alterations as necessary to alleviate public safety and other imminent dangers. The redirection of some of this work once the emergency has abated is a normal part of the recovery process.

Other Environmental Hazards

While river work and its permit process garnered much attention, Irene also created other significant environmental hazards including:

- Hazardous household chemicals such as paints and cleaners were released into waters of the state;
- Public water supplies and wastewater systems were significantly damaged or submerged;



Route 107 opened by:
Lt. Governor Phil Scott, Senator Richard Mazza,
Rep. Patrick Brennan and Secretary Brian Searles.
Photo by VAOT.

- Numerous water and sewer lines that cross waterways by suspension under bridges were damaged or destroyed;
- Water systems and private wells located along waterways were physically bombarded by debris floating down river, including by oil and raw sewage; and
- Oil and propane tanks were dislodged and floated downstream, where in some cases they remain unclaimed and washed up on riverbanks or entangled in debris because no one knows who owns them as all identifying markings were obliterated during the flood.

To help address these issues, ANR’s Spill Response Team and the Division of Fire Safety’s Hazardous Materials Response Team responded to numerous oil spills and hazardous-waste threats. ANR’s Dam Safety Program monitored the state’s flood-control dams and assisted landowners, and the agency’s drinking and wastewater programs responded to numerous public-health challenges.

ACTION: Continue Ongoing Remediation of Debris and Silt

While many health and environmental threats have long been abated, debris remains an outstanding issue. DEC worked with local communities and the state’s network of Regional Planning Commissions to identify debris piles of concern. These are mostly piles of woody debris, but may contain other materials such as washed out culvert pieces and propane tanks.

Debris determined to pose an imminent threat to infrastructure and buildings will be tackled right away. Less threatening woody debris will be carefully monitored, and removal plans will be developed only if needed. ANR has identified eighteen debris piles that have the potential to dislodge and therefore wash downstream and damage either highway infrastructure or private property, and staff is preparing plans on how to handle each location.

In addition to debris, river silt carried by floodwaters has been deposited, in some locations in large quantities, on both private and public land. ANR, the Agency of Agriculture

Given the emergency nature of many Irene-related road and bridge repairs – coupled with the fact that many river channels have been changed significantly and some rivers still contain debris – there is uncertainty around the spring flood risks, particularly if heavy rains are coupled with rapid snow melt.

and the Department of Health should develop a monitoring and assessment strategy that prioritizes testing to determine the likelihood that possible contaminants were deposited on farms, schools and other high-risk locations. Also, ANR will monitor for new silt berming that could exacerbate downstream flooding during the next high water event.

ACTION: Establish Rapid Response Team to Monitor River Action

Given the emergency nature of many Irene-related road and bridge repairs – coupled with the fact that many river channels have been changed significantly and some rivers still contain debris – there is uncertainty around the spring flood risks, particularly if heavy rains are coupled with rapid snow melt. ANR and VTrans have established an interagency work group and Rapid Response Team that will work with RPCs and local governments to monitor known high-risk areas and respond to flooding conditions as they develop throughout high precipitation and runoff periods over the winter and spring.

ACTION: Maximize Federal Funds for Channel Stabilization and Debris Removal

In addition to FEMA resources available to communities impacted by Irene, the USDA Natural Resources Conservation Service (NRCS) can provide funding for private property owners through its Emergency Watershed Protection (EWP) program. The EWP program received additional funding support

in the months after Irene and has been a critical program in filling the gap between FEMA assistance and the recovery needs of private landowners. Vermont-based NRCS staff have worked closely with ANR and VTrans to help landowners with riverbank damage or debris removal that could qualify for EWP.

ANR will ensure that NRCS is integrated in all future emergency plans. Once NRCS programs are underway, they provide a relatively quick and efficient funding source for private landowners who need immediate action to protect building or land impacted by river channel changes.

ACTION: Update Bridge and Culvert Hydraulic Design Manuals in Vermont

As previously mentioned, land-use patterns are directly tied to damage that occurs during floods. With a changing climate predicted to increase both the magnitude and frequency of future weather events, develop-

ment decisions and construction practices made both on the state and local level will either reduce or increase future environmental degradation and damage to infrastructure such as roads, bridges and buildings.

It is recognized that in some cases undersized bridges and culverts played a role in the amount of damage experienced during Tropical Storm Irene. The primary guidebook that engineers use for sizing bridges and culverts

on public highways is the Vermont Agency of Transportation's Hydraulics Manual published in 1998. The principles of the manual are founded on risk management associated

with various flood levels and statistical analysis of Vermont's historic precipitation data. Since its publication, designers are now considering additional factors not documented in the manual. These include climate change and its influence on precipitation frequency and volume, the changes in Vermont's landscape, increased knowledge in the science of fluvial geomorphology (utilizing ANR's large geomorphic assessment database), and the recognition of aquatic organism passage.

In most cases, these newer factors are taken into consideration when VTrans sizes hydraulic structures. That is not always the case when towns perform work on their own. Further, with the existing manual, it has been difficult to get FEMA to participate in increased structure sizing when a damaged bridge or culvert is replaced with Public Assistance funds.

VTrans, in collaboration with ANR, will work on updating the Hydraulics Manual to include consideration of these additional factors as well as lessons learned from Irene and any others deemed necessary. They will work with FEMA to make the manual Vermont's standard for sizing hydraulic structures on public highways so that in the future, increased sizing is eligible for FEMA Public Assistance funding. Furthermore, they will work with Vermont Local Roads and other partners to help educate and train municipal officials so that right sizing of bridges and culverts is standard practice.

INNOVATION: Expand Best Practices Education for River Management

To help protect rivers, ANR should establish a municipal education program regarding best river-management practices. The agency should cross train other staff so they can assist river engineers during emergencies. Information technology should be enhanced to increase river engineer's ability to communicate both efficiently and effectively in the field during a crisis situation. The creation of a national or regional compact with



Volunteers participating in Clean Up Day in Plymouth. Photo by M. Pingree.

other states and the federal government to share river-engineering expertise following major flood events also should be explored.

ACTION: Coordinate Efforts to Protect Farmland

Farms face many issues with rivers and streams, including stream-bank erosion, re-routed streams affecting agriculture production areas, and berms for buildings, roads and bridges, that can impact downstream farmland. At the same time, farmland may serve to reduce downstream flooding and erosion where located in the flood plain. AAFM and ANR should work together with the USDA to provide assistance to farmers so that they can better protect their fields while providing incentives for farmers to allow rivers access to fields located in flood plains.

ACTION: Coordination with Federal Partners

To alleviate community confusion, ANR must work with Army Corps of Engineers to ensure that future DEC emergency in-stream authorizations and Army Corps' requirements are consistent so that landowners do not receive conflicting guidance.

POLICY: Review Flood Plain Management Policies

Protecting flood plains and restoring flood-plain function can serve multiple needs including reducing future flood damage and the costs associated with protecting existing development. Our state and local land-use policies may need to be updated to reflect the recent knowledge we have gained about the risks of flooding. Through revising these policies, we can better develop a shared understanding and approach for protecting and promoting development in our downtowns and village centers, reducing future damage to critical public infrastructure and private property, and preserve our working landscapes of farms and forests.

The State should start a conversation

among local, regional and state agencies, as well as landowners, farmers, foresters, developers and other businesses to explore smart development in flood plains. The Irene Recovery Office will coordinate this discussion



Roger Whitcomb, Engineer and Sue Minter, Deputy Secretary.
Photo by VAOT.

with state agencies and outside partners.

Additional state work should involve updating and communicating information gained about the nature and extent of future flood risks. Vermont should work with FEMA and local communities to ensure that both inundation and fluvial erosion hazards are considered when determining where development and redevelopment takes place. Communities that have opted not to participate in the National Flood Insurance Program (NFIP) should have sufficient information readily available so that they can understand the ramifications and future risks of that decision, as well as to the benefits of adopting or exceeding NFIP land-use standards.

State and federal community assistance programs also should provide education, training and incentives to assist local governments and help them protect shore lands, river corridors and flood plains. Coordinated land acquisition strategies that place a state-wide priority on protecting high-value (in terms of flood resiliency and environmental protection) shore lands, river corridors, flood

plains and wetlands should be considered and funded. Any change to law must consider the impact on agricultural land and farming practices that occur in floodways and flood plains. As a matter of state policy, it is imperative to maintain the accepted agriculture activities exemption to municipal ordinances currently contained in 24 VSA 4413(d). Failure to do so

potentially subjects Vermont's agricultural industry and its farmers to 251 different zoning regulations and enforcers.

Most towns, and their part-time zoning administrators, do not have the expertise to regulate agricultural

activities that occur in a flood way or flood plain. Centralized regulation of farming activities by the state provides all farmers with a standard framework within which to operate. This is particularly important because many farms utilize land situated in more than one town. AAFM and DEC will continue to collaborate on updating the current memorandum of understanding to satisfy FEMA that Vermont's agricultural regulations adequately protect fluvial erosion hazard zones and satisfy NFIP requirements for Special Flood Hazard Areas.

POLICY: Evaluate Hazardous Waste Storage

The emergency response to Tropical Storm Irene as it relates to hazardous waste was largely successful, although with such widespread damage there were areas for improvement.

Many flooded basements resulted in overturned fuel-oil tanks and floating propane tanks. DEC's spill team, even with help from EPA and Vermont's Hazardous Materials Re-

sponse team, was stretched to the limit during the first few days after the flood. Cleanup contractors ran short on equipment, and it took time to visit all spill locations. Efforts were further complicated by the fact that most spills were on private property and not covered by FEMA Public Assistance. The spill team, however, was eventually able to get contractors to all sites that were reported, while the joint response with EPA worked well.

Despite the best efforts of DEC, EPA and the state HazMat team, which included setting up hazardous waste collection and storage facilities, it is likely that hazardous waste from many flooded basements was thrown in the trash. While it is difficult to measure just how effective the State's Emergency Operations Center hazardous-waste education and outreach efforts were, we do know that much more hazardous waste was collected in some towns in the days and weeks following Irene than we would normally see in a year.

The State should evaluate the need to restrict storage of hazardous waste and materials in flood plains. And in places where such storage is allowed, the State should explore the establishment of regulations that require tanks in flood plains that store hazardous materials such as gasoline, fuel oil and propane be secured to the ground so that they do not easily tip over or float away during a flood. The State should continue its educational programs for citizens, business and municipalities at risk for future floods and encourage them to minimize or improve how they store hazardous materials.

POLICY: Evaluate Emergency Response Powers for Environmental Hazards

To plan properly for the next disaster, a common understanding of the statute and rules regarding emergency engagement is needed. In some cases, DEC's environmental rules expressly contemplate emergency response, and have defined exceptions for emergency circumstances. Despite this, the

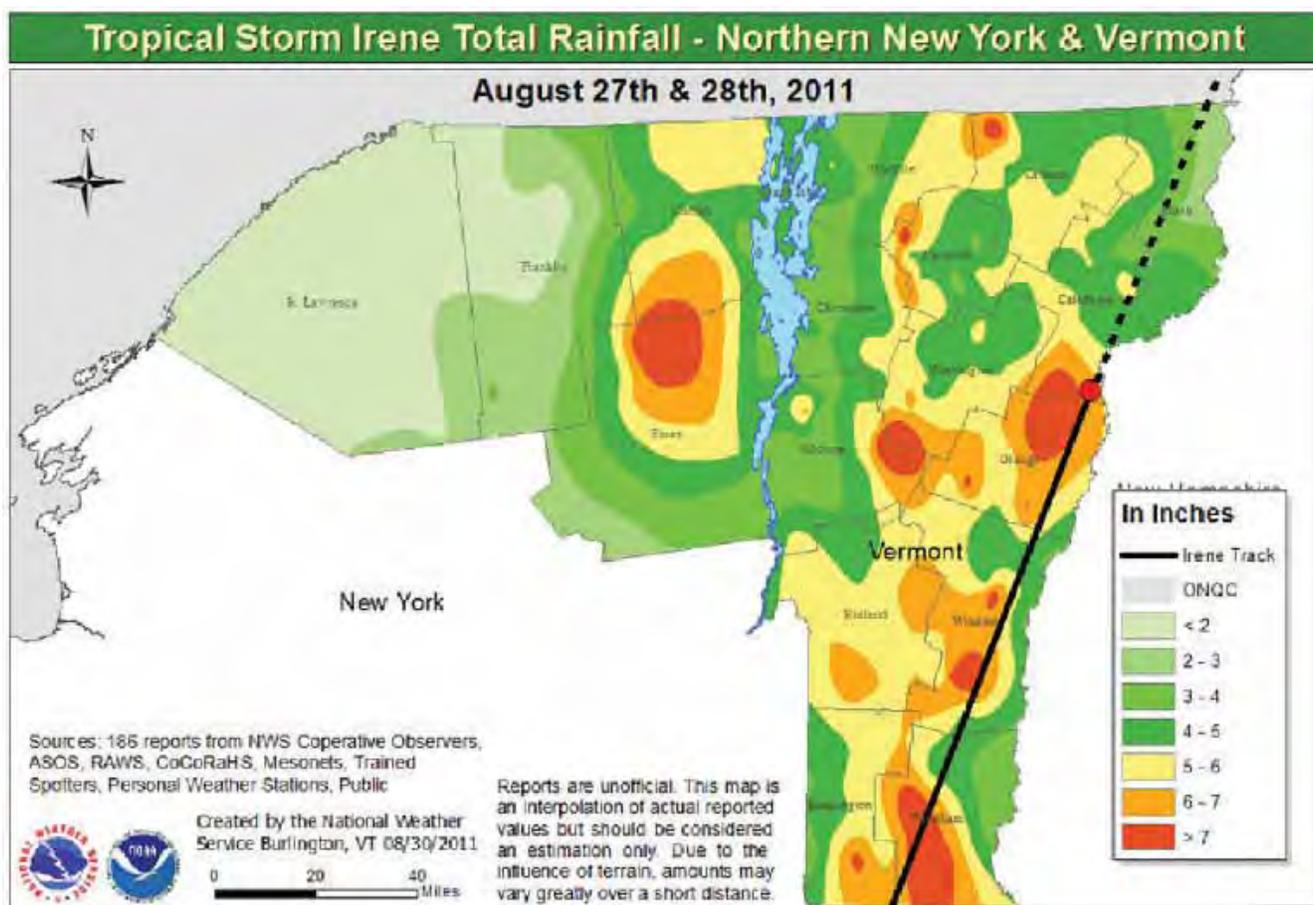


Silt deposit from the Connecticut River in the Long Island Sound. Photo by National Oceanic and Atmospheric Administration.

rules were not universally understood, which created uncertainty for state and local officials.

