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

November 2012

This document will be continuously updated as information becomes available – Last updated on November 7, 2012.

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, Rockland, Suffolk, Queens and Westchester.**

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, Rockland, Suffolk, Queens and Westchester** 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

Kirsten E. Gillibrand
United States Senator

Table of Contents

Introduction **2**

Federal Section I **6**

Federal Emergency Management Agency **6**

1) Individual Assistance (IA) Program 6

2) Transitional Sheltering Assistance 8

3) Public Assistance Grant Program 9

4) Hazard Mitigation Grant Program 10

Federal Section II **12**

Small Business Administration (SBA) **12**

1) Home and Personal Property Loans 12

2) Business Physical Disaster Loans 13

3) Economic Injury Disaster Loans (EIDL) 14

Federal Section III **15**

Internal Revenue Service (IRS) **15**

1) Disaster Assistance and Emergency Relief for Individuals and Businesses 15

Federal Section IV **16**

U.S. Department of Agriculture (USDA) **16**

1) Farmer and Rancher Assistance 16

2) Emergency Farm Loans (EM) 16

3) Replace Supplemental Nutrition Assistance Program (SNAP) Benefits 16

4) The Emergency Conservation Program (ECP) 17

Federal Section V **18**

U.S. Department of Housing and Urban Development (HUD) **18**

1) Community Development Block Grant (CDBG) Disaster Recovery Assistance 18

2) Section 203(K) Loan Program 18

3) Section 203(h) Mortgage Program 19

4) Section 10 Loan Guarantee Assistance 19

Federal Section VI 20

U.S. Department of Labor 20

1) Disaster National Emergency Grants (NEG) 20

Federal Section VII 21

U.S. Citizenship and Immigration Services 21

Federal Section VIII 22

U.S. Postal Service 22

Federal Section IX 23

U.S. Department of Veterans Affairs (VA) 23

Important Contact Information 26

Federal Emergency Management Agency (FEMA) 26

Federal Emergency Management Agency (FEMA) Disaster Recovery Centers 26

Federal Emergency Management Agency Disaster Legal Services 28

Small Business Administration (SBA) 28

Small Business Administration (SBA) Business Recovery Center 29

U.S. Department of Agriculture 29

U.S. Social Security Administration 29

New York State Division of Homeland Security and Emergency Services 29

New York State Office for the Aging 30

New York State Empire State Development 30

New York State Emergency Information Handbook 30

New York City Government 30

New York City Food and Water Distribution 33

New York City Business Recovery Resources 33

New York Business Development Corporation (NYBDC) 34

New York State Small Business Development Center (SBDC) 34

Power Outages and Emergencies 35

General Safety Issues 35

American Red Cross 35

Muscular Dystrophy Association (MDA) 36

Mold Growth Prevention 36

2-1-1 Services 37

Helpful Tips 39

Home Owners Insurance- Consumers Union: 39

Hurricane Clean Up Health Tips- NYC Dept. of Health 40

The Offices of Senator Gillibrand 41

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, Rockland, Suffolk, Queens and Westchester.**

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.**
- An eligible individual or household can receive up to a total of $31,900 in IA assistance for rental payments for temporary housing, home repairs and replacement and/or the replacement of personal property.
- *****IMPORTANT TO NOTE ON INSURNACE:** In order to be eligible for FEMA assistance, if you have an insurance plan, you must first file a claim with your insurance company to determine if your insurance settlement adequately meets your disaster needs. **Failure to file a claim with your insurance company may affect your eligibility for assistance. FEMA will ONLY be able to pay for disaster related expenses beyond what your insurance covers.** After filing a claim, if any of the following situations occur, FEMA may be able to provide some assistance:
  - **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30-days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, date when you applied, and the estimated time of how long it will take to receive your settlement. Any help awarded

to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.

- **Your insurance settlement is insufficient to meet your disaster-related needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, you will need to write a letter to FEMA indicating the unmet disaster-related need. You will also need to send in documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-related temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove use of ALE from insurance, and a permanent housing plan.
- **You are unable to locate rental resources in your area.** The FEMA Helpline, 1-800-621-FEMA (3362), has a list of rental resources in the disaster area. If no resources are available in your county, then the Helpline agent can provide you with resources in an adjacent county.

➢ You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. **By law, FEMA cannot provide money to individuals or households for losses that are 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, in funding allotments based on the fair market rental rates for the area. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements, and can be used to rent a place for up to 18 months while your home is being repaired.
  - Grants up to $31,900 for home repairs and replacement of essential household items **not covered by insurance** to make damaged dwellings safe, sanitary and functional. The homeowner may then apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:
    - Structural parts of a home (foundation, outside walls, roof)
    - Windows, doors, floors, walls, ceilings, cabinetry
    - Septic or sewage system
    - Well or other water system
    - Heating, ventilating, and air conditioning system
    - Utilities (electrical, plumbing, and gas systems)
    - Entrance and exit ways from the home, including privately owned access roads
    - Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

- Grants up to $31,900 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) Transitional Sheltering Assistance

- This program allows eligible survivors who are in shelters and cannot return to their homes due to damages caused by Hurricane Sandy to stay in participating hotels or motels until more suitable housing accommodations are available.

