
A Guide to Disaster Assistance and Relief Funding

How to Navigate the Disaster Assistance Process

Compliments of
U.S. Senator Kirsten E. Gillibrand
New York



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*This document will be continuously updated as information becomes available –
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Introduction

Dear Fellow New Yorker,

The devastating effects of Hurricane Sandy have been felt throughout the state. New Yorkers are currently experiencing power outages, flooding, and have incurred damage to their homes. President Obama has approved a disaster declaration, with the following counties eligible for disaster assistance: Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.

These designations allow the Federal Emergency Management Agency, U.S. Department of Agriculture, U.S. Small Business Administration and other federal agencies to assist these counties with emergency relief measures, including search and rescue efforts, emergency care and shelters, the distribution of food, water and other essentials, and with disaster assistance funding. Funding options can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. Federal funding is available to state and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for debris removal and emergency protective measures, including direct federal assistance, for Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens counties. Federal funding is also available on a cost-sharing basis for hazard mitigation measures statewide.

The information in this guidebook details emergency disaster assistance grants, loans, tax credits, and other programs to help New Yorkers recover from the storm's devastation. The guidebook's contents are by no means comprehensive, and as new programs, information and opportunities emerge, its contents will be updated to provide you with the most up-to-date information possible. For more information about the recovery process, please visit my Senate website at www.gillibrand.senate.gov/issues/hurricane-sandy or contact my office at (202) 224-4451.

Sincerely,



Kirsten E. Gillibrand
United States Senator

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Federal Section I

Federal Emergency Management Agency

FEMA oversees several federally administrated Disaster Recovery Programs offered to New York State to recover from storm damage.

Each program satisfies different needs, including rental payments for temporary housing, repairing and replacing damaged public facilities, and grants for home repairs and replacement of essential household items.

At this point, the following New York State counties are eligible for the specific FEMA assistance listed below: **Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.**

The President has also signed an emergency declaration for all counties of New York State, authorizing FEMA to coordinate all disaster relief efforts which have the purpose of alleviating the hardship and suffering caused by the emergency on the local population, and to provide appropriate assistance for required emergency measures. Specifically, FEMA is authorized to identify, mobilize, and provide at its discretion, equipment and resources necessary to alleviate the impacts of the emergency. Emergency protective measures, limited to direct federal assistance, will be provided at 75 percent federal funding.

1) Individual Assistance (IA) Program

- The purpose of this program is to provide funding or direct assistance to individuals and families in an area where property has been damaged or destroyed and where losses are not covered by insurance.

Additional Information:

- **Assistance for affected individuals and families may include as required:**
 - Rental payments for temporary housing for individuals whose homes are unlivable. Initial Assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements
 - Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional
 - Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state, and charitable aid programs.
 - Unemployment payments up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who did not qualify for state benefits, such as self-employed individuals
 - Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal

property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance

- Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan is a combination with a property loss loan cannot exceed a total of \$2 million. FEMA will work with the U.S. Small Business Administration in the evaluation of eligibility and provisions of these loan funds
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. The U.S. Department of Agriculture will determine eligibility and disburse these loan funds.
- Other relief programs include crisis counseling for individuals traumatized by the disaster, income tax assistance for filing casualty losses, and advisory assistance for legal situations, veteran's benefits and social security matters.

Contact Information:

- Residents who have sustained losses can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800-621-3362.

2) Public Assistance Grant Program

- The purpose of this program is to provide assistance to state, local and tribal governments, and certain types of private nonprofit organizations to allow communities to quickly respond to and recover from major disasters or emergencies declared by the President.

Additional Information:

- **Assistance for state, local and tribal governments include:**
 - Payment of not less than 75 percent of the eligible costs for removing debris and for emergency measures taken to save lives and protect property and public health.
 - Projects of not more than 75 percent of the approved costs for hazard mitigation projects undertaken by state, local, and tribal governments to prevent or reduce long-term risk to life and property from natural or technological disasters.

Contact Information:

- State, local and tribal governments can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800 621-3362.

3) Disaster Unemployment Assistance

- The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed

because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date.