To correct this, review of DEC regulations regarding river and flood-plain management, spill response, solid-waste disposal, storm-water, and wetlands must be conducted to ensure that emergency work related to flood response proceeds expeditiously and without confusion.

Such a review should result in the development of rules and procedures that allow emergency responses to be permitted in a way that follows clear technical criteria, but at the same time provides flexibility to ensure that basic environmental and public health protections can be conducted promptly and without delay.



Irene Damage: An opportunity to reflect on rebuilding a flood-resilient infrastructure

The extensive road and bridge damage caused by Tropical Storm Irene provides us the opportunity to take a step back and reflect on the how, the why, and the where we build roadways throughout the State of Vermont.

The toll Irene took on Vermont's transportation infrastructure is now clear. On the combined town and state network, Irene washed out more than 2,000 roadway segments, undermined more than 1,000 culverts and damaged more than 300 bridges. Rebuilding everything will cost hundreds of millions of dollars.

Understanding that our climate is changing and that the frequency and intensity of storm activity will likely be greater during the next 100 years than it was during the last 100, it is prudent that as we rebuild we also adapt. But doing so successfully will not be easy.

Limited access roads such as our interstate highways and "super" Route 7 south of Rutland are highly engineered with bridges elevated well above Vermont's waterways. This type of roadway withstood Irene's wrath in most instances and sustained limited or no damage. It is highly unlikely, however, that we could afford – nor would Vermonters necessarily want – to build additional limited access roadways throughout Vermont.

Vermont's river valleys are steep and narrow, making it a challenge to successfully engineer state highways. With the river on one side, steep slopes on the other, and villages and homes in between, there is little space left for roads that safely accommodate cars, trucks, bicycles and, in some valley locations, a railroad line as well. Therefore, the long-term need to build more robust roads and bridges must be evaluated in conjunction with our desire to preserve Vermont's historic and archeological resources, as well as envi-



Rich Tetreault, VTrans Chief Engineer.
Photo by H. Tetreault.

ronmental resources such as wetlands and wildlife habitat.

Our best opportunity to protect our transportation infrastructure against future flooding in these areas likely lies with our bridges. As we both rebuild from flood damage and replace aging bridges over time, we need to rethink their design. In the past, we built relatively short bridges with concrete abutments very close to, if not in, rushing water. These designs were cost effective and made environmental sense at the time.

The time has now come, however, to consider building longer bridges with foundations that sit outside our river channels, even if these bridges cost more and have a longer footprint. Doing this will accommodate future flood waters, as well as allow river channels to move and not be constrained by the bridge opening, which can exacerbate flooding up and downstream. Longer bridges also will improve passage for fish that are cut off from their habitat by undersized structures, and allow safe passage for other animal species as they pass through the transportation network.

In some flood-damaged locations, temporary bridges were erected. This will not only buy us the time needed to reassess the hydraulics of each location with modern storm events in mind, but also will provide communities the opportunity to work with VTrans to best locate these costlier and sometimes larger permanent structures within village centers.

As for town highways, the policy decisions are even greater and the choices more difficult.

In areas where roadways along rivers were badly damaged or even destroyed, towns may need to choose whether and where to rebuild. Redundant roadways, or those that serve one or two properties, may not make sense in the future. Communities must also reassess their land-use patterns and ask such questions as: How close to the water is too close to build? What kind of businesses or maintenance practices will be allowed where?

Land-use planning and zoning, stream-alteration practices, and consideration of future risks are all critical to the landscape of issues that need to be considered as we build a flood-resilient infrastructure for Vermont. Further constriction of river corridors will only lead to additional problems. Adding more impervious surfaces without proper storm-water retention controls affects water quality, and adds to future flooding woes.

Public policy should not focus solely on how to best design and construct our future transportation system. Properly maintaining what we already have is just as important.

Funding protective measures such as keeping ditches and riprap in good, working condition is vital. Roadway drainage systems such as ditches, catch basins, culverts – and even bridges – need to be kept free of debris and sediment so rushing water during a storm can flow freely and stay channeled within riverbeds, thereby minimizing or even preventing overflow onto roads and over bridges. When more waterway capacity is required in heavy rain events, rivers need access to their flood plains so that the excess water in the confined channel does not increase in energy and destructive capacity.

The wake of Irene's destruction offers us an opportunity to think more broadly across the variety of disciplines that road building now entails. As we rebuild Vermont, VTrans will work together with the Vermont Agency of Natural Resources as well as the Agency of Commerce and Community Development and other sister agencies so that we can build Vermont to be even stronger than Irene found her.

Richard Tetreault is the chief engineer for the Vermont Agency of Transportation. §

Prepare for Future Disasters

To better prepare for future disasters, Vermont will apply lessons learned from Irene for planning, emergency response and recovery.



Jamaica Town Command Center.
Photo by Oliver Olsen.

With Irene more than four months behind us, and the emergency portion of our response now squarely in the rearview mirror, Vermont is beginning to review its actions with an eye toward improvement for the next event. Vermont Emergency Management (VEM) is leading this effort, and plans to publish a full “After Action Report” later this winter. Several big-picture issues, however, are already clear.

While the State and its many communities should be commended for taking extraordinary action during an unprecedented crisis, there are always areas for improvement. A broad analysis of how Vermont responded to Irene clearly shows at least four areas in which Vermont must make adjustments to how it responds to future emergencies.

- Vermont should embrace the Incident Command System (ICS) for all of state government, and within that system should augment its staffing and training for the State Emergency Operations Center (SEOC).

Commanding Opportunity

When weather forecasters first began using “hurricane” and “Vermont” in the same sentence, Grafton Emergency Management Director Bill Kearns knew the potential for damage in his area was real. Historic data from the 1938 hurricane showed Grafton’s roads and bridges took a beating the last time such a storm blew through town, and he knew a rerun was possible.

On Thursday, August 25 – a full three days before Irene struck – Kearns organized a meeting of his town’s emergency officials to begin preparing. The storm eventually destroyed 45 of the town’s 55 roadway miles. But the damage, due to careful preplanning, did not cripple the town’s ability to respond to emergencies even though the town’s highway garage was located in a flood plain and was damaged in the storm.

“We had all of our equipment staged so it was not somewhere it could get isolated,” Kearns said.

Just a few miles down the road, Jamaica’s Emergency Management Director Paul Fraser tells a similar story. The day before the storm hit, he met with Jamaica fire officials to make sure they had all the tables, maps and other supplies they needed. They even went as far as changing the location of the town’s emergency headquarters because the fire station, which is located in the river’s flood plain, did not seem appropriate.

“I walked through on Saturday before the storm and I could see the fire station was not a good place to have a command post,” Fraser said. On Sunday morning, “we moved the fire trucks to various locations so they would not get stranded.”

Fraser moved the command center to the

Three Mountain Inn, which was located on higher ground and had everything, including bedrooms and a kitchen, that would be needed should a serious problem develop.

“The Three Mountain Inn had a generator,” Fraser said. “We expected fully to lose power.”

Jamaica and Grafton are two shining examples of Vermont towns that received heavy damage, but in the days and weeks following the storm were well prepared to deal with its aftermath in large part because of their pre-planning and organization.

In Jamaica, the damage was significant. Raging waters washed four homes downstream and heavily damaged others. Emergency officials needed to know where threats were occurring, and had to act fast, Fraser said. And they needed accurate information, so they used scouts to confirm what idle chatter and “rumors” were telling them, he said.

“Having been in command posts in the past, I knew you have to have visual aids so you can chart what is going on and see the visual patterns,” said Fraser, who spent 22 years in the U.S. Air Force. Mapping “has a huge impact on your understanding of what people are saying.”

Solid information not only led emergency officials to dispatch crews to build a “diversion dam” that saved two houses, but their mapping effort also showed them where people needed to be evacuated, Fraser said.

“We sent over a dozen ATVs into the hills and we rescued 34 people, four dogs, two cats and a parrot,” Fraser said. “We lost homes, but no lives.”

Down the road in Grafton, the situation

turned out different. Not nearly as many homes and lives were threatened, but roads and bridges all over town were “gone,” Kearns said. Estimates put the replacement costs at over \$5 million, which is a hefty sum considering the town’s annual budget totals just \$867,000, and winter was just a couple of months away.

Realizing most expenses would eventually be covered by federal emergency programs like those run by FEMA and the Federal Highway Administration, the big issue for Grafton was finding a way to raise money in the short-term so the work could start immediately and be complete by winter, rather than waiting until spring or beyond when federal reimbursement checks would arrive.

Getting a bank loan would take less time than waiting for FEMA, but the process was not immediate, Kearns said. So Grafton looked internally and borrowed from its fire and highway capital reserve fund, as well as its local school system, which had money on hand it did not need until later in the school year.

“This money was all available and added up to about \$800,000, and that carried us until we could get a bank loan,” Kearns said. “We weren’t going to allow any contractor out of town, and the way to keep them in town was to pay them, which is what we did.”

As a result, the vast majority of Grafton’s roads and bridges have already been rebuilt. Some destroyed culverts were even replaced with larger ones to better protect the town the next time floodwaters rise. §

- Towns that do not have an individual Emergency Operations Plan (EOP) should adopt one, while towns that do have such a plan should share “best practices” with their neighbors. The state must update its State Emergency Operations Plan (SEOP) and State Hazard Mitigation Plan, and make both readily available to municipal officials.
- State and local officials must improve information sharing during an emergency. Improvement is necessary not only for reliable two-way communication between state and local officials, but also to prevent repetitive

inquires from various state and federal sources during both response and recovery phases.



Missing bridge on Rt. 30 in Jamaica. Firehouse in the background. Photo by VOAT

- The State and its partners should improve their volunteer and donations management capabilities. Although plans had been prepared as part of the SEOP, they had not been field tested for a disaster on the scale of Irene.

There are many examples of specialty skills that are difficult to procure when the need arises. The ability to both manage donations and coordinate volunteers is such a skill.

In the aftermath of Irene, large numbers of Vermonters stepped forward to donate labor, ma-

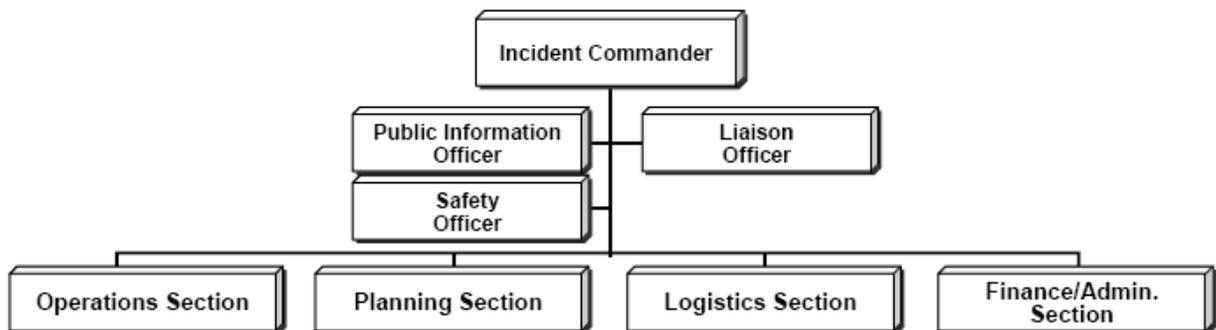
terials, supplies and equipment. Their generosity quickly overwhelmed some community's capacity to coordinate a response. Their people and support systems just could not match the armies of volunteers wanting to help with their neighbors in need.

In a small state such as Vermont that contains limited resources, the ability to manage such an outpouring can mean the difference between success and failure. Keeping volunteers and their organizations engaged and full of momentum is critical, and systems designed to do so effectively must be both adopted and maintained.

ACTION: Increase Training on Incident Command System

The Incident Command System provides an organizational structure for incident management, as well as guides the process for planning, building, and adapting that structure to individual situations. FEMA explains: "the Incident Command System is a standardized, on-scene, all-hazards incident management approach that allows for the integration of facilities, equipment, personnel, procedures, and communications operating within a common organizational structure. ICS enables a coordinated response among various jurisdictions and functional agencies, both public and private, and allows common processes for planning and managing resources. ICS is flexible and can be used for incidents of any type, scope, and complexity. ICS allows its users to adopt an integrated organizational structure to match the complexities and demands of single or multiple events."

Agencies across Vermont state government should consider increased training on ICS as the standard operating guideline for responding to both statewide and agency-specific events. Key personnel in the executive branch – agency leadership and their core management team – should be trained in both basic ICS and National Incident Management Systems (NIMS) so they better understand the functions of the SEOC during its activation and are better prepared to respond during times of emergency.