Additional Information:

- Individuals and households may be eligible for TSA, if:
  - They register with FEMA for assistance
  - They pass identity verification
  - Their pre-disaster primary residence is located in a geographic area that is designated for TSA and occupancy is verified
  - As a result of the disaster, they are displaced from their pre-disaster residence and are currently staying in a shelter
- This federal assistance is intended to provide a place to stay for a specific period of time for eligible survivors who are displaced from their pre-disaster residence and are currently staying in a shelter. This federal program will not reimburse applicants for

previously incurred hotel expenses and applicants are responsible for their own meals and for any lodging costs above the authorized allowance.

Contact Information:

- The first step to receiving assistance is by registering with FEMA. Individuals who sustained losses in designated counties in New York and New Jersey must apply for assistance by calling 1-800-621-FEMA (3362) or by registering using a web enabled mobile device at m.fema.gov, or online at www.disasterassistance.gov for those with internet access. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. FEMA is asking that those with ability to register online do so to keep phone lines open for those without connectivity and to share this information with friends and neighbors.

3) 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:**
  - One hundred percent (100%) Federal cost share is authorized for ten days for emergency power restoration assistance and emergency public transportation assistance, including direct Federal assistance, for those areas within counties designated for Public Assistance. This cost share adjustment is authorized beginning October 30, 2012 through November 9, 2012.
  - This adjustment to State and local cost sharing applies only to Public Assistance costs for emergency power restoration assistance and emergency public transportation assistance, including direct Federal assistance. All other Public Assistance costs will continue to be reimbursed at 75 percent of total eligible costs.
  - 75 percent Federal cost share of the eligible costs for repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas and similar publicly owned property, as well as certain private non-profit organizations that provide essential governmental services.
  - 75 percent Federal cost share of the eligible costs for removing debris and for emergency measures taken to save lives and protect property and public health.
  - 75 percent of Federal cost share 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 form natural or technological disaster.

Timeline and Process:

- Before beginning work you plan to be reimbursed for, FEMA recommends that you wait for the FEMA/State briefings or speak with the county or State Public Assistance officer for guidance and direction.

- As soon as practicable the State and FEMA will be having Applicant Briefings and Kick Off Meetings, both opportunities for you to come and fill out paper work and ask questions about the process. Details on both meetings will be provided as they are made available by the State and FEMA.
- For more information on the timeline and process for seeking Public Assistance, please visit the following site: http://www.fema.gov/public-assistance-grant-application-process.

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 11/3/2012. 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, Rockland, Suffolk, Queens and Westchester.**

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at https://disasterloan.sba.gov/ela.

The filing deadline to return applications for physical property damage is **December 31, 2012.** The deadline to return economic injury applications is **July 31, 2013.**

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
- 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 pre-disaster condition.

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
- 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
- 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, Rockland, Suffolk, Queens and Westchester**.

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.
- 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.

The IRS announced that it is granting taxpayers and tax preparers affected by Hurricane Sandy until **November 7 to file returns and accompanying payments normally due **Nov 2.** For more information please visit: http://www.irs.gov/uac/Tax-Relief-in-Disaster-Situations**

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.
- A complete list of eligible zip codes for this program can be found at otda.ny.gov/news/SNAP-replacements.pdf. Other current SNAP recipient households that have lost food purchased with SNAP benefits due to Hurricane Sandy are also entitled to replacement benefits. **The loss must be reported by Wednesday, November 28, 2012**, and the household must return a signed and completed form, found at otda.ny.gov/programs/applications/2291.pdf, by **close of business on**

Monday, December 10, 2012. The form is also available at local department of social services offices. To find your local department of social services, visit otda.ny.gov/workingfamilies/dss.asp, or call 1-800-342-3009.

- For information on income eligibility guidelines, please visit the following site: http://www.fns.usda.gov/disasters/response/D-SNAP_Handbook/FY2013-income_standards.pdf.
- Households that do not currently receive SNAP assistance can check their eligibility quickly and easily, and apply online, by visiting myBenefits.ny.gov.
- Due to Hurricane Sandy, and effective immediately, retail food stores licensed by the Food and Nutrition Service to accept SNAP benefits in the following counties may accept SNAP benefits in exchange for HOT foods and foods intended to be consumed on retailer premises: **Bronx, Brooklyn (Kings), Manhattan, Queens, Staten Island (Richmond), Nassau, Suffolk, Rockland, Westchester, Orange, Putnam and Sullivan**.
  - These special rules are in effect through November 30, 2012.
  - When hot foods are purchased with SNAP EBT benefits through November 30, 2012, the purchases are NOT subject to sales tax, as the foods mentioned above are considered SNAP eligible during this period.