Additional Information:

- These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.
- Although most States have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all States require an individual to search for work.
- All unemployed individuals must register with the State's employment services office before they can receive DUA benefits.

Contact Information:

- Residents who have sustained losses can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800-621-3362.

4) Hazard Mitigation Grant Program

- The Hazard Mitigation Grant Program provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster

Eligibility

- All counties in the State of New York are eligible to apply for hazard mitigation assistance.

Contact Information:

- State, local and tribal governments can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800 621-3362

*****NOTE: The eligible counties listed above are subject to change and are accurate as of 10/30/2012. We are expecting more counties to be added over the next few days as the state and FEMA continue to assess the damage caused by the storm.**

Federal Section II

Small Business Administration (SBA)

The SBA provides low-interest, long-term disaster loans to homeowners, renters, non-farm businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster area.

At this point, the following New York State counties are eligible for the below FEMA assistance: **Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.**

1) Home and Personal Property Loans

- If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration – even if you don't own a business. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, and other items damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.

Additional Information:

- The loans may not be used to upgrade homes or make additions unless as required by local building authority/code.
- Loans may be increased up to 20 percent of the total amount of disaster damage to real estate, as verified by the SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.
- Secondary homes or vacation properties are not eligible for these loans.
- Any proceeds from insurance coverage on your property or home will be deducted from the total damage to the property to determine the loan amount you are eligible for. The SBA is not permitted to duplicate any benefits.
- For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain credit elsewhere, the interest rate will not exceed 8 percent.
- The SBA determines whether an applicant has credit available elsewhere. The SBA offers loans with long-term repayments, in many cases up to 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

Eligibility:

- Individuals

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 12.
- E-mail: disastercustomerservice@sba.gov

2) Business Physical Disaster Loans

- Any non-farm business or private, nonprofit organization that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help replace damaged property or restore the property to the condition it was in before the disaster.

Additional Information:

- SBA makes physical disaster loans of up to \$2 million to qualified businesses or private, nonprofit organizations.
- Physical Disaster Loan proceeds may be used for the repair or replacement of the following:
 - Real Property
 - Machinery
 - Equipment
 - Fixtures
 - Inventory
 - Leasehold Improvements
- Disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to protect the damaged real property against possible future disasters of the same type.
- SBA loans cover uninsured and under-insured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.
- The interest rate is determined by your ability to obtain credit elsewhere (from non-federal sources).
- The interest rate on both these loans will not exceed 4 percent if you do not have credit available elsewhere. Repayment can be up to 30 years, depending on the business' ability to repay the loan. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant has credit available elsewhere.

Eligibility:

- Small-businesses
- Non-profit Organizations
- Private Businesses not deemed small

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional office contact info on page 12 of this guide.
- E-mail: disastercustomerservice@sba.gov

3) Economic Injury Disaster Loans (EIDL)

- If your business is located in a declared disaster area and has suffered economic injury because of the disaster (regardless of physical damage), you may be eligible for an Economic Injury Disaster Loan (EIDL). Substantial economic injury is defined as the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

Additional Information:

- EIDL assistance is available only to businesses determined unable to obtain credit elsewhere. The SBA can provide up to \$2 million in disaster assistance, which includes both economic injury and physical damage assistance. Your loan amount will be based on your actual economic injury and your company's financial needs.
- An EIDL can help you meet the normal financial obligations that your business or private nonprofit organization could have met had the disaster not occurred. It permits you to maintain a reasonable working capital position during the period affected by the disaster.
- The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan.

Eligibility:

- Small businesses
- Small Agricultural Cooperatives
- Qualified Non-profit organizations

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 18.
- E-mail: disastercustomerservice@sba.gov

SBA New York Regional Office Phone Numbers

- **Buffalo:** (716) 551-4301
- **Syracuse:** (315) 471-9393
- **New York City:** (212) 264-4354

*****NOTE: Only non-farm businesses are eligible for SBA Business Physical Disaster Loans and Economic Injury Disaster Loans. Farm households are eligible for the SBA Home and Personal Property Loans for any losses incurred to ONLY their home and its contents.**

Federal Section III

Internal Revenue Service (IRS)

1) Disaster Assistance and Emergency Relief for Individuals and Businesses

Eligibility:

- Special tax law provisions may help individual taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area, which currently includes the counties of Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.