The full support and preparation of every agency's senior leadership is paramount to successful outcomes. Training and regular participation in ICS drills will provide agencies a strong platform from which to build future responses, which will lead to a common understanding both within and among agencies of what is necessary to deliver the most effective emergency response.

The SEOC when activated acts as a multi-agency coordination center, and its effectiveness relies on the strength of those assigned to its service. Ensuring that appropriate officials from every state agency are trained in EOC management will greatly improve the productivity at the SEOC in the future. To ensure proper operations, agencies must create a "bench" of at least three trained personnel who are authorized to fully execute their State Support Function at the SEOC, or, at a minimum have immediate access to others who are authorized.

ACTION: Update SEOP and State Hazard Mitigation Plan

As we analyze the lessons learned from Irene, it is an appropriate time to update the State Emergency Operations Plan (SEOP) and the State Hazard Mitigation Plan. These updates will provide the opportunity to be more prepared for incident response and recovery support, and to improve our state's resiliency during the next disaster. Both plans will be prepared for the Governor's consideration by July 2012.

The SEOP, as required by 20 VSA, is a state-level integrated emergency management document that describes the Vermont emergency disaster response and response support process and serves as a guideline for all phases of comprehensive emergency management. The plan is intended to be "All Hazards," covering the entire range of emergency and disaster situations from natural disasters and technological hazards, to the impact of the threat of terrorism. Although it is called

a "State Emergency Operations Plan," the scope extends from preventive measures and preparations through local and state response actions, to recovery, post-disaster programs and Federal Disaster Assistance.

The State Hazard Mitigation Plan must be reviewed every three (3) years or as needed after every significant incident. The purpose of the Hazard Mitigation Plan is to assist local governments in identifying all hazards facing the county and their jurisdiction and identifies and outlines strategies to begin reducing risks from identified hazards. The plan is also intended to better integrate and consolidate efforts of state agencies with those of regional and local government, as well as efforts of quasi-governmental organizations such as the RPCs.

ACTION: Encourage Towns to Update and/or Develop an Emergency Operations Plan

Achieving and maintaining effective community preparedness is the first line of defense against disasters, and can greatly reduce the stress placed on response organizations. An effective level of preparedness requires continual public awareness and education to ensure residents

and businesses take proper precautions to reduce their vulnerability both during and immediately following a disaster's impact. Proper preparedness not only reduces danger, but outlines

response techniques that enhance protective actions. Preparedness activities include planning, training, conducting exercises and running drills.



Route 7 bridge in Clarendon.
Photo by VAOT.

It was evident throughout the response to Irene that jurisdictions that had participated in both training and planning related to Emergency Operations Plans were best prepared to respond to the disaster. As a minimum, every Vermont town is expected to develop and maintain a Basic Emergency Operations Plan (BEOP). Larger jurisdictions with more significant risk and resources are expected to expand upon the basic plan and develop a more detailed local Emergency Operations Plan (EOP) or Emergency Response Plan. In addition to these plans, a Local Emergency Planning Committee (LEPC) is expected to develop and maintain an “all-hazards” District Resource Plan.



Washed out section of Route 106 in Weathersfield. Photo by VAOT.

The State should stress with communities the importance of having a designated Emergency Management Director or Emergency Management Coordinator, as well as proper training for other town officials. Working with partner organizations such as the Vermont League of Cities and Towns, the Regional Planning Commissions or the

Vermont Secretary of State’s office, the State could develop a training workshop for interested communities, highlighting best practices that emerged during the Irene response.

ACTION: Develop Community Communication System

Throughout both the response and recovery from Tropical Storm Irene, there were challenges to communicating information, gathering data and getting questions answered. Significant issues included:

- Communities struggled to send and receive information within their community, be-

tween communities and to the State in an efficient and effective manner;

- Identifying individuals with specific needs so that communication strategies are in place to alert them before the event as well as follow up during the response;
- During the response, state agencies were not consistent in how they staffed emergency offices, how they made decisions and how they answered questions. Having three key agencies displaced from their offices with no access to phone, computers or copiers compounded these issues; and
- Both during the response and the recovery, state agencies had no common way to communicate recovery goals, identify partners, detail initiatives, broadcast successes, share lessons learned and chart milestones.

Solving each of these communication challenges will require a unique solution. A variety of options must be researched, explored, and tested based on the communication goal, its audience and the technology available. VEM will be responsible for leading this initiative.

One option to help improve communications during the response phase of an emergency is to develop a statewide platform for communities to engage with not only each other, but also with regional groups as well as state and federal partners. Successful development may take advantage of existing capabilities, or could demand new systems that integrate necessary information.

Communities have voiced the need for state support to ensure they have adequate communication tools and maps to help them locate citizens in need as well as track emergency responders. Many Vermont towns lack adequate cellular coverage to facilitate communication when landlines are down. While some communities relied on modern technology and Internet communications to reach their citizens, our most vulnerable populations may not always have access to this type of service. In some areas, door-to-door census

taking occurred, not only during immediate storm response but also weeks afterwards to ensure the safety and wellbeing of neighbors.

In place of ad hoc inquiries by individual sources, requests for information should follow a structure that is outlined in an Incident Command System. This would allow not only an organized process, but also is the best way to ensure that all information is shared among as many entities as possible.

Further development and expansion of State Rapid Assessment and Assistance Teams similar to VTrans Scan Tours should be discussed. A common criticism from town officials was that there were too many state groups asking the same, if not similar questions. Improved Assistance Teams or Scan Tours could include multiple agency representation that is able to canvass towns. Such coordination would minimize duplication of time and effort among agencies and better serve towns.

The scope of roles performed by the RPCs and VLCT also should be examined and integrated into building a more robust communication platform. RPCs played an invaluable role during Irene in collecting and distributing critical information such as damage data, as well as working directly in the field with affected communities. VLCT provided a trusted two-way conduit of authorized information to, as well as accurate on-the-ground intelligence from towns. VLCT also provided specialized assistance to municipalities, especially in the area of addressing financial issues. These organizations' collective expertise should be institutionalized for future deployment, and their members given proper training and resources to meet these expectations.

ACTION:Develop Goods Management Strategy

When the State Emergency Operations Plan was activated, a Donations Coordination Team led by the Department of Buildings and General Services was assigned to coordinate

and facilitate matching the needs of those affected with donated goods. Prior to Irene, Vermont had never tried to manage and coordinate an effort of such considerable size, so no one was surprised that the team had to work through numerous challenges to create a baseline strategy for the management of donated goods.

Through this effort, Vermont joined the National Donation Management Network (NDMN), which is a nationwide database that allows affiliated organizations to accept donations on behalf of survivors. The process served Irene recovery well, and the Donations Coordination Team trained dozens of Vermonters involved with the state's various Long Term Recovery Committees to use the network. NDMN proved to be an important tool to help coordinate a comprehensive disaster response, and its use should continue when Vermont faces another disaster. The Donations Coordination Team has successfully trained VEM staff in the ongoing administration of the system to ensure its usability during the continued Irene recovery phase.

In addition, a robust goods-management strategy should contemplate various contingencies depending on the size and scope of the disaster. The State Emergency Operations Plan should be updated to incorporate best practices as learned during Irene response and recovery.

ACTION:Improve Volunteer Management Capabilities

People came forward from all corners of the state to lend a hand and become part of the response-and-recovery effort. The outpouring of generosity and support was more than many communities could manage. Volunteers usually come in two types: those who are affiliated with a group or organization, and those who individually and spontaneously offer their services.

Having a central place where volunteers, whether affiliated or spontaneous, can go

for information is critical to a successful response. Not only do volunteers require direction, they also need guidance on what to stay away from. Aside from personal protection, liability issues must be addressed. This is

courage ongoing efforts to support our neighbors in need both during times of crisis and whenever we are called on.

INNOVATION: Establish Higher Education Volunteer Council

Vermont's higher education community was an important part of the volunteer effort following Irene. Many campus groups mobilized in their areas and immediately responded to devastated communities and helped homeowners and towns begin the monumental task of cleaning up following the storm. Campuses like UVM and Champlain College that were located outside of the Irene-damaged areas worked to help Vermonters in need by organizing volunteer groups, transportation, equipment and lunches to get their students and faculty out in the field.

In addition to helping families clean up from Irene, many of our colleges enhanced current curriculum – and created new courses – around emergency response, disaster preparedness and community service. Colleges also found ways to engage beyond their campuses through alumni networks, parents of students and partners in the business community.

Following the initial response, a group of Vermont higher education stakeholders convened a meeting to discuss the creation of a coordinated system that will be tied into the Irene Recovery Office to continue to provide students and faculty an avenue for volunteering during long-term recovery. Outcomes of a newly formed Higher Education Volunteer Council (HEVC) would include a coordinated volunteer network targeted towards identified long-term recovery needs, student fellowships with LTRCs, applied community development, and research surrounding environmental impact and policy development.



Volunteers participating in Clean Up Day in Plymouth.
Photo by M. Pingree

most acute with unaffiliated volunteers. Just what happens if a volunteer becomes injured, hurts someone else or damages someone's personal property must be considered ahead of time.

Vermont law does not appear to recognize or protect the efforts of unaffiliated volunteers. Legislation should be considered that provides unaffiliated volunteers either the same protections as is granted by Good Samaritan Law, or possibly the same protections bestowed upon bona-fide first responders.

In February, VEM will host a FEMA-sponsored workshop on best practices to harness the power of spontaneous volunteers while providing them direction in the field and protection from unsafe situations. From this workshop, working with SerVermont, the State should establish a Volunteer Vermont Coordinator to coordinate the vast network of volunteer-management groups and the associated issues that come with volunteerism. Irene has taught us that volunteer support is critical to our state's success in the future. In an effort to harness this energy, we should act to develop programs and safeguards that en-



Appendix A: Common Abbreviations

AAFM - Vermont Agency of Agriculture Food and Markets
ACCD - Vermont Agency of Commerce and Community Development
AGC - Associated General Contractors of Vermont
AHS - Vermont Agency of Human Services
ANR - Vermont Agency of Natural Resources
AOT - Vermont Agency of Transportation
ATV - All-Terrain Vehicles

BEOP - Basic Emergency Operations Plan
BISHCA - Banking, Insurance, Securities and Health Care Administration

CAA - Community Action Agencies
CAN - Coordinated Assistance Network
CDBG - Community Development Block Grant
COOP - Continuity of Operations Plan
CVOEO - Champlain Valley Office of Economic Opportunity, Inc.
CY - Calendar Year

DAIL - Vermont Department of Disabilities, Aging and Independent Living
DCF - Vermont Department for Children and Families
DDIR - FHWA Detailed Damage Inspection Reports
DEC - Vermont Department of Environmental Conservation

EDA - United States Economic Development Administration
EMT - Emergency Medical Technician
EOC - Emergency Operations Center
EOP - Emergency Operations Plan
EPA - United States Environmental Protection Agency
EWP - Emergency Watershed Protection Program

FDA - Food and Drug Administration
FEMA - Federal Emergency Management Agency
FEMA IA - Federal Emergency Management Agency Individual Assistance
FEMA PA - Federal Emergency Management Agency Public Assistance
FHWA - Federal Highway Administration
FHWA ER - Federal Highway Administration Emergency Relief
FPR - Vermont Department of Forests, Parks and Recreation
FY - Fiscal Year

GIS - Geographic Information System

HEVC - Higher Education Volunteer Council
HMGP - Hazard Mitigation Grant Program
HUD - United States Department of Housing and Urban Development

IA - Individual Assistance
ICC - Incident Command Center
ICS - Incident Command System

LEPC - Local Emergency Planning Committee
LTRC - Long Term Recovery Committees

MOU - Memorandum of Understanding
NDMN - National Donations Management Network
NFIP - National Flood Insurance Program
NIMS - National Incident Management System

PA - Public Assistance
PCBs - Polychlorinated Biphenyl

RDC - Regional Development Corporation
RPC - Regional Planning Commission

SBA - Small Business Administration
SEOC - State Emergency Operations Center
SEOP - State Emergency Operations Plan
SOS - Starting Over Strong
SSTS - State Snowmobile Trail System
SUV - Sports Utility Vehicle

USDA - United States Department of Agriculture
USACE - United States Army Corps of Engineers
UVM - University of Vermont

VACC - Vermont Agriculture Credit Corporation
VAOT - Vermont Agency of Transportation
VBSR - Vermont Business for Social Responsibility
VCF - Vermont Community Foundation
VDH - Vermont Department of Health
VDRF - Vermont Disaster Relief Fund
VEDA - Vermont Economic Development Authority
VELCO - Vermont Electric Power Company
VEM - Vermont Emergency Management
VHCB - Vermont Housing and Conservation Board
VLCT - Vermont League of Cities and Towns
VLDRG - Vermont Long-Term Disaster Recovery Group, Inc.
VOAD - Voluntary Organizations Active in Disaster
VRC - Vermont Recovery Corps
VSA - Vermont Statute Annotated
VTrans - Vermont Agency of Transportation

Appendix B: LTRC Contact Information

Central Vermont LTRC (Barre/Washington County)

(802) 505-9292, joellen@volunteervt.com

Mad River Flood Recovery (Waitsfield, Warren, Fayston)

(802) 496-6089, Irene.waitsfield@gmail.com

Southeastern VT Irene LTRC (All of Windham County)

802-257-4547 x109

Upper Valley Strong (N. Windsor/L. Orange/Hartford)

uppervalleystrong@gmail.com, www.uvstrong.org

Precision Valley DRC (Springfield/Grafton/Chester/Ludlow)

(802) 885-8862, pvdisasterrecoverycommittee@gmail.com

Good Night Irene LTRC (Bennington)

(802) 447-2745

Third Branch Flood Recovery (Randolph, Brookfield, Braintree, Bethel, Rochester, Hancock, Granville, East Granville (Sub-group of Upper Valley Strong)

(802) 229-8862

Rutland County LTRC (entire County of Rutland)

(802) 786-5852

ReBuild Waterbury (Waterbury, Duxbury, half of Moretown, part of Bolton on its Waterbury side)

(802) 839-6000, rebuildwaterbury@gmail.com,
www.rebuildwaterbury.org

Northfield/Roxbury LTRC (Northfield, Roxbury)

(802) 505-7648, northfieldfloodrelief@yahoo.com

Special thanks to Mary Andes, Katherine Betzer, Joe Flynn, Judy Gilmore, David Hoyne, Betsy Ide and John Zicconi for their expert assistance and tireless efforts over the past four months.