4) The Emergency Conservation Program (ECP)

- The Emergency Conservation Program (ECP) may be able to assist producers who need to repair farmland or remove debris due to Hurricane Sandy. FSA currently has $15.5 million available for producers in counties that received a Major Disaster declaration pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
- FSA recommends that owners and producers record all pertinent information of natural disaster consequences, including:
  - Documentation of the number and kind of livestock that have died, supplemented if possible by photographs or video records of ownership and losses
  - Dates of death supported by birth recordings or purchase receipts
  - Costs of transporting livestock to safer grounds or to move animals to new pastures
  - Feed purchases if supplies or grazing pastures are destroyed
  - Crop records, including seed and fertilizer purchases, planting and production records
  - Pictures of on-farm storage facilities that were destroyed by wind or flood waters
  - Evidence of damaged farm land
- For more information please visit: http://disaster.fsa.usda.gov or www.fsa.usda.gov/conservation

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 VI

U.S. Department of Labor

1) Disaster National Emergency Grants (NEG)

- New York State has received $27,792,296 in federal Disaster National Emergency Grant (NEG) funds. The grant will be used to hire workers who lost their jobs as a direct result of Hurricane Sandy in **Bronx, Kings, New York, Richmond, Queens, Nassau, Suffolk, Rockland and Westchester** counties to help clean up impacted communities.
- 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.

Eligibility:

- To be eligible, workers must be unemployed as a result of Hurricane Sandy or unemployed and not receiving unemployment benefits or other types of income support.

Contact Information:

- Workers interested in this program should call 1-888-4-NYSDOL (1-888-469-7365). The New York State Department of Labor will work with local officials to recruit and hire workers.
- Information will also be available at local Disaster Recovery Centers and One-Stop Career Centers. A list of One-Stop Career Centers can be found on the State Department of Labor's website at http://www.labor.ny.gov/workforcenypartners/osview.asp.

Federal Section VII
U.S. Citizenship and Immigration Services

- U.S. Citizenship and Immigration Services (USCIS) reminds individuals affected by Hurricane Sandy of certain U.S. immigration benefits or relief that may be available to them.
- USCIS understands that a natural disaster can affect an individual's ability to maintain lawful immigration status or obtain certain other immigration benefits. Eligible individuals may request or apply for temporary relief measures, including:
  - A change or extension of nonimmigrant status for an individual currently in the United States, even when the request is filed after the authorized period of admission has expired;
  - Extension or re-parole of individuals previously granted parole by USCIS;
  - Expedited adjudication of off-campus employment authorization applications for F-1 students experiencing severe economic hardship;
  - Expedited adjudication of employment authorization applications; and
  - Assistance to Legal Permanent Residents (LPR) stranded overseas without immigration or travel documents, such as Permanent Resident Cards (Green Cards). USCIS and the Department of State will coordinate
- Where appropriate, USCIS may exercise its discretion to allow for delays in filing resulting from the hurricane. This may include, for example:
  - Assistance to those who have not appeared for an interview or submitted required forms of evidence. You may show how the disrupting event affected your connection to USCIS and your ability to appear or submit documents as required; and
  - Assistance to those who have not been able to respond to Requests for Evidence (RFEs) or Notices of Intent to Deny (NOID). USCIS will extend the deadline for individuals to respond to RFEs or NOIDs by 30 days. This will apply to all RFEs and NOIDs with a deadline of October 26 through November 26, 2012. During this time, USCIS will not issue denials based on abandonment of an application or petition.
- Visitors traveling under the VISA Waiver Program may visit their local USCIS Office for assistance, a listing of USCIS offices can be found at: http://www.uscis.gov/portal/site/uscis/menuitem.eb1d4c2a3e5b9ac89243c6a7543f6d1a/?vgnextoid=e39c0b89284a3210VgnVCM100000b92ca60aRCRD&vgnextchannel=e39c0b89284a3210VgnVCM100000b92ca60aRCRD
- For more information on USCIS humanitarian programs, visit www.uscis.gov or call the National Customer Service Center at 1-800-375-5283. Hearing-impaired persons can call 1-800-767-1833.

Federal Section VIII
U.S. Postal Service

- The U.S. Postal Service wants to remind customers who have evacuated or relocated due to hurricane Sandy to submit a change of address, place mail on hold or request that mail be temporarily forwarded to their new location.
- There are three services that will help customers maintain a continuous flow of mail: A Change of Address, General Delivery or Premium Forwarding Service (PFS).
  - **Option 1:** Submit a temporary Change of Address online or at your nearest Post Office. The temporary Change of Address can be used for a period of 15 days up to one year. Mail is forwarded piece by piece. To request a temporary Change of Address, go to *www.usps.com* and click on the "Manage Your Mail" tab or visit your nearest Post Office and complete a Change of Address form.
  - **Option 2:** If you have been displaced and don't have a permanent address, General Delivery service allows you to pick up your mail for up to 30 days at a designated Postal identified location in your current community. Make sure senders of your mail use the ZIP Code for the area's designated Post Office. The ZIP+4 will indicate General Delivery.
    - To find the Post Office that handles General Delivery in any area, call 1-800-ASK-USPS (1-800-275-8777) and request "Customer Service."
    - An example of a properly-formatted General Delivery address looks like this:
      JOHN DOE
      GENERAL DELIVERY
      ANYTOWN, NY 12345-9999
    - You can also obtain the proper General Delivery address information at any Post Office, or by selecting the "Look Up a ZIP Code" button on the *www.usps.com* home page. Using the ZIP Code lookup tool, type "General Delivery" in the address line, followed by the City and State, and click "Find." The General Delivery location's ZIP Code will be provided.
  - **Option 3:** Premium Forwarding Service is the fastest, most complete forwarding service available. The service is temporary, requires a fee, and may be used for anywhere from 15 days up to one year. The difference with this service is that your mail is that your mail bundled and sent to you every Wednesday via Priority Mail, the Postal Service's two- to three-day service.
- To sign up for all of the available forwarding and Change of Address services, please visit your nearest Post Office or go to *www.usps.com* and click on the "Manage Your Mail" tab.
- For the latest service updates regarding hurricane Sandy, call 1-800-ASK-USPS (1-800-275-8777).