Additional Information:

- Business owners in a federally declared disaster area may deduct the loss or partial loss of personal and business use property on your individual federal income tax return for the year you incurred the loss.
- Individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return. Individuals and businesses in declared areas that paid taxes in 2011 can elect to deduct your loss on a Form 1040x for the prior year instead of waiting to file your current year return. This will allow you to receive a refund of some or all of the taxes paid on your prior year return.
- The IRS will generally waive deadlines for upcoming tax payments to give individuals and businesses time to cope with the storm. The IRS has announced that payroll and excise tax bills owed by businesses on October 31 will be extended until November 7 to give businesses further time.
- Individuals may deduct personal property losses that are not covered by insurance or other reimbursements, but they must first subtract \$100 for each casualty event and then subtract ten percent of their adjusted gross income from their total casualty losses for the year.
- The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers who need them to apply for benefits or to file amended returns claiming casualty losses. Such taxpayers should put the assigned Disaster Designation in red ink at the top of Form 4506, "Request for Copy or Transcript of Tax Form," and submit it to the IRS.

Contact Information:

- For additional information, visit <http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1> or call 1-866-562-5227.

Federal Section IV

U.S. Department of Agriculture (USDA)

The USDA is ready to provide assistance to for farmers, ranchers and aquaculture operators to cover production and property losses. I encourage farmers, ranchers, producers, landowners and rural communities to contact their local USDA Farm Service Agency Service Center to report damages to crops or livestock loss. Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take.

You can find contact information for your local FSA office at:
<http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>.

1)Farmer and Rancher Assistance

Producers are eligible to be considered for Farm Service Agency (FSA) Emergency Loans (EM) and the Supplemental Revenue Assistance Program (SURE). Regarding EM loans, FSA will consider each application on its own merit by taking into account the extent of losses, security available, and repayment ability. Local FSA offices can provide affected farmers and ranchers with additional information.

2)Emergency Farm Loans (EM)

- Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.
- Go to the following website:
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

3) Replace Supplemental Nutrition Assistance Program (SNAP) Benefits

- Individuals who receive SNAP benefits who had to discard food purchased with benefits because of a loss of power longer than 4 hours or due to flooding may be eligible to receive replacement SNAP benefits. As power outages may last for an extended period of time, please take a proactive measure and complete the necessary form, which can be found here: <http://otda.ny.gov/programs/applications/2291.pdf>

Federal Section V

U.S. Department of Housing and Urban Development **(HUD)**

1) Community Development Block Grant (CDBG) Disaster Recovery Assistance

- HUD's Community Development Block Grant (CDBG) program gives the State and communities the flexibility to redirect millions of dollars to address critical needs, including housing and services for disaster victims. CDBG Disaster Recovery funds are made available to States, units of general local governments, Indian tribes, and Insular areas designated by the President of the United States as disaster areas.

Additional Information

- Grantees may use CDBG Disaster Recovery funds for recovery efforts involving housing, economic development, infrastructure and prevention of further damage to affected areas, if such use does not duplicate funding available from the Federal Emergency Management Agency, the Small Business Administration, and the US Army Corps of Engineers.
- Examples of these activities include:
 - Buying Damaged properties in a flood plain and relocating residents to safer areas
 - Relocation payments for people and businesses displaced by the disaster
 - Debris removal not covered by FEMA
 - Rehabilitation of homes and buildings damaged by Hurricane Sandy
 - Buying, constructing, or rehabilitating public facilities such as streets, neighborhood centers, and water, sewer and drainage systems
 - Homeownership activities such as down payment assistance, interest rate subsidies and loan guarantees for disaster victims
 - Helping businesses retain or create jobs in disaster impacted areas

Contact Information

- For more information please visit:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/drsi#type

