



## Flooding Response Sheet – Resources for Renters

To help keep you safe and informed of measures you can take if your community is experiencing flooding and flood related damage, CVOEO's Housing Advocacy Programs has compiled the following guidance and resources for renters.

In the event of flooding, please prioritize your safety and wellbeing by evacuating if/when instructed to do so, avoiding driving or walking on flooded roads, disposing of any food contaminated by flood waters, and taking shelter in areas of higher elevation.

### Guidance for Renters Affected by Flooding:

- **Ensure Safety:** Evacuate immediately if you are in an area where a flood warning has been issued. Do not enter your property until authorities declare it safe to do so. Be cautious of structural damage, electrical hazards, and potential contamination. For health and safety information in English and other languages, visit: [HealthVermont.gov/Flood](https://HealthVermont.gov/Flood)  
*If you need help, please call 211; for emergencies call 911.*
- **Notify your landlord:** Let your landlord know if you have evacuated the rental and when you return to your home - and only after local officials say it is safe and standing water has receded.
- **Contact Landlord for Repairs:** Contact your landlord in writing to request necessary repairs. Be specific about what needs to be fixed and how it affects you. Once notified, the landlord must make repairs in a reasonable time. Also remind your landlord to report all damage to the state by dialing 211 or visiting [vermont211.org](https://vermont211.org). (This documentation is important for the Individual Assistance disaster declaration.)
- **Contact Renters Insurance Provider:** Notify your insurance provider about the flooding incident and initiate the claims process. Follow their instructions for documenting and assessing the damage. If you have renters insurance, call your insurance company to ask about your coverage, report any losses and get instructions on how to file a claim.
- **Contact Car Insurance Provider:** If your car has been damaged, contact your insurance company as soon as possible to discuss coverage details and report damage.
- **Apply for FEMA Assistance:** Selected Vermont counties may receive an Individual Assistance disaster declaration. This will allow Vermonters to apply for financial assistance for certain losses. To apply, call FEMA at 1-800-621-FEMA (3362), or visit [DisasterAssistance.gov](https://DisasterAssistance.gov).
- **Document Damage:** Take photographs or videos of the damage to your property and possessions as evidence for insurance claims and FEMA assistance. Keep samples of damaged carpet, flooring, wallpaper, drapes, etc. Keep track of model and serial numbers for larger items and before starting any work be sure to consult your insurance or flood adjuster and get proper permits.
- **Keep Records:** Maintain a record of all communications, including phone calls, emails, and documents exchanged with insurance companies, FEMA, and your landlord. Save any receipts or invoices for any expenses incurred for clean up and repair.

- **Request Inspection:** If FEMA's initial inspection does not accurately represent the extent of the damage, consider appealing their decision and providing additional evidence, such as contractor estimates or expert opinions.
- **Seek Local Resources:** Contact local disaster relief organizations, non-profits, or community groups that may provide additional assistance, such as temporary housing, food, clothing, or cleanup support.
- **Be Cautious with Contractors:** Be cautious when hiring contractors for repairs or inspections. Seek recommendations, check references, and ensure they are licensed and reputable. In past events, scams have impacted flood-affected residents looking for relief.
- **Know Your Rights:** If you have any questions about your rights as a renter, how to deal with an issue with your landlord, how to apply for assistance or any other questions, call the CVOEO Vermont Tenants Hotline at 802-864-0099 or send an email to [vttenants@cvoeo.org](mailto:vttenants@cvoeo.org).
- **Mobile Home Residents:** Contact CVOEO's Mobile Home Program hotline at 802-660-3455 ext. 204. for information and resources specific to mobile home residents.

### More Resources

- **Health & Safety Guidance During, Before & After a Flood:** <https://www.healthvermont.gov/emergency/prepare/stay-safe-flood>
- **Staying Safe During a Flood Interpreted Videos:** <https://www.youtube.com/watch?v=mtGuM3wrBhc&list=PL0uaGz81U--7XiSGftCBdoSMS29hPv3il>
- **Vermont 211's list of Emergency Shelters:** <https://vermont211.org/>
- **New England 511 Road Closures Map:** <https://newengland511.org/region/Vermont>
- **Mental Health Support:** <https://mentalhealth.vermont.gov/flood>
- **FEMA Individual Assistance Individuals & Households Program Informaton:** <https://www.fema.gov/fact-sheet/individuals-and-households-program>
- **Apply for FEMA Assistance:** <https://www.disasterassistance.gov/>
- **Figuring out FEMA Guide:** [https://welcometocup.org/assets/images/figuring\\_out\\_fema\\_booklet.pdf](https://welcometocup.org/assets/images/figuring_out_fema_booklet.pdf)
- **What Does It Mean When Your Towns Says Boil Your Water?:** <https://qmsavt.org/wp-content/uploads/2023/07/What-Does-It-Means-When-Your-Town-Says-Boil-Your-Water.pdf>
- **VT Legal Aid FAQ on Renter's Rights After a Flood:** <https://vtlawhelp.org/tenant-rights-disaster>
- **VT Legal Aid Info on Common Issues after a Flood:** <https://vtlawhelp.org/common-legal-and-benefits-issues-after-disaster-flooding>
- **CVOEO's VT Tenants Rights & Resources Webpage:** <https://www.cvoeo.org/get-help/vermont-tenants-rights-and-resources>
- **CVOEO's Mobile Home Program Webpage:** <https://www.cvoeo.org/get-help/mobile-home-park-rights-and-resources>

**VT Tenants Hotline: 802-864-0099**

Please share this information with your neighbors. Remember, each flooding situation is unique, and it's crucial to follow instructions from local authorities and adapt this checklist to your specific circumstances. Stay resilient, seek support from community resources, and remain patient throughout the recovery process.

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