CANADA

NEW YORK

NEW HAMPSHIRE

MASSACHUSETTS



December 29, 2011 - 12:00 PM HIGHWAY AND BRIDGE CLOSURES IRENE STORM DAMAGE

The effects of Tropical Storm Irene continue to be felt around Vermont. Daily there are new sites where our infrastructure has failed. Extreme caution must be used in travelling any of the roads in the affected areas as road conditions continue to change.

STATE / TOWN BRIDGE CLOSURES

- CLOSED
- OPEN WITH RESTRICTIONS
- OPEN WITH CONSTRUCTION DELAYS
- OPEN

STATE HIGHWAY CLOSURES

- ROAD CLOSED
- CLOSED - AUTHORIZED VEHICLES ONLY
- OPEN WITH RESTRICTIONS
- OPEN WITH CONSTRUCTION DELAYS
- NORMAL SERVICE RESTORED
- NO REPORTED DAMAGE - EXPECT NORMAL TRAVEL

B34 / C34 STATE BRIDGE OR CULVERT
B34 / C34 TOWN BRIDGE OR CULVERT

Public Airports

- ✕ State
- ✕ Municipal
- ± Private
- Interstate Highways
- U.S. Routes
- State Highways
- Class 1 - 2 Town Highways
- Class 3 Town Highways
- Class 4 Town Highways
- Legal Trails
- Railroads
- STATE
- COUNTY
- TOWN

COMPILED BY THE VERMONT AGENCY OF TRANSPORTATION
DIVISION OF POLICY, PLANNING AND INTERMODAL DEVELOPMENT
MONTPELIER, VERMONT 05602

1:250,000



Neale F. Lunderville
Irene Recovery Officer
- in collaboration with -
Irene Recovery Coordination Team



Vermont Recovering Stronger

Irene Recovery Status Report

Presented to Governor Peter Shumlin
June 2012



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Office of the Secretary
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Montpelier, VT 05609-0201
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[phone] 802-828-1354
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Sue Minter, Irene Recovery Officer

MEMORANDUM

TO: Governor Peter Shumlin
FROM: Sue Minter, Irene Recovery Officer
DATE: June, 2012
RE: Vermont Recovering Stronger

Introduction

“On August 28, 2011, Vermont was forever changed. Tropical Storm Irene brought personal loss and public damage unlike anything we have experienced in more than a generation. The rising waters took lives and the incredible damage to homes, property, land and our natural environment is still difficult to comprehend.” - Irene Recovery Report, January 2012.

Tremendous progress has been made in Vermont’s recovery from Tropical Storm (TS) Irene in the five months since the Irene Recovery Report was written in January. The January report provided an important account of Vermont’s monumental efforts in the immediate response to the devastation caused by Tropical Storm Irene and set forth a blueprint that continues to guide our ongoing efforts. The vast majority of the actions, policies and innovations described in that initial report have been accomplished or are well underway. This Status Report provides an overview of the longer-term efforts that each of these tasks has turned into as well as the new ones that have emerged as we have transitioned more fully from response to recovery. Organized around the same six elements of the recovery established in the first report, this Status Report summarizes the progress since January, presenting key milestones achieved, ongoing activities and challenges that lay ahead, as well as goals for recovery.

The range and depth of recovery efforts all across Vermont continues to be amazing. This report is not intended to be comprehensive or provide detailed descriptions of all that is going on in the recovery, but rather to offer a snapshot showing how far we’ve come, the work underway, and what we see ahead. It is clear that even as recovery continues, new challenges emerge, and there remains a long road ahead to full recovery.

Several key accomplishments in the recovery process bear calling out:

- ❖ **Increasing federal cost share to 90/10.** Perhaps the most important financial achievement of the past four months was winning approval of Governor Shumlin’s request to President Obama to increase the federal cost share for FEMA assistance from 75 to 90 percent, which will have a significant impact on the fiscal stability for towns and reduced burden on the state budget.

- ❖ **Establishing regional recovery committees and case management system.** Long Term Recovery Committees (LTRCs) working in coordination with FEMA funded disaster case managers are fully functioning, providing an infrastructure of support to provide for the unmet needs of individuals and families in all of Vermont's hardest hit communities.
- ❖ **Addressing short and long term housing challenges.** Working together, the Agency of Commerce and Community Development, home ownership centers, FEMA and other agencies were able to ensure safe temporary shelter for all displaced Vermonters. FEMA's Hazard Mitigation Grant Program will enable buyouts for the most vulnerable homes, and a combination of several legislative and private efforts have made progress in addressing the unique issues facing mobile homeowners impacted by the flooding.
- ❖ **Relocating state employees and the Vermont State Hospital.** Governor Shumlin and legislative leaders joined together to solve the challenge of relocating 1,500 state employees displaced from the flooded Waterbury State Office Complex, and to direct the permanent relocation of the Vermont State Hospital. The Waterbury State Office Complex will become a model resilient facility and modern workspace.
- ❖ **Planning for resilience from future weather events.** With the passage of flood plain management legislation, increased inter-agency coordination, and the initiation of long term community recovery planning, the state is embarking on developing strategies to help our state adapt to and prepare for future flooding. These efforts extend from mitigating the effect of future flooding on infrastructure and the built environment, to enhancing emergency preparedness planning and trainings at the community and state levels.

Finally, it is worth noting the evolution of and ongoing role of the Irene Recovery Office (IRO) and the Irene Recovery Coordination Team (IRCT). As the only state entity solely focused on the recovery, the IRO has played an important role in managing a wide range of efforts. The hallmark of Vermont's recovery has been—and continues to depend upon—effective partnerships between federal, state, and local entities within both the public and private sectors, including various state agencies, FEMA, Vermont's Congressional delegation, Towns, Regional Planning Commissions, and Non Governmental Organizations (NGOs). The IRCT that convenes on a biweekly basis has helped enable the unprecedented level of interagency collaboration that has been an important factor in the progress achieved so far. Because we have been working to assemble an overview of the recovery as a whole, we have been able to monitor progress, see the gaps between efforts, facilitate collaboration and initiate new efforts where needed. Among the most important ongoing roles is to serve as the state counterpart to FEMA, partnering with them where appropriate and engaging in advocacy to ensure that Vermont communities receive all the federal funding for which they are eligible. While not intended to be permanent, the IRO will need to continue to guide recovery through the end of this year.

1. SUPPORTING VERMONTERS AFFECTED BY IRENE

“Through a network of federal, state, local, non-profit, philanthropic and volunteer organizations, Vermont will provide ongoing assistance to individuals and families affected by Irene. Our efforts will assist Vermonters with both short and long-term challenges, helping them rebuild their lives, and find safe and affordable homes.” - Irene Recovery Report, January 2012

While tremendous strides have been made in helping Vermonters regain what they lost to this historic storm, there is still much work to be done. Nine months after being driven from their homes, scores of Vermonters are still in temporary, sometimes substandard, housing awaiting a place to call their own. Others remain in their damaged, unsafe homes, including many in mobile homes. Owners of mobile home parks are in the process of rebuilding, mitigating or closing their parks. The loss of housing, particularly that which was affordable to lower income Vermonters, has prevented some survivors from finding permanent housing and returning to their communities. Clearly, unmet housing needs remain. Federal, state and local partners continue to focus on understanding and addressing them, while looking also to long-term recovery solutions.

Recovery Highlights & Milestones

Individuals & Families

Federal Aid Received:

By the first week of June, FEMA had received 7252 registrations from Tropical Storm Irene and distributed nearly \$22.7 million in grants to families and individuals. The maximum grant of \$30,200 has been awarded to 220 households. In addition, the Small Business Administration has approved \$17.6 million in disaster loans from Irene for homeowners and renters.

Recovery Committees Established:

Nine Long Term Recovery Committees¹ (LTRCs) have been established in the most heavily impacted areas to help address the unmet needs of Vermonters affected by Irene after FEMA and other sources of recovery assistance have been exhausted. Through phone banks, mailings and door-knocking campaigns, LTRCs have reached out to all Vermonters who registered with FEMA following Irene and the spring floods. LTRCs are working with FEMA-funded case managers in developing individual recovery plans for survivors.

Case Management System in Place:

FEMA awarded Agency of Human Services a Disaster Case Management Grant providing \$2.4 million over the next two years to continue funding disaster case managers to support individuals and families, in concert with the LTRCs. Based on estimates provided by the LTRCs, there were almost 900 open cases of Irene Survivors with unmet needs at the end of May. The actual number changes continuously as cases are closed and new ones are opened. Survivors who previously thought they could manage on their own come forward to ask for assistance. Cases are presented to the Vermont Disaster Relief Fund for additional funds of “last resort” beyond what can be provided locally.

¹ For a list of the LTRCs, contact information and a map of their service territories, see: <http://www.vermontdisasterrecovery.com/how-to-get-help/ltrcs>.

**Approximate Number of Open Cases
Being Served by Long Term Recovery Committees – May 2012**

Southeaster Vermont Irene LTRC	280
Rutland County LTRC	70
Central Vermont LTRC	150
Upper Valley Strong LTRC	100
Rebuild Waterbury LTRC	70
Northfield-Roxbury LTRC	37
Mad River Flood Recovery	16
Precision Valley Disaster Recovery Committee	140
Good Night Irene LTRC	20
Total	883

**As reported to FEMA by LTRCs in meetings May 24 & 30 or estimated based on April reporting to FEMA.*

Vermont Disaster Relief Fund Providing Assistance:

As of June 9th, the Vermont Disaster Relief Fund has allocated nearly \$875,000 to assist with 73 Irene survivor cases. Approximately half of this funding went directly to mobile home owners from the Pomerleau Cornerstone Fund. The VDRF Allocations Committee meets twice each week to hear requests from Disaster Case Managers (both voluntary case managers and AHS case managers) working directly with the local Long Term Recovery Committees. VDRF is embarking upon a targeted capital campaign to raise additional funds to add to the \$3.8 million already donated. By the end of May, the VDRF had netted over \$160,000 from sales of about 14,300 Vermont Strong plates that have been sold and paid for, with an additional 11,900 plates shipped and invoiced to “retail” partners who are reselling them. VDRF remains committed to reaching the goal of raising \$1,000,000 through this two-year program and will continue to promote the sale of the plates, which will soon be available at the Ben & Jerry's factory store and other locations with a high volume of summer traffic.

Mental Health Support from Starting Over Strong (SOS):

Through a FEMA grant administered by Washington County Mental Health Services in conjunction with other designated mental health agencies and community services, SOS provides

free short-term support for individuals, groups, and communities impacted by Irene. Fifteen crisis counselors in three teams conduct community and home-based outreach, door-to-door counseling, and educational services at group meetings and programs, free of charge throughout the hardest hit areas of the state. Services are provided to individuals and families who are in recovery, as well as to individuals experiencing distress are provided for those in need of more intensive supports. Over 411 individuals have been contacted through door-to-door outreach, and more than 870 individuals have been served in group educational or counseling settings. In addition, educational materials have been disseminated to over 6,500 individuals. The program runs through October 30, 2012.

Creation of vtstrong.vermont.gov:

Identifying the need for a one-stop-shopping portal for Irene related information from the State for a variety of audiences, ACCD created the vtstrong website. This website continues to be updated with current information and resources in recovery.

Housing Assistance

Sheltering Survivors:

In the immediate response to the storm, the primary housing goal was to ensure all survivors had access to adequate shelter before winter arrived. The Irene Housing Task Force worked with FEMA to identify all available housing units. The numbers were sufficient and the state determined it was not necessary to request temporary housing units—FEMA trailers—which would not have been well suited for Vermont weather. With the support of volunteer groups, housing and service agencies, and family members, survivors secured temporary housing and did not turn to emergency or existing shelters before the winter arrived.

Planning for CDBG Funds:

With the assistance of the Congressional delegation, the state secured \$21.7 million of in Community Development Block Grant Disaster Recovery funds from the U.S. Department of Housing and Urban Development. ACCD is currently developing a required Action Plan for use of the funds and a public input process is underway. The funding is to be used to address the most severe unmet needs in the areas of housing, economic recovery and infrastructure. As currently structured, 80% of the funding must be used in Windsor and Washington counties. ACCD's initial request to expand this targeting requirement was denied by HUD. However, as of this writing, it continues to push for the flexibility to use some additional funds for Windham County.

Supporting Home Buyouts:

The FEMA Hazard Mitigation Grant Program (HMGP) enables homes that have been substantially damaged by disasters to be “bought out” with 75% of the project costs paid by FEMA. Through two rounds of funding to date, the state mitigation committee has recommended 69 separate project applications to FEMA for funding under the Hazard Mitigation Grant Program for the four declared disasters in 2011. These include buyouts of 91 primary homes, 9 non-primary homes and 6 commercial properties to remove them from flood prone areas. The

state is working to supply the 25% nonfederal share of homeowner buy outs, where needed, using CDBG and VHCB funds to pay the majority of the 25% match for the program. In addition to buyouts, HMGP mitigation/planning projects (number of drainage upgrades, planning, stream bank stabilization and other projects) provide planning for long term recovery needs. HMGP projects to date include a federal share of \$18.8 million out of a combined total cost of \$25.2 million. A third round of project selections is anticipated late in 2012 after additional funding is confirmed by FEMA at the 12th month point from the Irene disaster declaration.