Federal Section IX
U.S. Department of Veterans Affairs (VA)

- **Health Related Information:**
  - **Emergency Pharmacy Refill Program**
    An Emergency Pharmacy Refill Program has been established to limit medication interruption for Veterans enrolled for VA care. The system can be accessed by going to any big chain pharmacy with your Veteran ID card and medication bottle with label (showing a refill date within the last 90 days). Ask the pharmacist to call Heritage Health Solutions Customer Care Center at toll free 1-866-265-0124, where a Customer Care Representative will qualify the request by asking a few questions. No controlled drugs will be processed under this program. If a controlled drug is needed, you must contact your local VA facility Emergency Department.
- **Benefits Related Information:**
  - **Home Loan Assistance**
    Veterans who encounter difficulties paying their mortgage due to work stoppages or other disaster-related issues should contact VA's special loan assistance toll-free number, 877-827-3702. VBA's Loan Guaranty Service has pulled a list of habitable properties that could be made available in the areas affected by Hurricane Sandy and surrounding states. Assessors will be sent out to determine the level and magnitude of damage to VA-owned properties. At FEMA's request, Loan Guaranty Service will provide this list of habitable properties, which may be used as rentals. Loan Guaranty Service has also identified specially adapted housing grants in each affected state listed on FEMA's website. Loan Guaranty Service will have VA's Regional Loan Centers contact affected Veterans and issue guidance concerning special forbearance and foreclosure activity in affected areas.
    - If you have a VA loan and your home was affected by a natural disaster, please also review the steps listed immediately below to ensure you receive the assistance you need:
      1) **Contact FEMA (Federal Emergency Management Agency)**
         Begin the disaster application process online at www.DisasterAssistance.gov or by calling 800-621-3362. In order to receive the maximum assistance, you must register with FEMA before their deadline expires. Do not pay your loan in full before checking with the Small Business Administration (SBA) regarding a loan for the uninsured portion of your loss. Additional support, including low-interest loans, cash grants, and housing assistance may be available from agencies associated with the disaster recovery effort. For more information, go to www.fema.gov.
      2) **Contact Your Mortgage Company**
         You are responsible for making regular monthly loan payments, even if your home is not habitable, so contact your lender as soon as possible regarding your loss. If you are unable to make payments on time, we encourage you to discuss forbearance or a loan modification. Also have

your lender explain procedures for insurance loss checks, repairs to your property, payments to contractors, etc.

3) **Contact Your Insurance Company**
File an insurance claim as soon as possible; however, do not make a hasty settlement on insurance. When the property is damaged but repairable, attempt to get your local engineer's office to inspect your home for structural damage. If possible, get at least two estimates from licensed contractors for cost of repairs or rebuilding. Insurance checks for personal property and living expenses should be payable to you only. Checks for damage to your home should be payable to both you and your mortgage company.

4) **Change your Address**
If you are receiving a monthly benefit check from VA or another source and you will not be able to receive mail at your regular address, notify your local post office and VA Regional Office (benefits.va.gov/homeloans/rlcweb.asp) of your change of address. For information on other VA benefits, call 800-827-1000.

5) **Check Other Sources for Assistance**
Contact local offices of the American Legion, Veterans of Foreign Wars, Disabled American Veterans (DAV) or other veterans' organizations to see if special assistance may be available, even to non-members of the organization.

6) **Contact a VA Loan Specialist**
You can also always contact the VA at 877-827-3702 to speak with a Loan Specialist about your options.

7) **Contact the VA's Specially Adapted Housing Program**
If your home was adapted through VA's Specially Adapted Housing program, please contact us at 877-827-3702 because you may have remaining grant funds to help with repairs.

- **<u>VA Compensation and Pension Benefits</u>**
Veterans and family members experiencing difficulties receiving VA compensation and pension benefits due to the hurricane should contact VA by calling 1-800-827-1000. Individuals in receipt of VA benefits through EFT should continue to receive their payments without interruption. However, paper checks for VA compensation and pension benefits are issued by Treasury and delivered by the U.S. Postal Service. If Veterans and their family members need assistance because they will not receive their checks, they have the following options:
    - Call VBA at 1-800-827-1000. Upon verification of the individual's identity, he or she can request a stop-payment on the previously issued check and either:
        - Schedule a one-time EFT to a bank account
        - Have a new check sent to the address of his or her choice. USPS is issuing updates on its operating status online (http://about.usps.com/news/service-alerts/welcome.htm). Several offices are not operating at this time. Taking into consideration updates on USPS' operating status, Veterans may

request a new mailing address, such as a friend or family member's address.

- Go to a VA regional office and request a hardship payment. The regional office will make the payment and put a stop-payment on the previously issued check. Benefits received on the Comerica debit cards provided by the U.S. Treasury can be used at any bank, ATM, or retail location that is accepting debit or credit card transactions. The debit cards can be used to withdraw cash or make retail purchases and receive cash back. Please note that the New York Regional Office is currently closed due to the hurricane, and an opening date has not been determined at this time.

