Good afternoon and thanks for joining us I'm Judy Simpson. There are important deadlines approaching for Vermonters who were victims of severe flooding that affected much of northern and central parts of the state this past April and May. To find out more I'm joined by two guests Sean Gilpin is with the Champlain valley office of economic opportunity where he serves as program director at the mobile home project. Also with us is Christine Speidel Christine is an Atty. With Vermont legal aid's low income taxpayers project. Thanks to both of you for being with us today. Sean how's your organization helping people who are affected by natural disasters.

Sean.: CVOEO has a number of programs that function and different capacities. We operate the community action agencies in Chittenden Addison and Franklin counties. All of those can help assist people in applying for FEMA assistance and applying for any other programs that might be helpful in recovering from disaster. The mobile home project works statewide with residents of mobile home Parks. We can also help fund resources and we're currently working with the University of Vermont on a multiyear project to look into disaster preparedness. So hopefully the result of that will be better preparation for next time and we're certainly learn a lot from what happened this past month.

Judy.: It's amazing because the flooding happened so quickly a lot of people didn't expect it. A lot of people have had no experience with this kind of thing. What's the first thing people should do if they think they might qualify for some aid?

Sean.: They can call 211 and get assistance with the application process there. Go into your local community action agency can be helpful. You can contact FEMA directly to apply for assistance either online at disaster assistance.gov or call FEMA directly at 800621 3362. Any of those are options.

Judy.: As far as even people who didn't think they had that much damage they should still go through the motions then apply because perhaps they'd be eligible for something and at least the more people who apply for help makes it to FEMA a more significant event.

Sean.: This is true. Certainly the more people that apply the greater the significance and the more likely that there will be disaster assistance available in the future. Also there's no reason not to apply aside from the trouble of going through the application process but there's no obligation to take any funds from FEMA or from the small business administration once somebody does apply.

Judy.: You also said it's a good idea to do things like check for mold check your heating systems now before you need the heat in the wintertime.
Sean.: Absolutely that's something that I'm being told to reiterate from some of the folks at community action. Check your heating units now certainly before applying for Federal assistance and before the heating season comes along and certainly checking for mold. Mold is a latent problem that can cause some real big headaches quite literally if it's not dealt with read away.

Judy.: If you suspect that your property has been wet for what more than a day you could get mold?

Sean.: Generally more than a day anything's that have a significant texture to them that could retain moisture certainly if you smell must molds you probably have it.

Judy.: Is there an area or a mobile home park that was particularly hard hit and what affects did you see from the flooding?

Sean.: Fortunately there were very few that were hit on lake Champlain flooding unfortunately in sensual Vermont on the 26 and 27th of May it was overnight there was very significant damage at the river run mobile home park in Berlin and slightly less but still some damage at the Berlin mobile home park. The water came up really quickly a lot of people are not expecting it to rise that fast. While there had been some minor flooding incidents in the past this was pretty unprecedented. A lot of people lost their homes lost vehicles and possessions. One thing that perhaps was an expected but then became a significant problem was fuel oil and oil tanks that were outside of homes being swept away and causing environmental hazard on top of the natural disaster.

Judy.: We talked a little bit about where people can go to apply for assistance maybe you can repeat that information because the deadlines are coming up.

Sean.: Certainly. For flooding that was along Lake Champlain the deadlines for FEMA applications are August 15 that's coming up quite quickly and for central Vermont its September 6. Once again you can apply online at disaster assistance.gov call FEMA directly on their 800 number or certainly talk to 211 and talk to your community action agency if you have any questions about application. One important thing to remember is that talking to 211 or community action agency does not automatically apply you to FEMA assistance you need to apply with FEMA and you'll know that you've applied if you get a nine digit registration number from FEMA. If you don't have a number then you need to apply.

Judy.: You mentioned the small business administration what assistance to they provide?

Sean.: Small business administration despite the name they actually provide assistance to homeowners' renters' nonprofits as well as small businesses. They can cover things that are not insured or entirely insured everything from real estate to personal properties a car or various other things. Oftentimes when people applied for FEMA assistance they will be sent an application for SBA or small business administration and it support and that they don't throw that away they actually fill that out because it's part of the FEMA application process.

Judy.: Christine you been with us before to discuss worked as an Atty. With the Vermont legal aid's low income taxpayers project. Remind our viewers about the role of that project.

Christine.: We're funded to help people who have IRS controversies people facing an audit people where the IRS is garnishing their Social Security or trying to collect money from them and we can represent people for example and an audit or a collection case against the IRS.

Judy.: Are their tax implications for Federal disaster declaration?

Christine.: Yes there's a number of different ones. The most fundamental is that people to be able to claim a loss on their taxes for either 2010 or 2011 if they suffered property damage that wasn't
covered by insurance or FEMA. The other thing is if you have an IRS issue they are supposed to take
that into consideration if you're a victim of a disaster and debates and penalties or interest if you
miss the deadline or you couldn't follow up because you are dealing was having your oil tank swept
away. Anybody who was affected should definitely mention that if there in the middle of a case.

Judy.: What about records? What if the records were destroyed by flooding?