2) Section 203(K) Loan Program

- HUD's Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home

Additional information

- The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though exceeding \$5000 in cost) to virtual reconstruction. A home that has been demolished or will be razed as part of rehabilitation is eligible, for example, provided that the existing foundation system remains in place.
- Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four- unit structure.
- The types of improvements that borrowers may make using Section 203(k) financing include:
 - Structural alterations and reconstruction
 - Modernization and improvements to the home's function
 - Elimination of health and safety hazards
 - Changes that improve appearance and eliminate obsolescence
 - Reconditioning or replacing plumbing; installing a well and/or septic system
 - Adding or replacing roofing, gutters, and downspouts
 - Adding or replacing floors and/or floor treatments
 - Major landscape work and site improvements
 - Enhancing accessibility for a disabled person
 - Making energy conservation improvements

Contact Information

- For more information, please visit:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df

3) Section 203(h) Mortgage Program

- HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing.
- For more information please visit:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203h-dft

4) Section 10 Loan Guarantee Assistance

- HUD will offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure.
- For more information please visit:
http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2012/HUDNo.12-167

Federal Section V

U.S. Department of Labor

1) Disaster National Emergency Grants (NEG)

- Disaster NEGs require that the Federal Emergency Management Agency (FEMA) has declared a disaster area eligible for public assistance and are only available to states. The primary purpose of a disaster project is to create temporary employment to assist with clean-up activities.

Additional Information:

- This initial award will restrict the clean-up period to 6 months from the date of the grant award until there is a subsequent modification that justifies a longer clean-up period
- A state may include in its fully documented plan, or modification request, a component for employment-related services. This component is for workers involved in the clean-up work and who will not return to their prior employment. The modification must demonstrate that the participants need employment-related assistance to return to the workforce and demonstrate that other resources are not available to provide such services.

Eligibility:

- State Governments
- Local Governments
- Indian and Native American Tribes
- Local Workforce Investment Boards

Contact Information:

- For additional Information please visit <http://www.doleta.gov/neg/>

Important Contact Information

Federal Emergency Management Agency (FEMA)

- For more information regarding all available FEMA assistance, please visit www.disasterassistance.gov or <http://www.fema.gov/disaster-survivor-assistance> or by calling the FEMA Helpline at 800-621-3362. Phone lines are open from 7 a.m. to 10 p.m. ET, seven days a week until further notice. People with hearing disabilities can use the TTY number, 800-462-7585.

Federal Emergency Management Agency (FEMA) Disaster Recovery Centers

- Listed below is the contact information for the FEMA Disaster Recovery Centers in New York State. These centers are staffed with disaster-recovery specialists who can answer questions or assist individuals, homeowners, renters and business owners who have suffered damage from Hurricane Sandy. Specialists from the state of New York, the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA) will be on hand to answer questions and provide information on the types of assistance available to survivors.
- The recovery centers act as a one-stop-shop for eligible survivors where they can meet with both state and federal workers and get help as quickly as possible.
- Disaster recovery officials work closely with community leaders to find locations that provide safe and easy access for all survivors. More recovery centers will open as sites are identified and approved.
- Visiting with a recovery specialist is not a requirement for survivors who want disaster assistance, but the centers are an excellent way for people to get answers to their questions about disaster aid and help applying for it.

Locations and hours:

Nassau County

Nassau Community College

1 Education Drive, Garden City, NY

Hours: Nov. 1, 1 p.m. – 8 p.m.

Nov. 2 to further notice: 8 a.m. to 8 p.m. seven days a week.

Suffolk County

Edward W. Bauer Elementary School

315 Montauk Highway, Lindenhurst, NY

Hours: Thurs. Nov 1, 1 to 7 p.m. and Fri. Nov 2, 7 a.m. to 7 p.m.

*****NOTE:** On Monday, Nov. 5, this DRC will be moved to a fixed location at the H. Lee Dennison Building, 100 Veterans Memorial Highway in Hauppauge, NY.

Federal Emergency Management Agency Disaster Legal Services

- New York State Residents facing legal issues arising out of Hurricane Sandy can get free legal help through the FEMA Disaster Legal Services Program. Operated by the American Bar Association Young Lawyers Division, they provide free legal services in matters such as bankruptcy, civil rights, employment law, landlord-tenant law, FEMA benefit claims, wills, and trusts.
- For more information please call the Disaster Services hotline at 1-800-342-3661 or visit www.disasterlegalaid.org.