- **Education**
  Schools affected by the hurricane should contact their VA Education Liaison Representative. VA education benefits may continue to be paid to students for up to four weeks of an enrollment period for which the school is closed as a result of an emergency. Veteran students who are affected by the disaster and have questions concerning their education benefits may call 1-888-GIBill1 for assistance.

➢ **Shelter Information**

- Veterans who have been displaced from their homes are urged to call the VA's National Call Center for Homeless Veterans at 1-877-4AID-VET (1-877-424-3838) to speak to a trained VA responder.
- The VA does not directly provide emergency shelter. Veterans needing shelter are referred to local resources that are offering this type of assistance.

➢ **Important VA Phone Numbers**

Below is a list of telephone numbers for Veterans to use for information on general health questions, appointments, and for medication refills.

- **For Medical Emergencies**, please dial 911.
- **VA Nurse Help Line:** 1-800-877-6976 to speak to a registered nurse if you experience any symptoms or have any health related questions.
- **Centralized Scheduling:** For the VA New York Harbor Healthcare System, please call 1-877-877-9267 if you have questions about an appointment at the Manhattan VA or to schedule an appointment.
- **Veterans Crisis Line:** 1-800-273-8255 (Press 1)
- **Mental Health Help Desk:** 1-718-630-3759
- **Pharmacy Call Center:** VA New York/New Jersey Call Center 1-631-863-4832

Below is a list of telephone numbers for Veterans to use for information on benefits related questions.

- **Home Loan Assistance:** 877-827-3702
- **VA compensation and pension benefits:** 1-800-827-1000
- **Education:** 1-888-GIBill1

Below is a list of websites containing helpful information on status of facilities and general updates:

- http://www.va.gov/health/vamc/ - general link for all VHA facilities
- http://www.nyharbor.va.gov/emergency/ - link to NYC VHA facilities
- http://www.blogs.va.gov/VAntage/8282/keeping-up-with-va-during-sandy/

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.
- Some of the services included at disaster recovery centers include housing assistance and rental resource information, answers to questions, resolution to problems and referrals to agencies that may provide further assistance, status of applications being processed by FEMA and SBA program information (if there is a SBA representative at the Disaster Recovery Center site).
- 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**
  Recreation Center and Ice Arena (Mobile)
  700 Magnolia Blvd.
  Long Beach, NY 11561
  Hours: 9 a.m. to 5 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

Sacred Heart Parish (Mobile)
282 Long Beach Road
Island Park, NY 11558
Hours: 8 a.m. to 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

Nassau Community College (Mobile)
1 Education Drive, Garden City, NY
Hours: Nov. 2 to further notice: 8 a.m. to 8 p.m. seven days a week. – **NOTE: Temporarily closed due to winter storm until further notice.**

Island Park Village Hall (Mobile)
127 Longbeach Rd
Island Park, NY 11558
Hours 8 a.m. – 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

- **Suffolk County**
  Opening Monday, Nov. 5th
  H. Lee Dennison Building
  100 Veterans Memorial Highway
  Hauppauge, NY 11788
  Hours:1 p.m. to 8 p.m. Thursday
  8 a.m. – 8 p.m. – **NOTE: Remains open during winter storm.**

  Riverhead Co. Center
  300 Center Drive
  Riverhead, NY 11901– **NOTE: Remains open during winter storm.**

- **Bronx**
  Edgewater Park Volunteer Fire Department (Mobile)
  1 Adee Drive
  Bronx, NY 10465
  Hours 8 a.m.- 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

- **Kings County**
  Cyclone Stadium (Mobile)
  1904 Surf Avenue
  Brooklyn, NY 11224
  Hours 8 a.m. - 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

  Our Lade of Solace Gymnasium
  2866 W. 17 Street
  Brooklyn, NY 11224 – **NOTE: Remains open during winter storm.**

- **Queens County**
  Fort Tilden Park (Mobile)
  199 Rockaway Point Blvd.
  Breezy Point, NY 11697
  Hours 8 a.m.- 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

  Duane Reade (Mobile)
  B116 Beach Channel Drive
  Far Rockaway, NY 11694
  Hours 8:30 a.m. – 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**
- **Richmond County**
  Miller Field (Mobile)
  600 New Dorp Lane
  Staten Island, NY 10306
  Hours 8:30 a.m. – 8 p.m. – **NOTE: Temporarily closed due to winter storm until further notice.**

  Mount Loretto
  6581 Hylan Blvd.
  Staten Island, NY 10309
  Hours 8:30 a.m. – 8 p.m. – **NOTE: Remains open during winter storm.**

Please visit: http://asd.fema.gov/inter/locator/home.htm to search for the DRC closest to you.

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.

Small Business Administration (SBA) Business Recovery Center

- Over the course of the recovery efforts, the SBA will be opening business recovery centers to provide one-on-one help to business owners seeking disaster assistance for losses caused by Hurricane Sandy.
- Additional details on the locations of Disaster Recovery Centers and the loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.