Enacted Housing Legislation:

Two important new laws were enacted to address housing needs related to Irene recovery.

- Fair Housing. H. 59 was passed and signed into law, containing provisions recommended by the Irene Recovery Report to prohibit discrimination in land use decisions or the permitting of developments because a proposed development contains affordable housing units.
- Mobile Homes. ACCD worked closely with lawmakers on comprehensive legislation—now Act 137—that brings both immediate and long-term assistance to mobile homeowners, including: sales tax exemptions, financing for the purchase of new mobile homes, and planning for the improved safety and resilience of mobile home parks.

Increased Assistance to Mobile Home Survivors:

As noted in the Irene Recovery Report, the limited authority of the state and municipalities to condemn mobile homes limited the amount of FEMA Individual Assistance available to owners of destroyed mobile homes. The Governor's general counsel found the necessary legal authority for condemnation within the Governor's emergency powers. In April, FEMA agreed to review eligible cases in order to provide increased assistance up to the maximum Individual Assistance benefit of \$30,200. The state has sent condemnation letters to FEMA for

nearly 110 destroyed mobile homes completing the first phase of the effort, and FEMA is in the process of providing an additional \$600,000 to owners of those homes. In the second phase, FEMA and ACCD are contacting every owner of a damaged mobile home—more than 350—to determine their status. Inspections are conducted by the Department of Public Safety and condemnations issued when appropriate. Many cases are being referred to case managers and the LTRCs for additional assistance.

Displaced Residents Returned to Melrose Place: Six affordable rental apartment buildings were flooded by Irene, leading to the displacement of many elderly and disabled households in Brattleboro. The Brattleboro Housing Authority (BHA) and the town struggled with conflicting information about National Flood Insurance Program requirements and the public housing authority's eligibility for FEMA Public Assistance. The state prompted FEMA to provide additional technical assistance to help sort through options for repairs and relocation of the units in the floodway. Eventually repairs were made and residents returned. A study of options for relocating and redeveloping Melrose Terrace and a neighboring project is now underway.

Future Challenges & Activities

Assessing Unmet Need:

Assessing the unmet needs of Irene survivors remains a challenge even as the recovery continues. As resources are reported and some cases are closed, survivors who had not yet asked for help come forward and new cases continue to be referred to the LTRCs and Disaster Case Managers. Maintaining outreach to survivors will be necessary through the remainder of the recovery.

Continuing Support of LTRCs:

The Long Term Recovery Committees were formed with guidance from the FEMA Voluntary Agency Liaison (VAL) team based on best practice for disaster recovery and to enable impacted communities to access the national network of resources available to help survivors.

As the VAL team demobilizes from Vermont over the next two months the IRO will facilitate coordination among the various entities that provide support to the LTRCs, including the VDRF, AHS and Vermont Voluntary Organizations Active in Disasters (VOAD), to ensure that the committees are able continue to play their essential role in the recovery.

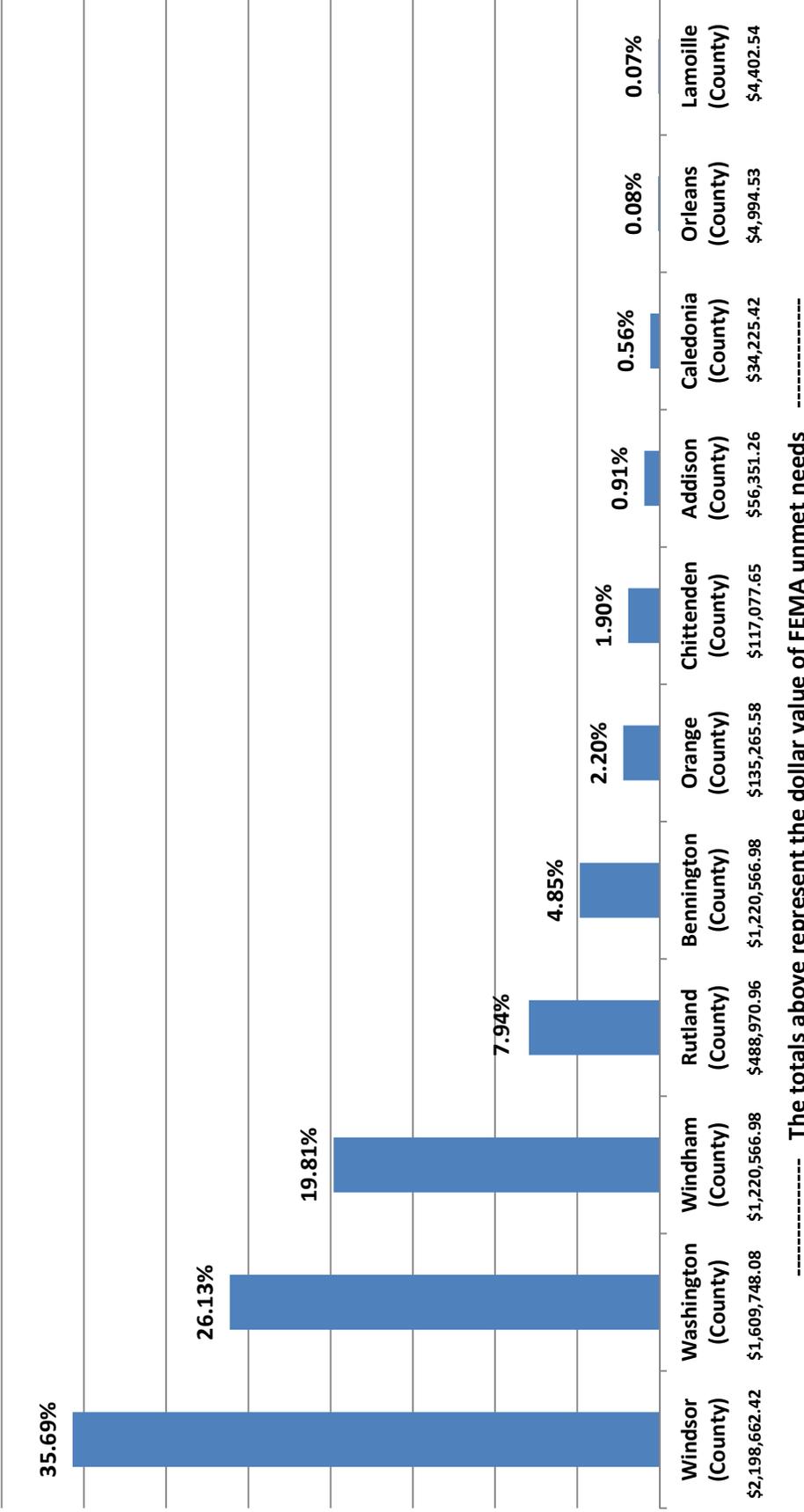
Getting Cases into the CAN Database:

The Coordinated Assistance Network (CAN) disaster case management database has been adopted by consensus nationwide in long term recovery. It is a goal to utilize CAN in Vermont to facilitate case management for Irene survivors.

Facilitating Home Rebuilding Projects:

Rebuilding damaged homes for Irene survivors presents a daunting challenge to the Long Term Recovery Committees. A model that has been successfully applied around the country is to tap National VOAD groups that specialize in rebuilding projects. These, primarily faith-based organizations can bring skilled volunteer labor, equipment and often their own financial resources to work for as long as it takes to accomplish the rebuilding. This requires projects to be well organized and “shovel ready”. The Irene Recovery Office will work with FEMA, the State VOAD, and the FEMA-funded construction analyst to facilitate rebuild projects for Vermont.

Percentage of Disaster Recovery Unmet Needs Per County: Tropical Storm Irene DR-4022-VT As of June 2, 2012



This graph reveals the percentage of FEMA applicants by county who have disaster recovery unmet needs*. Although some of these applicants will recover on their own, many will require further assistance from the long term recovery committees (LTRCs).

Disbursing Federal Aid for Long Term Recovery:

- **CDBG Funding.** ACCD is developing an Action Plan for the Community Development Block Grant Disaster Recovery Funding. A public hearing process for the plan is underway with the final version to be submitted to federal authorities (HUD) for review by July 23rd and then implemented after approval later this summer. While trying to be comprehensive, it is already clear that unmet needs will outstrip funding available. The targeting requirement remains an additional challenge.
- **HMGP Round III.** As towns continue to assess the needs of their affected residents, the HMGP program continues to be of interest. In making funding allocations for the first two rounds of this program, the State committee has been challenged to assure funding remains for critical needs for which applications have not yet been filed. A third round of funding is anticipated this fall. The amount of available mitigation funds depends upon the total allocation of

public assistance program funds, which continues to grow.

Relocation and Mitigation for Mobile Home Parks:

Many mobile home parks damaged by Irene were located in floodplains. Assuring that these parks are relocated, or that effective mitigation measures are taken before mobile homes are replaced, will better protect these vulnerable homeowners. ACCD has secured some funding in the FY '13 Budget and is applying for additional funding through HMGP to give it the capacity to develop a strategic plan for identifying parks at risk of future flooding and plans for long term mitigation, or relocation.

Relocating Affordable Housing in Brattleboro:

The Brattleboro Housing Authority and the town will require ongoing assistance and significant resources to redevelop the 152 units of affordable housing in and near the flood way at Melrose Terrace and Hayes Court. The situation is all the more urgent given the need to relocate flood-prone lots at Tri-Park Mobile Home Park and the loss of housing due to the Brooks House fire in early 2011. BHA estimates the cost of the redevelopment at \$15 million and will need assistance securing the necessary resources.

Individual Recovery Goals

- *Ensure all Vermonters dislocated by Irene have a plan for securing safe permanent housing by December 2012. This includes that:*
 - *Damaged homes will be repaired to safe and decent standard*
 - *Destroyed homes will be replaced and/or relocated*
 - *Displaced tenants will be relocated*
- *Move housing out of flood-prone areas by:*
 - *Maximizing HMGP buyouts for homeowners*
 - *Working with mobile home park owners to mitigate, reconfigure or relocate damaged parks*
 - *Develop a strategic plan for improving the disaster resilience of mobile home parks*
- *VDRF fundraising to meet outstanding needs by August 28th*

2. ENSURING ECONOMIC RECOVERY & RESILIENCE

“Our long-term recovery depends on the development of strong and robust local economies. Vermont will support businesses and farms with targeted assistance to aide recovery.” - Irene Recovery Report, January 2012

The economic effects on Vermont from Irene are still being calculated and the full scope impact may never be known. In April FEMA issued an Economic Impact analysis examining the quantitative and qualitative data available to assess the economic consequences of TS Irene.² The results of this analysis make it clear that storm’s overall effect is significant as Vermont continues to recover:

- By late March, the Small Business Administration had made loans totaling more than \$33 million to businesses and individuals;
- The FEMA Individuals and Households Program (IHP) recorded Real Property Verified Losses as a result of Irene of almost \$25.5 million, representing just over 1000 homes and businesses;
- By mid-November, USDA had received reports of damage to 463 agricultural producers and it is estimated that 9,348 acres of land damage occurred as a result of TS Irene. Damage included, ranged from lost crops and infrastructure, land washed away by overflowing rivers and creeks, to wind damage to maple sugar woods.
- Vermont experienced a sharp spike in initial weekly unemployment claims immediately following Irene, with an increase in claims of 149% for the week ending September 3, and the culmination of initial claims from September 3 and September 10 representing a 376% increase.

The state and partners continue to assess and support recovery efforts for businesses, farmers and the state economy as a whole.

Recovery Milestones

Small Business Assistance

Small Business Champions Team Established:

The Small Business Championship Team, an initiative of the Irene Recovery Report, came together to identify needs and develop a coordinated statewide approach to help businesses. The Team includes representatives from the Agency of Commerce and Community Development (ACCD), the Vermont Economic Development Authority (VEDA), Vermont’s Small Business Development Center (VT-SBDC), Vermont Business for Social Responsibility (VBSR), the Regional Development Corporations (RDC), the State Chamber of Commerce, and the Institute for Sustainable Communities (ISC). The Team is working to identify appropriate funding sources for addressing business needs and developing two state-wide applications for the Economic Development Administration (EDA) disaster funds.

Flood Recovery Tax Credit Enacted:

Initiated by the Administration, and working in cooperation with the Legislature and other partners, a \$500,000 increase in downtown tax credits for flood-affected properties was passed in the miscellaneous tax bill. These tax credits will provide eligible downtown and village center small business and rental property owners help in restoring flood-affected buildings.

Unmet Business Recovery Needs Surveyed:

The Department of Economic, Housing and Community Development surveyed businesses across the state to inform their ability to target support for the unmet needs still facing them

² Vermont DR-4022. Economic Impact Assessment. April 2012. FEMA Economic Support Function. http://www.vtstrong.vermont.gov/Portals/0/Documents/Vermont_Econ_Impact_Final%20-%2042312.pdf.

after TS Irene. Almost \$24 million in self-assessed financial need was identified by the 243 respondents that completed the survey by the June 4 closing date. Debt reduction was cited by more than half the respondents and was by far the single greatest need in total dollars, with a significant number of businesses ranking working capital, new customer acquisition, site repair, equipment replacement and structural repair as major needs.