Small Business Administration (SBA)

- For more information about the different loans available and to see if you qualify, please visit <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans> or call 1-800-659-2955 or (404) 331-0333.

U.S. Department of Agriculture

- Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take. You can find your county FSA at: <http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>. Also, please visit <http://disaster.fsa.usda.gov> for more information regarding the assistance programs being offered through the USDA.

U.S. Social Security Administration

- The Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social security disability or survivor benefits.
- For more information please visit http://www.ssa.gov/emergency/?utm_source=english_home&utm_medium=panel&utm_content=slot1&utm_campaign=sandy or call 1-800 772-1213.

New York State Division of Homeland Security and Emergency Services

- The New York State Office of Emergency Management (OEM) is responsible for coordinating all state activities related to disaster recovery. Information on preliminary OEM resources to address Sandy recovery can be found on the following site: <http://www.dhSES.ny.gov/oem/event/sandy/sandy-info.cfm>.
- The Hurricane Sandy Helpline for New York State Residents provided by OEM is 1-888-769-7243 or 1-518-485-1159.

New York Farm Bureau

- The New York Farm Bureau may be helpful in directing individuals to the appropriate resources and agencies that could aid in disaster clean up and recovery
- For more information please call (518) 436-8495 or 1-800 342-4143. You may also visit www.nyfb.org.

New York State Office for the Aging

- The Office for the Aging has centers located in all counties to provide information and assistance in location local services and programs that support older individuals and their caregivers.
- For a list of local offices for the aging, visit <http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm> or call the Senior Citizen's Help Line at 1-800 342-9871.

New York State Emergency Information Handbook

- General planning and safety information in downloadable format: http://www.dhss.ny.gov/media/documents/2011_EI_Handbook.pdf.

New York City Government

- Listing of emergency shelter locations across the five boroughs: http://www.nyc.gov/html/misc/html/2012/hurricane_shelters.html.
- To report storm damage to your home and/or business, please visit the following site: http://www.nyc.gov/html/oem/html/nycsevereweather/damage_form.shtml.

New York Business Development Corporation (NYBDC)

- NYBDC is providing disaster loans to businesses suffering storm or flood damage resulting from storm.
- Working capital loans in amounts ranging from \$5,000 to \$25,000 will be available on an expedited application basis and favorable terms to qualifying businesses that qualify for the program
For more information, please visit: <http://www.nybdc.com>.

General Safety Issues

- Consumer Product Safety Commission's "Safety Tips for Flood Victims" can be found at <http://www.cpsc.gov/cpsc/pub/pubs/fema/flood.html>. This guide provides safety recommendations and illustrates dangerous practices flood victims may engage in during efforts to rebuild or while staying in temporary housing or partially damaged homes.

American Red Cross

- The American Red Cross can assist with providing emergency shelter and other critical resources. Individuals can visit the Red Cross web site (www.redcross.org), call 1-800-RED CROSS (1-800-733-2767), or check local media outlets. They should also register on the Red Cross Safe and Well website, a secure and easy-to-use online tool that helps families connect during emergencies. To register, visit www.redcross.org or call 1-800-RED-CROSS (1-800-733-2767).
- For a list of Red Cross shelters in your area, please refer to the Red Cross shelter locator at <http://www.redcross.org/find-help/shelter> or call the Northeastern New York Region chapter at (518) 458-8111.

Salvation Army: Emergency Disaster Services

- The Salvation Army offers such services as food service, cleanup restoration, donation management, spiritual and emotional care, disaster workers and emergency management personnel, disaster social services and emergency communications
- For more information please call (212) 337-7200 or visit http://www.salvationarmyusa.org/usn/www_usn_2.nsf.

Mold Growth Prevention

- After natural disasters, such as hurricanes and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and a possible health risk for your family
- For more information about mold, please www.bt.cdc.gov/disasters/mold/protect.asp.