Locations and Other Details of Centers:

Kings County

The NYC Business Solution Brooklyn Center
9 Bond Street (between Livingston & Fulton Streets)
7th Floor
Brooklyn, NY 11201

Opens: Tuesday, Nov. 6 at 9 a.m.
Hours: Weekdays, 9 a.m. to 5 p.m.
Saturdays, 10 a.m. to 2 p.m.
Closed: Sundays

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 Empire State Development

- **Important Business Survey to Gauge Sandy's Impact:** New York State's Empire State Development (ESD) is collecting information on businesses impacted by Hurricane Sandy. This information will serve to inform the development of state business assistance and allow ESD to follow-up with your businesses as new programs or services are developed and become available. You can access the survey at the following site: http://www.esd.ny.gov/sandyAssistance.asp?utm_source=Hurricane+Sandy+Business+Recovery+Information&utm_campaign=Thank+You+for+Attending+Our+Booth+-+NYEXPO&utm_medium=email.

New York State Emergency Information Handbook

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

New York City Government

- Listing of emergency shelter locations across the five boroughs immediately below or at the following link: http://www.nyc.gov/html/misc/html/2012/hurricane_shelters.html.

Borough	Location Name	Address	Population Served
Bronx	Lehman College	250 Bedford Park Blvd W, Bronx, NY 10458	All pops
Brooklyn	Brooklyn Tech HS	29 Fort Greene Pl, Brooklyn, NY 11217	Special Medical Needs Only

Brooklyn	FDR HS	5800 20 Av, Brooklyn, NY 11204	All pops
Brooklyn	John Jay HS	237 7 Av, Brooklyn, NY 11215	All pops
Brooklyn	Park Slope Armory	361 15 St, Brooklyn, NY 11215	Special Medical Needs Only
Manhattan	G. Washington HS	549 Audubon Av, New York, NY 10040	All pops
Manhattan	HS of Graphic Arts	439 W 49 St, New York, NY 10019	All pops
Manhattan	Hunter College	695 Park Av, New York, NY 10065	All pops
Manhattan	John Jay College	445 W 59 St, New York, NY 10019	Special Medical Needs Only
Manhattan	Seward Park HS	350 Grand St, New York, NY 10002	Evacuation Center Only
Queens	Hillcrest HS	160-05 Highland Av, Jamaica, NY 11432	All pops
Queens	Queens College	65-30 Kissena Blvd, Flushing, NY 11367	All pops
Queens	York College	94-20 Guy R. Brewer Blvd, Jamaica, NY 11451	All pops
Staten Island	Susan Wagner HS	1200 Manor Rd, Staten Island, NY 10314	All pops
Staten Island	Tottenville HS	100 Luten Ave, Staten Island, NY 10312	All pops

- Bus pickups for transportation to shelters are available from 5:30 PM to 10:00 PM daily. Pickup locations are as follows:
  - **MANHATTAN -**
    WARM SHELTER
    George Washington High School, 549 Audubon Manhattan
    BUS PICKUP
    Seward Park High School, 350 Grand Street
  - **QUEENS**
    WARM SHELTER
    Hillcrest High School, 160-05 Hillcrest Avenue
    BUS PICKUP
    Waldbaum's, 122-15 Beach Channel Drive between Beach 65th and Beach 66th Place.
    Fort Tilden Park at Beach Channel Boulevard.

- **BROOKLYN**
  WARM SHELTER
  John Jay High School, 237 7th Avenue
  BUS PICKUP
  MCU Park Parking Lot At 1904 Surf Avenue
- **STATEN ISLAND**
  Tottenville High School, 100 Luten Avenue
  BUS PICK UP
  Miller Field at 600 New Dorp Lane at Weed Avenue Mount Loretto at 6581 Hylan Blvd at Sharrotts Road

➢ Overnight Warm Shelter locations are listed on the NYC.gov at the following link: http://www.nyc.gov/html/misc/html/2012/overnight_shelter.html.

➢ Day time Warming Centers are also listed on NYC.gov at the following link: http://www.nyc.gov/html/misc/html/2012/warming_ctr.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 City Disaster Assistance Centers:**

- Currently, New York City has opened five disaster assistance centers, operated by the City's Human Resources Administration in cooperation with FEMA, that provide information about applying for emergency social and economic benefits**.**
- As of now, these centers are operating in temporary locations. **Information on location changes of these centers will be updated as it becomes available.**
- These centers will be open from 10am to 7pm, seven days/week.
- **There are two centers in the Rockaways, two on Staten Island, and one in Coney Island**.
- The following are the temporary locations:
  - Staten Island:
    - Parking lot at the Mission of the Immaculate Virgin at Mount Loretto, 6581 Hylan Boulevard
    - Miller Field parking lot, 600 New Dorp Lane
    - The MTA is providing free shuttle bus service along Beach Channel Drive to and from the sites on the Rockaways.
  - Rockaways:
    - Parking lot of the Duane Reade pharmacy, B-116 Beach Channel Drive, Far Rockaway.
    - Fort Tilden Park parking lot, Beach Channel Boulevard, near Breezy Point.
  - Coney Island:
    - Parking lot at MCU Park, 1904 Surf Avenue.