Christine.: Definitely mention that also. People who loss records in the disaster can get free copies of
their back tax returns. Normally the IRS charges for that but for people who lost records in a
disaster they can fill out the IRS form and just right on the top of it Vermont severe storms and
flooding and they will get that back tax return for free.

Judy.: You mentioned that you haven't had a lot of inquiries so far and you expect that to happen a
year to down the line if people start hearing from the IRS?

Christine.: Right. We help people defend against IRS action so we usually hear about things a few
years later. I guess the main message that I have is that if you lost property in the disaster to claim
the loss and talk to a tax preparer. They are frequently audited so be sure to keep all your records
and then if you went into a problem you can call legal aid and we can represent you in that and make
sure you get the assistance that you qualify for.

Judy.: Again Sean it's important for people to go through the motions and to do this even if they don't
think they really qualified or maybe you were mentioning earlier that people feel like my neighbor
was hit hard are then I was and I don't

Sean.: Write my understanding the way the program works it's not a set pool of money that we're
pulling from. Certainly anybody who was affected is eligible for assistance should apply for
assistance. You're not taking away from somebody who might need a more elsewhere in the state.

Judy.: For some people in the situation there might be a need to get some home repairs and a few
weeks ago we did a story on a Fairhaven man who was convicted of home improvement fraud. You
have any tips to help people avoid being scanned if they're doing home repairs?

Sean.: There's a few things to keep in mind. Fortunately I have been speaking with some of the
community action agencies and there has not been any reports so far at least and I know of of home
improvement fraud. Certainly as we always say get any agreements in writing also any individuals
who are really pushing to make the improvements should be avoided. Certainly references are good.
Anybody who wants money upfront for the work is finished or a shady about the timelines or how
they're going to get the work done always avoid things like that. Certainly working with local
contractors with connections with other people in the community is a safe way to avoid that.

Judy.: Christine what rights to people have if they've already signed an agreement but decided they
don't want to go through the work?

Christine.: If they signed that agreement at the house has as forage was a solicitation somebody you
came to the house and solicited work then they have the right to cancel within three days. The
contractor is supposed to tell them that you can cancel within three days. If the contractor doesn't do
that then you can still cancel later within three days of when you find out what your rights are.

Judy.: Which people do if they think they have been scammed?

Christine.: File a police report it's a crime and the other thing is the consumer assistance program at
the Atty. general's office can help people try to resolve these disputes. They will contact your
contractor and try to resolve the dispute for you so they are really good resource to call.
Judy.: Also a really good resource to call at a time to find out if there have been any complaints about a particular contractor.

Christine.: Right they do contain a registry of complaints and also convictions if somebody was convicted.

Judy.: Sean what are some other important tips that you have for flood victims?

Sean.: Like we said checking things that were damaged in the flood but are not going to be used until the future like your heating. Looking very hard for mold and also preparing for future disaster unfortunately it's likely that we'll see other things like this hopefully not to this extent but having supplies ready knowing what your escape route is and knowing your emergency contact numbers that includes having somebody to contact outside of the state but you can get in touch with the a friend or family member in case there are communication issues nearby in the locality.

Judy.: Once again if you've been affected by flooding or you're not sure you've been affected watching people do for the first step? And it's important to really do this to.

Sean.: The first step would be to contact your community action agency or at the very least go online to the disaster assistance.gov and look into that application and see if you might be eligible for assistance. It is certainly important and a lot of things are being researched about the response to this disaster and how affective people are so the more information people have about people who were affected the better statewide we can prepare for something in the future.

Judy.: Can you give me some examples of some people's stories that you've heard?

Sean.: It's been pretty devastating certainly in river run mobile home park. A lot of people have lost their homes their cars of spoke with a number of individuals who unfortunately I had to get my business card to without getting contact information from them because they literally did not know where they're going to be staying for the next days or weeks. Also I was surprised when we did visit the Parks how many folks were in a really high spirits and a Vermonter mentality of it is what it is and were going to make it work and clean up and keep moving on. Not all doom and gloom but certainly some really robust individuals.

Judy.: That's fantastic so once again Christine some advice for people who think that maybe they have been affected or these disasters have had financial impact on them?

Christine.: Just to keep records you never know what you going to need. Keep records and you can go to our website VT law help.org. We have a lot of information they're about the disaster losses on your taxes and also we have these same numbers. There's information there but try there's tons of paperwork whenever you're dealing with a gov't but tried to keep it all and calls for help if you get into a battle.

Judy.: Sean are some people can contact you surprised that they are eligible?

Sean.: There have been a number of people who have been surprised. A lot of folks who see what's around them and think that somebody else has a much worse than I do when in reality that may be the case it certainly doesn't preclude them from being eligible for assistance and even for small things that the small business administration will cover like automobile damage particularly if it's essential for that individual to have that car to get to work for things like that. It is important that folks to go through the motions of applying because I've been personally surprised of how many things are covered by this assistance.
Judy.: Sean how can people get in touch with you?

Sean.: You can call our line at (802)-660-3455 and there's a number of difference tensions depending on the program but we can certainly direct you to where you need to go.

Judy.: And Christine how about you?

Christine.: Vermont legal aid is at 1800 88922047.

Judy.: Thank you both for joining us today.

Sean Christine.: Thank you

Judy.: That's our program for today I'm Judy Simpson will see you again next time on across the fence.

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