Vermont Economic Development Authority

Loans:

In the immediate aftermath to TS Irene, many businesses benefited from funds available through the Vermont Economic Development Authority (VEDA). This resource was consistently praised in meetings across the state. The VEDA program successfully administered: 294 loans averaging \$56,297 for a total of \$16,551,357 to businesses impacted by flooding in 2011. As a result of a request by the Vermont Department of Agriculture, VEDA has agreed to extend the Irene loan program to assist farmers with purchasing feed and potentially use the resource for spring planting needs.

Small Business Administration Loans:

Working with the Vermont Congressional Delegation, the Agency of Commerce and Community Development reached out to the Small Business Administration (SBA) to provide a tailored approach for Vermont. As of June 10, 2012, SBA had approved more than \$17.3 million in loans to 137 Vermont businesses.

Assistance to Farmers

Farm Relief Funds Distributed:

More than 200 farms have benefitted from grants from the Vermont Community Foundation to repair land, replace equipment, or provide feed to animals. Grants from the fund are awarded by a committee that includes representatives from the Vermont Agency of Agriculture, the Vermont Community Foundation, the Northeast Organic Farming Association of Vermont (NOFA-VT), the Vermont Farm Bureau, Rutland Area Farm and Food Link, and the University of Vermont

Extension. The committee has received 237 applications and has made grants to 198 farmers totaling \$1,879,193, with an average grant size of just over \$7,900.

Agriculture Loans Extended:

VEDA/Agriculture Credit Corporation is working to extend the Tropical Storm Irene loan program to cover shortfalls in grant funding.

Survey of Remaining Farm Recovery Needs:

The Irene Recovery Office, the Vermont Agency of Agriculture, Food and Markets, USDA Farm Service Agency and the Vermont Association of Conservation Districts partnered to assess the effectiveness of recovery efforts so far and understand the remaining needs of Vermont farmers in order to fully recover from Tropical Storm Irene. The Castleton Polling Institute was contracted to conduct a phone and Internet survey in May of 375 farmers in Vermont that reported damages for which contact information is available. The four collaborating agencies will work with the case manager to be hired by the Vermont Agency of Agriculture (see below) to use the survey results to mobilize assistance to help meet remaining recovery needs. Among the findings:

- 193 of the respondents had received money, volunteer help or other forms of assistance;
- 50 farmers reported that all repairs of damage were now complete, with 213 reporting remaining damage to land, farm buildings, homes and other property;
- 46 farmers believe that their recovery will need additional economic assistance beyond what they have already received and/or applied for, while 40 could use additional labor, 41 need heavy equipment and 39 specified needs that might be met in a variety of ways.

Farm Case Managers Funded:

The Agency of Agriculture is working with partners to try to bring farmland back to full production in order to stabilize Vermont's farm economy in areas worst hit by Irene. Funding has been secured to hire 1-2 case managers housed in AAFM to assist farmers with unmet needs to develop recovery plans and access

available resources. The results of the survey (described above) will provide a starting point for this work.

USDA Farm Services Agency and NRCS

Funding:

\$4.7 million in federal grants is being distributed to Vermont farms to repair damaged fields. Along with washouts, farms need to remove silt, sand, and debris washed downstream during the storm, these grants will assist with that work.

Livestock Feed Mitigation:

Vermont was able to implement the FDA required mitigation plan to allow farmers to feed flooded feed to livestock.

Future Challenges & Activities

Economic Development Funding Assistance:

Eligible entities are being encouraged to apply for US Economic Development Administration (USEDA) disaster grants. (USEDA Region 1 received \$53.7 million for a region including Vermont and thirteen other states and Porto Rico). These competitive grant funds are available to communities, non-profits, and other entities to develop and implement regionally based long-term economic development strategies in response to major federally declared disasters. The State is currently working to coordinate applications, facilitate meetings, and encourage eligible areas to apply for assistance. In cooperation with the Congressional Delegation, ACCD hosted an EDA grant training session. Through the work of the Small Business Champion Team, the State will be applying for two EDA grants to help businesses recover and identify and mitigate future risks.

Business Training:

To increase the resilience of Vermont's business community, there is a need to coordinate and support training to encourage businesses to mitigate future risk, diversify their markets as well as revisit, and in some cases develop, Continuity of Operations Plans (COOPs). Among the public and private agencies providing this kind of training are the Small Business Development Centers, Vermont Emergency Management, the nonprofit Craft

Emergency Relief Fund, and the Regional Planning Commissions.

Soil and Feed Testing:

The Agency of Agriculture anticipates continued testing of feed and soils of flooded farms for safety. USDA will provide payments based on lost quantity and quality of feed to assist with the 2011 losses. Payments from this program will not be available until fall 2012.

Disaster Preparedness:

The Agency of Agriculture, Food and Markets will train to address its need to build its own internal Incident Command Structure to be better able to respond to the immediate needs of farmers impacted by future disasters.

Tourism Marketing:

During the next phase of recovery the Department of Tourism is focused on delivering strong advertising creative in core drive markets that were most engaged post tropical storm Irene. As we approach the one-year mark and the all-important Vermont Foliage Season, the Department of Tourism is concerned that Vermont not lose market share to neighboring states who are bullish in their tourism marketing for fall foliage. It is critical to remind consumers that Vermont is the original and best fall foliage destination in the world with a strong market presence. Specific initiatives by the Department of Tourism include:

- Vermont Toolkit for tourism related organizations and events to acknowledge the first anniversary of Irene and to also contribute to the Vermont disaster relief fund.
- Buildup Vermont Photo Contest in which visitors and Vermonters will be encouraged to submit images of their favorite things to do, their entourage having fun in Vermont and all of the great things Vermont has to offer. The campaign will launch in June via social networks and a website accessible via mobile platforms for viewing and uploading photos.

Economic Recovery Goals

- *Continued financial support for livestock feed shortfalls through 2012, and a return to adequate and affordable feed supply for Vermont farmers by 2013*
- *All salvageable farmland restored for agricultural use by May 2013*
- *Hold the percentage of businesses that do not recover from Irene to below the HUD estimated 25-60% typical in major disasters*
- *Continue to outperform previous years consumption tax revenues and increase tourism in the coming year through strong, visual marketing and communications strategies to overcome any perceptions that Vermont is still damaged or inaccessible to travelers*
- *Target tourism marketing in flood-impacted communities as economic stimulus*

3. FOSTERING COMMUNITY RECOVERY

“Vermont will champion local recovery by partnering with towns and cities in their ongoing efforts to rebuild infrastructure, restore services and assist residents and businesses.” - Irene Recovery Report, January 2012

Municipalities continue to face significant fiscal challenges in responding to Irene’s impact to infrastructure in addition to the disruption of local economies from the flooding of local businesses. In the immediate response to Irene, the state assisted Irene impacted municipalities by advancing state aid payments, facilitating municipal bond opportunities and lines of credit for towns, and by delaying state education payments. The state continues to support local recovery by partnering with municipalities in their ongoing efforts to rebuild infrastructure, assisting with the FEMA Public Assistance process, and increasing the state share of non-federal payments for FEMA assistance. In addition, the state is continuing to support community planning and development initiatives in order to continue long term recovery efforts for severely impacted communities.

Recovery Milestones

Financial Assistance to Towns

Increased Federal Cost Share (90/10) for Irene:

In response to a request from Governor Shumlin, and with strong support and advocacy from Congressional Delegation partners, President Obama agreed, in May, to increase the federal cost share for the Public Assistance program for Irene to 90%. This is an increase above the normal 75% federal cost share and will result in significant savings for both municipal and state budgets.

Increased State Assistance for Local Match for Federal Financial Assistance:

- **FEMA.** The legislature supported the Governor’s initiative to provide funding relief for towns with extraordinary impact from Irene. This plan assures that no town will pay more for FEMA match than what

- \$.03 raises on that town’s equalized grand list. Payments for FEMA-eligible repair work above that amount will be paid by the state, not the town.
- **FHWA.** Within the Transportation bill, the legislature enacted the Governor’s initiative for the state to pay half of the non-federal match requirement for Federal Highway Administration assistance for road and bridge repairs on the town Federal Aid Highway System [note: these are roads funded through the Federal Highway Administration, and not FEMA].
- **HMGP.** The state is working, where needed, to fund the 25% non-federal share of homeowner buyouts funded through the Hazard Mitigation Grant Program. These will be funded with Vermont Housing Conservation Board funds and with the Community Development Block Grant – Disaster Relief funds.

Tax Abatement:

The legislature authorized the Commissioner of Taxes to reimburse municipalities for property tax abatements granted in the wake of those natural disasters.

State Education Taxes Deferred:

The administration and the legislature supported the plan initiated by the State treasurer to defer education payments for Irene-impacted communities, saving the hardest hit municipalities from a mandatory late interest payment of 8%.

Assistance from State Treasurer:

The State Treasurer’s Office has provided one-on-one assistance to financially strapped towns and help to accelerate state payments to towns. The Office accelerated over \$155 million in highway and education funds to cash strapped towns and schools to help them meet their cash flow needs. The State Treasurer has also

worked with the Vermont League of Cities and Towns, the Vermont Banker's Association, and the Vermont Municipal Bond Bank to provide a range of options for towns seeking assistance.

Community Development & Planning

Community Recovery Partnership:

The Community Recovery Partnership (CRP), a cross-agency team facilitating collaboration in long-term planning and recovery efforts, held 13 regional meetings across the state. These meetings reached 45 of the hardest hit communities and were attended by over 500 people. These public community meetings allowed residents and municipal leaders to reflect on the Irene response and outline their long-range recovery vision and capacity on issues like housing, transportation, infrastructure, and economic development. This has enabled the state to try to target local needs with existing services in the short-term and also create a long-term state recovery plan that will help towns rebuild stronger and more prepared and resilient for future disasters.³

FEMA Long Term Community Recovery Assistance:

The towns of Wilmington and Waterbury qualified for FEMA's Long Term Community Recovery Function (ESF-14). Through this process, FEMA provided a framework and support to these communities to identify projects that would help their communities recover. FEMA drafted a report outlining the process and helped the two communities select recovery projects and provided possible funding resources. This assistance culminated in final reports for each town and a well-attended meeting for state and federal agencies as well as private foundations to help connect funding sources with project champions and their identified projects.

Green Up to Recover:

The Irene Recovery Office partnered with Green Up Vermont to incorporate Irene recovery activities into this year's Green Up Day on

Saturday, May 5, which kicked off the summer-long Green Up to Recover initiative. Green Up Town Coordinators in hard hit areas have worked with local Long Term Recovery Committees and town officials to identify projects including trash and debris hot spots from the flooding that still need to be cleaned up, as well as yard work and plantings for flooded properties and other needs that can be addressed by unskilled volunteers. The IRO will continue to support this work through the spring and summer.

Future Challenges & Activities

Technical Assistance To Towns:

- **Flood Hazard Mitigation Planning.** State agencies and regional planning commissions will continue to support updating state and municipal hazard mitigation plans, floodplain maps, and identifying fluvial erosion hazard zones. State and RPCs will work to assist communities in the adoption of model flood bylaws in order to qualify for the National Flood Insurance Program.
- **State Program Review.** State agencies will audit their programs to determine the impact on flood response and recovery. For example, the Vermont Downtown Program will be reviewing their designation programs and will include flood issues as a result of Irene. The IRO will also be partnering with the Institute for Sustainable Communities to help develop a common assessment to review and evaluate programs and policies.

Trainings and Capacity Building:

- **Grant Writing Workshops.** Regional Planning Commissions are working with the Community Foundation to provide Grant Writing Workshops to towns with recovery-related projects;
- **Long Term Recovery Model Training.** FEMA will conduct training for Regional Planning Commission staff to learn the Long Term Community Recovery Model and provide support for additional towns.
- **Emergency Preparedness Training.** Vermont Emergency Management will continue to provide emergency preparedness trainings

³ Details from these meetings can be found at: www.vtstrong.vermont.gov site.

for building our capacity to respond to, and recover from future extreme weather events.

EPA Technical Assistance Grant:

A multi agency team (ACCD leading, in partnership with ANR, AOT, the Central Vermont Regional Planning Commission and the Mad River Valley Planning District), received a Technical Assistance grant from Environmental Protection Agency (EPA) to promote flood hazard mitigation strategies. The grant will develop a set of policy options and strategies to improve flood resiliency at the local level, and will use this work to develop guidance for communities statewide. The grant will also

review state policies and identify opportunities for increased state integration and collaboration on programs to support community resilience.

Institute for Sustainable Communities (ISC) Capacity Building Project:

ISC, working with the Irene Recovery Office, ACCD and ANR has developed, and privately funded, a project to help build capacity, skills and tools for local, regional and state governments to implement actions for resilience. They will also help produce a road map of practical actions that can be implemented.

Community Recovery Goals

- *Implement state match funding support for towns to reduce Irene's impact to local property taxes*
- *Increase the number of towns with NFIP- compliant regulations*
- *Conduct trainings for towns and regional planning commissions to build recovery capacity and improve emergency preparedness*
- *Build local understanding of steps communities can take to enhance resilience*
- *Build state understanding of steps the state can take to enhance resilience, and recommend potential changes in policies, programs and funding sources.*

4. REBUILDING OUR ROADS, BRIDGES AND INFRASTRUCTURE

“Vermont will continue its strong work at a state and local level to rebuild and repair roads, bridges, culverts and rails damaged by Irene without losing sight of the overall infrastructure needs.” - Irene Recovery Report, January 2012

An unprecedented amount of work was completed to restore Vermont’s transportation infrastructure in the months immediately following Irene. On the state highway system, VTrans has continued to monitor its emergency repairs throughout winter and spring, while planning and designing permanent repairs as a part of its construction program. Some 200 towns across the state have been rebuilding their damaged roads, bridges and culverts, and developing project worksheets (PWs) for the FEMA Public Assistance process for federal reimbursements. These federal funds are all administered to towns through VTrans.