➢ **Mobile Medical Vans:**

- Mobile medical vans staffed with primary care providers are providing medical care and distributing commonly prescribed drugs at several locations in the Rockaways, Staten Island, and Coney Island.
- The list of sites can be found here: http://www.nyc.gov/html/misc/html/2012/dasc.html.

New York City Food and Water Distribution

- For a list of NYC food and water distribution locations, including exact locations and hours of operation, please visit: http://www.nyc.gov/html/misc/html/2012/foodandwater.html. Additional sites will be added to the list as information becomes available. This site is maintained by the New York City Office of Emergency Management.
- Each person will be able to take three meals and five bottles of water at these sites.
- People should bring their own bags to carry their food and water.
- AT&T will bring pods that provide cell service and charging stations to the areas around the food distribution sites.

New York City Business Recovery Resources

- **Emergency Loans for small to midsize businesses:** An emergency loan for businesses will be available, patterned after similar programs deployed in past emergencies. Loans will be capped at $25,000. Please share this link to contact an NYC Business Solutions Account Manager or call 311 and ask for NYC Business Emergency Loan.
- **Tax exemption letters for rebuilding projects more than $500,000:** An emergency sales tax letter from New York City Industrial Development Authority (IDA) will be available allowing businesses to avoid payment of New York City and New York State sales taxes on materials purchased for rebuilding. IDA will also waive all fees and, while following State law, look to streamline its normal procedure. This program is expected to offer economic benefits to reconstruction projects costing $500,000 or more. Please contact Shin Mitsugi at smitsugi@nycedc.com for further information on this program.
- **Temporary Office Space:**
  - Short-term "swing" office space at Brooklyn Army Terminal available free of charge for the next 30 days. NYCEDC has approximately 40,000 square feet of warehouse space at the Terminal that can be used for this purpose. You can email people this link to contact an NYC Business Solutions Account Manager or call 311 and ask for NYC Business Solutions.
  - Temporary space is also available at the Sunshine Bronx business incubator, one of the incubators within the City's network, on a walk-in basis until Monday, November 12. The incubator is located at 890 Garrison Avenue in Hunts Point. In addition, NYCEDC is presently working with external partners, including the Partnership for New York City, to match displaced businesses with vacant properties in commercial space in order to get them up and running again. Please check www.nycedc.com/backtobusiness or www.nyc.gov/sbs for more information.
  - Businesses temporarily displaced can also contact the Real Estate Board of New York or visit their website at www.rebny.com for a list of office spaces available to displaced tenants.
- NYCEDC Resource Exchange
  - **Offers of Assistance:** Businesses that wish to donate space, supplies, services, or other forms of assistance to New York City businesses that have been significantly

impacted by Hurricane Sandy, can fill out this form, available at nycedc.com/backtobusiness. Additionally, the Mayor's Fund to Advance New York City is accepting financial donations from organizations and individuals to support relief efforts. One hundred percent of donations are being dispersed to relief efforts and organizations.

- Free Resources for Impacted Businesses are posted at nycedc.com/donations
- Those with questions about insurance / filing insurance claims should call the NYS Department of Financial Services emergency hotline. Call 1-800-339-1759 to speak to an expert. Hours of operation are 8AM to 8PM weekdays, 9AM to 4PM weekends.
- Additional information on New York City business recovery resources can be found on the New York City's Economic Development Corporation's website at http://www.nycedc.com/backtobusiness.
- Several services are offering free legal assistance to those affected by Hurricane Sandy. Types of assistance typically include help with insurance claims, preparing powers of attorney, help with guardianships, and preparing new wills and other lost legal documents. For more information, please visit www.abanet.org/disaster/, www.disasterlegalaid.org/, or www.lsc.gov/.
- The Industrial Technology Assistance Corporation (ITAC) also has a Hurricane Sandy Business Recovery site that provides a list of a variety of services to assist small businesses in the recovery effort. You can visit the site at http://hurricanebusinesshelpnyc.com/?utm_source=Hurricane+Sandy+Business+Recovery+Information&utm_campaign=Thank+You+for+Attending+Our+Booth+-+NYEXPO&utm_medium=email.

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.

New York State Small Business Development Center (SBDC)

- The business advisors of the NYS SBDC are experienced at helping small business owners navigate the aftermath of natural disasters. They provide information on SBA and other disaster loans, and assist in completing them. SBDC may also be helpful with re-creating lost financial records, locating replacement facilities, creating post-disaster business plans, and other vital services.
- SBDC have dozens of locations throughout the areas affected by Hurricane Sandy with specialized outreach. For more information please contact (800) 732-SBDC, or visit www.nyssbdc.org/locations/locations.html

Power Outages and Emergencies

- Central Hudson Gas & Electric
  - Power Outages: 1-800-572-2714
  - Gas Emergencies: 1-800-572-2714
- Con Edison
  - Power Outages: 1-800-752-6633
  - Gas Emergencies: 1-800-752-6633
  - Steam Emergencies: 1-800-752-6633
- Long Island Power Authority
  - Outages and Emergencies: 1-800-490-0075
- National Grid
  - Power Outages: 1-800-867-5222
  - Gas Emergencies:
    - Long Island: 1-800-490-0045
    - Metro NY: 1-718-643-4050
    - Upstate NY: 1-800-892-2345
- New York State Gas & Electric
  - Power Outages: 1-800-572-1131
  - Gas Emergencies: 1-800-572-1121
- Orange and Rockland
  - Power Outages: 877-434-4100
  - Gas Emergencies: 800-533-5325
- Rochester Gas & Electric
  - Power Outages: 800-743-1701
  - Gas Emergencies: 1-800-743-1702