2-1-1 Services

- If you have been affected by Hurricane Sandy, please dial 2-1-1 or 1-888-774-7633 to find out what disaster related services are available in your area, 1 to 5 PM/7 days a week, 365 days a year. In addition, 2-1-1 provides comprehensive information and referral services for impacted regions.
- 2-1-1 Regions and Call Center Contacts and Services for highly impacted areas as of 10/27/2012:

Hudson Valley Region

2-1-1 HUDSON VALLEY (NEW YORK)

336 Central Park Ave.

White Plains, NY 10606

(800) 899-1479 - Alternative Number

(914) 993-3700 - Alternative Number

www.Hudson211.org

HOURS: M-Sun: 9 a.m. - 7 p.m.

PARENT AGENCY: United Way of Westchester and Putnam

Contact: Naomi L. Adler; nadler@uwwp.org; (914) 997-6700 x716

DESCRIPTION: 2-1-1 information and referral for the following counties:

Hudson Valley - Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester; Adirondack Region – Clinton, Essex and Franklin; Northeastern-Capital Region - Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington; Long Island - Nassau and Suffolk.

Long Island served by Hudson Valley

United Way of Long Island

819 Grand Blvd.

United Way of Long Island

Deer Park, NY 11729

211 - Call 2-1-1 from service area

(888) 774-7633 - Alternative Number

HOURS: M-Sun: 9 a.m. –7 p.m.(limited to this event)

www.211longisland.org

Contact: Theresa Regnante; tregnante@unitedwayli.org; (631) 940-3701 or
Elizabeth Eberhardt; eeberhardt@unitedwayli.org; (631)940-3712

New York City Region

2-1-1 AT 311 NYC

59 Maiden Lane

14 Floor

New York, NY 10038

211 - Call 2-1-1 from service area

(212) 639-9675 - Alternative Number (212) NEW YORK

(212) 504-4115 - TTY

www.nyc.gov/311

HOURS: 24 hr/7 days

PARENT AGENCY: NYC Department of Information Technology and
Telecommunications

Contact: Louisa Chafee; lchafee@cityhall.nyc.gov; (212) 788-8976

DESCRIPTION: 2-1-1 services are available in the New York City Region, which includes Bronx, Kings (Brooklyn), New York (Manhattan), Queens, and Richmond (Staten Island) counties.

Helpful Tips On Homeowner Insurance

From the Consumers Union:

- In the wake of the devastation caused by Hurricane Sandy, Consumers Union has compiled some helpful tips on how to deal with homeowners' insurance:
 1. Take pictures of the damage as soon as it's safe and practical. Then take steps to prevent further damage, such as covering a hole in the roof with a tarp and moving undamaged furniture and other items to a safe place.
 2. Keep receipts for any money you spend to prevent further losses. But don't repair anything or dispose of ruined property until an insurance adjuster has examined everything.
 3. Report the loss to your insurance agent as soon as practical. Most big insurers now have smart phone apps that make taking pictures (with the phone's camera) and filing claims a snap. Alternatively, your insurer will send claim forms, which you should return as soon as you can. Ask about the time limit for filing claims, details about what's covered, and how to get repair estimates. If you have an inventory of your possessions, submit it with your claim along with any photos of damage, receipts, police reports, and other evidence that documents the loss.
 4. Keep notes about any promises that insurance representatives give you, the date and time of each contact, and the name and title of each person you deal with. Make sure the adjuster sees everything. Ask for a copy of his or her report and scrutinize it for mistakes. You're also entitled to a copy of your entire claims file. Copy everything you give the adjuster and ask for a receipt.
 5. If the adjuster advises you to start repairs, get that in writing so promises and permissions can be accurately passed on if your case is transferred to another person. If you get payments up front for temporary living expenses, don't sign any documents that make them your last payments or that surrender your right to collect further payments.
 6. If your insurer says your policy doesn't cover certain damages or if the damage estimate and claims payment offer are too low, ask for the policy exclusion or limit in writing. If you've been misled by policy wording, contact a local attorney who specializes in insurance law. The Consumer Federation of America notes that courts have consistently ruled in favor of policyholders on such ambiguities.
 7. If you reach an impasse, consider getting help from a public adjuster. You'll pay a hefty fee, typically 10 percent of the policy payout.

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