The state has also deployed special disaster-assistance consultants (Witt Associates and SAIC) to many towns to assist with the FEMA process. In addition, VTrans District Technicians have been working closely with towns as needed throughout this process. In order to build back stronger, the state has been working with FEMA (and challenging FEMA when necessary) to institute, wherever possible, hazard mitigation measures, to ensure a more resilient infrastructure to withstand future flooding.

Recovery Milestones

FEMA Public Assistance:

As of May 31st, FEMA has obligated 2231 Project Worksheets (PWs) into their payment system. This represents approximately 77% of the estimated total number of PWs for Irene. VTrans continues to administer the FEMA Public Assistance program, providing technical assistance to towns, and overseeing contract administration and payments to towns. The FEMA Public Assistance Office is transitioning to the Vermont Emergency Management in order to make a more coherent liaison with

FEMA, and to better prepare the state for future disaster response and preparedness.

Public Assistance and Flood Hazard Mitigation:

To support the goal of “building back stronger” the state and FEMA are tracking upgrades to our infrastructure to increase their resilience for the next event. Of the project worksheets completed, 23% have included upgrades or improvements through 406 Hazard Mitigation funding. Examples include increases in culvert size, additions of riprap, and improved drainage ditching along rebuilt road segments. The goal is to include FEMA-funded repairs from Irene that will be more resilient and better able to withstand a similar event in the future.

National Guard Funding:

VTrans successfully reversed an initial ruling by the Federal Highway Administration so that work performed by National Guard units is now reimbursable under the FHWA Emergency Relief Program, providing \$4.4 million in additional federal funding.

Accelerated Bridge Construction Program:

The lessons learned from Irene are already producing tangible results in the way VTrans operates. The roll-out of the Accelerated Bridge Construction program was jump-started by some of the lessons learned through the initial Irene response - combining technical and process innovations to deliver projects faster and more economically.

Irene Innovations and Collaboration:

VTrans developed a task force to evaluate and implement the lessons and innovations from Irene that can improve VTrans processes and project delivery. Closer collaboration between VTrans and the Agency of Natural Resources is becoming a regular part of doing business and the beginning of a resilient infrastructure standard.

Transportation Bill:

The passage of the Transportation Bill provides VTrans with the administrative capacity to ensure that Irene-related projects can move expeditiously. In addition to funding both the FHWA and FEMA funds for full recovery, including enhanced state match, the bill includes mitigation projects as a priority within Transportation Enhancement projects. All of these elements help continue the mission of building back stronger. Specific measures in the legislation include:

- Increased funding in the Town Highway Structures program by \$500,000 to meet current and anticipated unmet needs of municipalities in rehabilitating and replacing town infrastructure due to Irene.
- Permanently reduced the local share from 20% to 10% for federal aid town highways that are damaged and covered under the Federal Highway Emergency Relief program. The State will be contributing 10% of the costs under this amended program to assist towns in the future when facing these unbudgeted costs. The Legislature appropriated \$400,000 in state funds for this new assistance to towns.
- Additional positions were added at the Agency of Transportation to provide municipalities with additional technical assistance for local projects.
- A new incentive program was created as a result of “Lessons Learned” from Irene. Towns will see their local match requirement cut in half for town highway bridges if they close the bridge without erecting a temporary bridge in order to reduce total project costs and save both state and town funds.

Waterbury State Office Complex

Rebuilding Plan Decided:

In March the Governor and Legislative leaders announced that the State will pursue a modification of “Option B” from the Freeman French Freeman feasibility study to restore the “spine” of historic buildings at the Waterbury State Office Complex and add a remodeled

addition to accommodate the return of 900 employees from the Agency of Human Services. By removing buildings from the floodway to restore the floodplain function, and retaining the historic integrity of the core building while modernizing the workspace, the project is designed as a model for resilience. The legislature endorsed this concept in May within the Capital Bill which allocated an initial \$12 million for the project. Freeman French Freeman has been contracted to design and oversee the project, scheduled for completion in 2015.

State Hospital Relocation:

The State is pursuing a site in Berlin near the existing Central Vermont Medical Center to build a new 25-bed mental health hospital as a partial replacement of the 54-bed Vermont State Hospital in Waterbury after it was closed. This follows the Legislature’s passage of a bill to expand community care including three new regional acute-care mental health facilities: the 25-bed unit in Berlin, six beds at Rutland Regional Medical Center and 14 at the Brattleboro Retreat. The goal is to complete construction of the new 25-bed hospital by the end of calendar year 2013.

FEMA-State WSOC Operations Group:

A joint FEMA-State working group for the Waterbury State Office Complex (WSOC) has been formed to ensure timely progress on writing over 90 project worksheets for the complex and to address critical issues in the determination of FEMA reimbursement for expenses in the restoration of the Complex and the Vermont State Hospital. The state team includes the Irene Recovery Office, Agency of Administration, BGS, ANR, VEM and a special designee from the AG’s office.

Future Challenges & Activities

Facilitating FEMA Public Assistance for Towns:

The partners involved in facilitating the FEMA PA program will continue to work with FEMA while their Joint Field Office remains in Vermont including supporting towns with unresolved FEMA issues. The state’s goal is to maximize eligibility and get the best possible project worksheets written and obligated for

towns. Many of the remaining projects are large, complicated projects, and the state works with FEMA on a case-by-case basis to maximize eligible 406 Hazard Mitigation opportunities. The state's goal is to support and enhance regional and local capacity for maximizing mitigation opportunities. VTrans will work with towns to ensure repairs to town infrastructure as well as repayment and audits, are all done to highest standards possible.

Ongoing Road Monitoring and (re)Repairs:

While VTrans made unprecedented repairs to the State's roadways in the Fall, the Agency will need to inspect (and stabilize as necessary) all repairs throughout the Spring and Summer and administer the FHWA Emergency Relief program for all roads and structures on the Federal Aid System. VTrans continues to monitor the entire system for ongoing potential emergency repairs. A "Scan Tour" is underway including a cross section of state and federal partners (VTrans, ANR, FHWA, ACOE) to closely inspect and evaluate the stability of existing repairs, and to determine how

permanent repairs will be made. Some of the permanent repairs will take a few construction seasons to complete due to size and complexity.

Long-Term Infrastructure Resilience:

VTrans is planning a collaborative long-term resilience strategy; developing goals and processes for infrastructure development and repair in concert with ANR river management goals including joint ANR/VTrans trainings on fluvial geomorphology (river science). The Agency will continue to support municipalities in their recovery and mitigation efforts and work with regional planning entities to develop better systems for damage reporting and mutual aid.

Permitting:

Expediting the permitting process greatly aided the ability of VTrans to make repairs in the Fall. The permitting process needs to be revisited and revised, with an integrative approach, to continue to streamline the state's ability to work more efficiently and effectively when repairing state infrastructure.

Infrastructure Recovery Goals

- *95% of FEMA worksheets for town infrastructure repair projects obligated by one year Anniversary*
- *Maximize federal participation in state's recovery*
- *Greater than 50% of structures repaired with more resilient features (406 mitigation and higher codes and standards);*
- *Successful challenges to FEMA's non-resilient determinations (culvert upsizing, bigger bridges)*
- *WSOC and VSH renovations completed by 2015 with maximized FEMA reimbursement*

5. MANAGING ENVIRONMENTAL IMPACT

“Vermont will continue to honor its strong environmental ethic through the ongoing response and recovery. Our efforts will apply flood plain management that protects our communities and our environment in partnership with local government, small businesses, farmers and property owners.” - Irene Recovery Report, January 2012

In the aftermath of Tropical Storm Irene, the state of Vermont balanced the need for a speedy recovery with its commitment to environmental conservation. Vermont will continue to honor its strong environmental ethic through the ongoing response and recovery. We learned that natural systems maintained and allowed to function provided the best protection to property owners and infrastructure. Our efforts will establish an approach to river and flood plain management that takes advantage of this fact and smartly balances environmental and landowner considerations in collaboration with local government, the private sector, the environmental community, and property owners.

Recovery Milestones

Threats Assessed and Removed by Debris

Team:

ANR established an emergency response team for debris under an incident command structure. This team removed debris, mainly woody but also some gravel and silt, that posed an imminent threat to transportation infrastructure, buildings and other property. This team is currently on stand-by status and the day-to-day tasks of managing debris issues has returned to the DEC solid waste program for woody debris and other general debris not in a river channel, and to the river management program for gravel, silt and woody debris jams in river channels.

Stream Bank Stabilization by NRCS:

The US Department of Agriculture Natural Resource Conservation Service’s Emergency Watershed Protection program (EWP) is stabilizing stream banks and in a few cases removing woody debris and gravel from stream channels at 152 sites in 54 towns in Central and Southern Vermont at a total cost of \$7.3 million. As of early June, work had been completed at 35 of 51 sites identified as urgent, with 3 of 101

less urgent sites completed. NRCS expects the majority of the remaining work to be completed during the summer. The federal government will share 90% of the costs going forward, and is working out the mechanics for providing retroactive payments to local sponsors on projects already completed at 75% cost share.

Legislation to Prevent Future Flood Damage:

The Governor signed Senate Bill 202 into law on May 14, 2012. In enacting this law, the Vermont legislature responded to the Governor’s call for additional authority and resources to prevent or reduce future flood damage. This law will:

- Call state agencies to work together to help communities manage development in a manner that minimizes or avoids flood damage in the future;
- Bring state and local governments together to develop a common understanding and a training program regarding how we can effectively and efficiently do work in our rivers during an emergency that reduces future flood risks;
- Ensure that Vermont communities will all have the opportunity to take advantage of the protections offered by the national flood insurance program. The state will do this by filling the gaps in our current flood protection requirements and by providing technical assistance and support to our towns and cities; and
- Respond to the record-setting levels in Lake Champlain by looking at ways to ensure sufficient protections for lake and pond shorelines subject to erosion damage when the waters rise.

Vermont Youth Conservation Corps:

VYCC crews will work a total of 40 crew-weeks on recovery related projects in various communities this summer. This will include work on the upper White and Tweed rivers with the White River Partnership, projects at several locations in National Forests, and along various damaged trails around the state in locations hit by Irene.

Future Challenges & Activities

Develop Strategies to Minimize Future Floods:

The State will work with communities to develop effective strategies that minimize the effect of future flooding on infrastructure and the environment. These include hazard mitigation planning, and adherence to the rules of the National Flood Insurance Program to ensure that residents have access to flood insurance. Specific work that we will pursue include the following:

- Increase support for towns seeking technical reviews of floodplain development proposals. ANR will train Regional Planning Commission and municipal staff to complete the statutorily required review of developments proposed in mapped floodplains. By creating a greater network of professionals to assist towns with floodplain regulation, Vermont will substantially increase municipal participation, awareness, and protection of their floodplain assets.
- ANR will promote floodplain protections through an outreach program to include the provision of model floodplain protection bylaws and ordinances.

Need for Continued Debris Monitoring:

Many of Vermont's rivers and streams changed significantly in the floods after Irene. Flood patterns that were once predictable now need to be reassessed and river corridors and floodplains restored. Rivers and streams have also been clogged with debris, creating new flood risks. ANR will continue to monitor debris issues and adjust our approach as necessary.

Guidance on Environmental Related Health

Hazards:

Following each of the 2011 flood events, ANR worked with the Vermont Department of Health, EPA and local officials including fire, police and other emergency responders to address health hazards, including the risks of contact with contaminated water, waste and spill cleanup, repairing damaged water and sewer lines, and the risks of breathing contaminated dust. ANR and VDH are working together to capture the valuable guidance and outreach documents prepared in 2011 to ensure that this information is readily available for the next flood emergency.

Coordinated Response for Future Events:

ANR will continue to ensure a coordinated emergency response by state agencies collectively responsible for natural resource protection, agriculture, transportation, and economic and community development. In this way, as occurred in response to the floods of 2011, the state will achieve broader goals to ensure public safety, minimize disruptions and livelihood, and protect the environment. Specific work will include the following:

- ANR will adopt emergency river management rules to assist town officials in identifying imminent threats and the emergency measures that will reduce the risks and vulnerabilities of town citizens and their property in future floods.
- ANR and VTrans will establish and maintain a river management training program to help VTrans, municipalities, consulting engineers, Regional Planning Commissions, and ANR staff identify river instability and design river restoration and protection measures that will both protect river ecosystems and minimize river erosion hazards.
- State agencies will establish a Flood Resilient Communities Program through which the State would provide increasing financial incentives to those municipalities that have taken greater and greater steps to protect river corridors and floodplains and mitigate other flood and fluvial erosion hazards.

- ANR and VTrans will continue reaching out to private landowners who have concerns with past and future changes to the rivers and the effect the river may have on their property. The success of this outreach effort will turn on the ability of the state to gain access to private property to do necessary work in the rivers.

Minimize Health and Environmental Impacts:

The State must also work to minimize the public health and environmental impacts of past and future flooding. Hazardous materials, oil, sewage and rubbish were spread across the landscape as a result of the flooding demanding the expertise of ANR spill response teams and solid waste staff. ANR also responded to requests for assistance from communities that suffered broken or compromised water and sewer systems. Much of the waste, and nearly all of the water and sewer infrastructure damage was addressed in the weeks immediately following the Irene flooding, but there are remaining needs. Specific actions to be taken include the following:

- Providing training, guidance and priority funding for municipalities on the proper siting and construction of sewer and water lines and treatment systems;
- Ensuring that spills of oil and chemical wastes are minimized through training, outreach and implementation of improved practices for oil and chemical storage;
- Putting in place improved guidance documents and education materials for communities to assist them with emergency preparedness and public health protections.

Incident Command Structure:

ANR will supplement existing emergency response teams with incident command structure to coordinate work across a range of flood response issues including river management, spill response, wastewater and water system protection, and waste disposal. As for all effective ICS operations, developing an appropriate span of control is critical, and as a result ANR will determine in advance which consultant or external (e.g. EMAC) resources will be called into service during a flood emergency.

Environmental Recovery Goals

- - *Adopt rules covering any floodplain encroachments that are currently exempt from municipal regulation (agriculture, silviculture, transportation, utilities, schools, etc.). This action will bring Vermont into compliance with the National Flood Insurance Program (NFIP). States that are not in compliance risk suspension from the NFIP and loss of access to the federally subsidized insurance (which paid out 49 million to Vermont policy holders after Irene).*
 - *Continue to monitor high-risk debris accumulations and work with local governments and private landowners to address any accumulations that pose a threat to public health and safety or the environment.*
 - *Conduct stream geomorphic assessments and provide river corridor plans, maps, and model protection bylaws to municipalities especially for those sensitive (erosive) rivers where infrastructure may be threatened.*
 - *Apply statewide standards for culverts and bridges that are cost-effective, reduce the risk of flood damage and improve fish and other aquatic organism passage. VTrans and ANR will provide incentives, training and guidance in the application of these standards at the local level.*
 - *Restore fish and wildlife habitat in river corridors most badly damaged by the flooding or responses to flooding in the form of channel modification, berm removal, floodplain restoration, and riparian buffer plantings.*
 - *Seek funding from appropriate federal and state programs to assist in achieving these goals.*

6. PREPARING FOR FUTURE DISASTERS

“To better prepare for future disasters, Vermont will apply lessons learned from Irene for planning, emergency response and recovery.” - Irene Recovery Report, January 2012

Recovery does not just include reestablishing infrastructure and assisting citizens and businesses as they rebuild. We must also prepare to strengthen our defenses so we can be ready for the next storm. Vermont will apply the lessons learned from Irene for planning, emergency response, response support and recovery to prepare for all future disasters.

Ultimately the state of Vermont will strive to build upon an existing emergency preparedness, planning, response, and recovery infrastructure that functions as a cohesive unit among all level of governments. In addition to governmental multi-level, interagency cooperation, we will strive to more fully integrate private sector capabilities and improve individual family and household preparedness.

Recovery Milestones

Trainings:

Vermont Emergency Management is expanding its outreach and training efforts at all levels of government. The basis for all emergency response is the Incident Command System (ICS). In addition to trainings for State Executive leadership, regional and local emergency responders, VEM is conducting train-the-trainer classes to increase statewide training capacity.

After Action Report/Improvement Plan (AAR/IP):

The AAR/IP was conducted to capture information, observations and recommended actions from the pre-incident preparedness activities through response and response support actions to the early stages of recovery related to TS Irene. The report and associated improvement plan was compiled from “hot washes” and after action discussions at the team and local level through the state level.

Identified strengths are summarized as follows:

- Pre-Incident Planning
- Established Relationships through Training, Exercises and Real World Experience
- Regional Planning Commissions
- Community Volunteerism
- Emergency Responders and Personnel
- Local Emergency Operations Centers

Major areas for improvement included:

- Volunteer and Donations Management
- SEOC and Interagency Coordination
 - Road Closure Information
 - Joint Information Center
- Information Gathering Process
- Coordinated communications
- Continuity of Operations Planning
 - IT Redundancy
 - State EOC Location
- State EOP Annex Revisions

State and Local Plans:

With identified responsible partners, VEM is working to facilitate the update the State Emergency Operations Plan and the State Hazard Mitigation Plan, implementing projects & plans identified through HMGP and identifying and attempting to fund other hazard mitigation projects ineligible for HMGP. Additionally, supported by the Regional Planning Commissions and local emergency managers, VEM is coordinating the update of local emergency and hazard mitigation plans.

Communications System:

VEM will develop a Community Communications System that includes State Emergency Operations Center / Transportation Operations Center system integration, establishes redundant communications means through the SEOC, reinforces information flow processes during outreach and training and, maximizes awareness of all types of media to share information.

Goods and Volunteer Management:

The state is also developing a volunteer and goods management strategy for times of declared emergency and disaster. This includes state level donations coordination team training that has taken place and working to improve volunteer management capabilities with the Irene Recovery Office and SerVermont.

Future Challenges & Activities

Local Emergency Operations Plan:

Cities and towns are encouraged to update or develop a local Emergency Operations Plan.

Interagency Collaboration:

The State needs to ensure that all state agencies that have identified roles and responsibilities in the State Emergency Operations Plan (SEOP) and State Hazard Mitigation Plan (SHMP) fully participate in emergency preparedness activities that include plan development, training and

exercises. This will strengthen the integration of those agencies into the multi-level networks and plans necessary to support more effective response, response support and recovery.

Expand & Institutionalize Role & Partnership of RPCs:

Building on existing state agency partnerships with the RPCs it is important to assess and understand the current capacities of those organizations to fulfill the desired obligations that are envisioned for them to undertake.

Maintaining Efforts:

It will be challenging in the days ahead to sustain the continuum of response, recovery and preparedness across that state and through all levels of governance. We must be vigilant to ensure the implementation of lessons learned to mitigate future risks and hazards and prepare for a better-coordinated response.

Preparedness Recovery Goals

- *Identify key agency actions and timelines for completion based on the After Action Report/Improvement Plan. Periodically (every six months) measure and report progress on those actions.*
- *Institutionalize inter-agency collaboration for response, response support and recovery through the revised SEOP and SHMP. Specific focus areas include:*
 - *Debris Management*
 - *Financial Management*
 - *Volunteer & Donations Management*
 - *Documenting and including more detailed procedures associated with the other aspects of the SEOP Recovery annex*

Estimated Funding resources in response to Tropical Storm Irene

(\$ in Millions)

June 14, 2012

LEGEND: Red = Federal Blue = state; Purple = local; Green = Private/Non-Federal Match; Brown = Insurance	1. Support for Individuals	2. Ensure Economic Recovery	3. Foster Community Recovery	4. Rebuild Roads, Bridges, Rail and Infrastructure	5. Manage Environmental Impact	6. Prepare for Future Disasters	Sub-Total
Federal	\$ 109.70	\$ 17.30	\$ 27.60	\$ 335.70	\$ 18.85	\$ 23.45	\$ 532.60
State	\$ 1.88	\$ 8.20	\$ 2.20	\$ 92.90	\$ -	\$ 5.20	\$ 110.38
Local		\$ -	\$ 0.90	\$ 4.30	\$ 5.60	\$ 2.60	\$ 13.40
Privates	\$ 5.80	\$ 17.50	\$ -				\$ 23.30
Insurance		\$ 0.40		\$ 53.30	\$ -		\$ 53.70
Total Funds	\$ 117.38	\$ 43.40	\$ 30.70	\$ 486.20	\$ 24.45	\$ 31.25	\$ 733.38
INFRASTRUCTURE (projection)							
Federal Highway Administration							
Federal				146.3			
State				16.6			
Local				0.6			
Emergency Management Assistance Compact							
- Food, medical supplies, assistance	2.5						
	0.3						
- National Guard Work (IL, WV, ME, VA, NH, SC, OH)				4.4			
				0.1			
- Other State Dept of Transportation (ME & NH)				4.3			
				0.1			
Federal Emergency Management Administration (FEMA)							
- Public Assistance (includes 406 mitigation)							
Federal			26.0	108.0			
State			1.7	6.9			
Local			0.9	3.7			
- Hazard Mitigation Grant Program- (15% of Public Assistance) ₍₁₎					7.9	7.9	
Local					2.6	2.6	
- Individual Assistance (IA)	22.7						
	0.4						
Waterbury Complex replacement₍₁₎				32.3		15.6	
				64.7		5.2	
				53.3			
Vermont State Hospital				40.4			
				4.5			
Natural Resource Conservation Service							
- Emergency Watershed Protection (EWP) - homes					6.3		
- EWP - homes					1.4		
- Emergency Conservation Program (ECP) - farms					4.7		
- ECP - farms					1.6		
State impacts - non-federal eligible		6.4					
- Roxbury Fish Hatchery, Buildings outside of Waterbury, Petroleum Clean-Up, CCTA.		0.4					
FEDERAL GRANTS and LOANS							
Community Development Block Grant	21.7						
Human Services Disaster - Case Management Grant	2.4						
Mental Health - Starting Over Stronger	0.8						
Department of Labor			1.6				
Private Flood Insurance (NFIP)	42.0						
Small Business Administration Loans (homes and businesses)	17.6	17.3					
Vermont Economic Development Authority Loans		15.0					
		1.8					
PRIVATE DONATIONS (to date)							
Vermont Disaster Relief Fund	3.8						
Vermont Community Foundation - Farm Disaster Relief		2.5					
Other Private Donations	2.0						
STATE ASSISTANCE							
Education Fund tax abatement			0.5				
Housing and Mobile Home Legislation	1.2						
* Results may not add due to rounding	Total: \$ 117.38	\$ 43.40	\$ 30.70	\$ 486.20	\$ 24.45	\$ 31.25	\$ 733.38

√ Indicates Estimates to date

(1) Hazard mitigation prepares for future disasters (Goals b) and protects the environment (Goal 5). We assume that all hazard mitigation projects will equally meet both Long Term Recovery Goals.

Application for Federal Assistance SF-424		Version 02
*1. Type of Submission <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*If Revision, select appropriate letter(s): * Other (Specify)
*3. Date Received:		4. Application Identifier:
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name:		
* b. Employer/Taxpayer Identification Number (EIN/TIN):		*c. Organizational DUNS:
d. Address:		
*Street 1: Street 2: *City: County: *State: Province: Country: *Zip/ Postal Code:		
e. Organizational Unit:		
Department Name:		Division Name:
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: First Name: Middle Name:		
*Last Name: Suffix:		
Title:		
Organizational Affiliation:		
*Telephone Number:		Fax Number:
*Email:		

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type:

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (specify):

*10. Name of Federal Agency:

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*12. Funding Opportunity Number:

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

*15. Descriptive Title of Applicant's Project:

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

*a. Applicant 001

*b. Program/Project: 001

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

*a. Start Date: September 17, 2012

*b. End Date: September 30, 2017

18. Estimated Funding (\$):

*a. Federal

*b. Applicant

*c. State

*d. Local

*e. Other

*f. Program Income

*g. TOTAL \$0.00

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372

*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

**I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: *First Name: Noelle

Middle Name:

*Last Name: Mackay

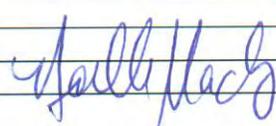
Suffix:

*Title: Commissioner of the Department of Economic, Housing and Community Development

*Telephone Number: 802-828-5216

Fax Number:

*Email: noelle.mackay@state.vt.us

*Signature of Authorized Representative: 

Date Signed: 7/19/12

Application for Federal Assistance SF-424

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***Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

Certifications

Affirmatively Furthering Fair Housing. The grantee certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within its disaster-affected communities, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard. (See 24 CFR 570.487(b)(2).) Non-entitlement communities receiving grants under this Notice may submit an abbreviated analysis to identify impediments by providing an update on actions taken consistent with the State's analysis of impediments.

Anti-displacement and relocation plan. The grantee certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.

Compliance with Lead-based paint procedures. The grantee certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

Anti-lobbying. The grantee certifies its compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.

Authority to carry out the Action Plan. The grantee certifies that the Action Plan for Disaster Recovery is authorized under State and local law and that the grantee, and any entity or entities designated by the State, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations and this Notice.

Acquisition and relocation. The grantee certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR part 24, except where waivers or alternative requirements are provided for this grant.

Section 3. The grantee certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

Citizen Participation. The grantee certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105 or 91.115, as applicable (except as provided for in notices providing waivers and alternative requirements for this grant). Also, each unit of local government receiving assistance from a State grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant). Each State receiving a direct award under this Notice certifies that it has consulted with affected units of local government in counties designated in covered major disaster declarations in the non-entitlement, entitlement, and tribal areas of the State in determining the method of distribution of funding.

"The grantee certifies that it is complying with each of the following criteria:

- 1) Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the most impacted and distressed areas for which the President declared a major disaster in 2011, pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5121 et seq.).
- 2) With respect to activities expected to be assisted with CDBG disaster recovery funds, the Action Plan has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.

- 3) The aggregate use of CDBG disaster recovery funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 50 percent of the amount is expended for activities that benefit such persons during the designated period.
- 4) The grantee will not attempt to recover any capital costs of public improvements assisted with CDBG disaster recovery grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless: (A) disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or (B) for purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (A).

Compliance with anti-discrimination laws. The grantee certifies that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

"The grantee certifies that it has adopted and is enforcing the following policies. In addition, States receiving a direct award must certify that they will require units of general local government that receive grant funds to certify that they have adopted and are enforcing:

- 1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- 2) A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

Capacity to carry out the activities. Each State or unit of local government receiving a direct award under this Notice certifies that it (and any subrecipient or administering entity) has the capacity to carry out disaster recovery activities in a timely manner; or the State or unit of local government will develop a plan to increase capacity where such capacity is lacking.

Compliance with Executive Order 11988. The grantee certifies that it will not use CDBG disaster recovery funds for any activity in an area delineated as a special flood hazard area in FEMA's most current flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR part 55.

Compliance with applicable laws. The grantee certifies that it will comply with applicable laws.


Signature of Authorized Official

7/19/2012
Date

Noelle Mackay, Commissioner
Department of Economic, Housing and Community Development