General Safety Issues

- Consumer Product Safety Commission's "Safety Tips for Flood Victims" can be found at http://www.cpsc.gov/cpscpub/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.
- The American currently has multiple Emergency Response Vehicles on the ground providing urgently needed meals, water and comfort kits to those affected by Hurricane Sandy. The listing of those vehicles and their locations can be found here: http://newsroom.redcross.org/2012/11/02/update-location-of-red-cross-emergency-response-vehicles/
- The American Red Cross has opened six feeding sites in areas of Long Island that were devastated by Hurricane Sandy. Three sites are open in Nassau County and three in Suffolk County. A total of **3,300 meals** will be available at lunch and dinner. The Hours of operation will be **11am to 1pm for lunch** and **4pm to 6pm for dinner.**

Nassau County:

- Nickerson Beach Park - 880 Lido Boulevard, Lido Beach, NY
- Cedar Crest Park- 3340 Merrick Road, Seaford, NY
- Christopher Marley Park- 500 Searingtown Road, Roslyn, NY

Suffolk County

- Riverhead City Center - 210 Center Drive, Riverhead, NY
- H.L. Dennison - 100 Veterans Memorial Highway, Hauppauge, NY
- Mastic Fire House - 1080 Mastic Road, Mastic, NY

Muscular Dystrophy Association (MDA)

- If an individual with neuromuscular disease, such as ALS (Lou Gehrig's disease), Congenital Muscular Dystrophy, Duchenne Muscular Dystrophy, Spinal Muscular Atrophy, Mitochondrial Myopathy, Pompe Disease, who are dependent on ventilators, mobility equipment, or other specialized equipment, have been displaced and need assistance, please call 1-800-572-1717 or email healthcareservices@mdausa.org.
- This number and email address will connect the individual to MDA, which will work to meet your clinical care and equipment needs.
- For more information, you can visit MDA's Hurricane Sandy Resource Page at www.mda.org.

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 Suffulk.

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

Home Owners Insurance- 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.

Hurricane Clean Up Health Tips- NYC Dept. of Health

- **Drinking water -**NYC tap water is safe to drink. If you don't have water, the Department of Environmental Protection has water-on-the-go drinking water stations at six locations in Manhattan and will keep them open from 9am-5pm daily until power is restored:
  - West 23rd Street and 8th Avenue
  - East 23rd Street and 2nd Avenue
  - West 14th Street and 8th Avenue
  - Houston Street and 6th Avenue
  - Canal Street and Centre Street
  - Monroe Street
- **Food safety--**Any food – including packaged food – that was touched by flood water should be thrown away. The flood water may contain sewage or other contamination. Any food that was not consistently refrigerated should be discarded.
- **Protect yourself from carbon monoxide poisoning—**
  - **Do not use generators or grills indoor**s—Carbon monoxide poisoning is a serious threat when these devices are used indoors. This should only be used outside and kept away from windows and vents.
  - **Never use stove burners or ovens to heat your home—**Using stove burners or ovens to heat homes is a fire hazard that also increases risk of carbon monoxide poisoning. If your heat isn't working, wear extra layers of clothing.
  - **Everyone should have and use carbon monoxide alarms.** Those that are battery only should test the batteries if possible.
- **Call the NYC Poison Control Center if you think you have symptoms of carbon monoxide poisoning--**If someone experiences sleepiness, dizziness, headaches, confusion, weakness or the carbon monoxide alarm sounds, they should immediately seek fresh air and call the poison control center at 212–POISONS (212-764-7667.) They can also call 911, since poisoning is life threatening.
- **Do not swim in NYC waters—**Due to power related shutdowns, wastewater treatment plants and pumping stations have discharged untreated wastewater into NYC waterways. It is advised that direct contact with the Hudson River, East River, New York Harbor, Jamaica Bay and the Kill Van Kull for recreational activities such as swimming, canoeing, kayaking, windsurfing or any other water activity that would entail possible direct contact with the water should be avoided until further notice.
- **Coping with stress after disaster--** Experiencing traumatic events such as emergencies and disasters can be stressful, even overwhelming. The stress caused by these events can have a negative effect on how you feel, think and act. If you feel overwhelmed or are concerned about yourself or someone else, you can find help by calling **1-800-LIFENET**, a free, confidential helpline for New York City residents, available 24/7, with trained staff ready to take your calls (For Spanish—1-877-AYUDESE; For Korean, Mandarin and Cantonese 1-877-990-8585). For more tips, visit nyc.gov/health.

The Offices of Senator Gillibrand

Capital District
Senator Kirsten E. Gillibrand
Leo W. O'Brien Federal Office Building
11A Clinton Avenue
Room 821
Albany, NY 12207
Tel: (518) 431-0120
Fax: (518) 431-0128

Buffalo/Western New York
Senator Kirsten E. Gillibrand
Larkin at Exchange
726 Exchange Street, Suite 511
Buffalo, NY 14210
Tel: (716) 854-9725
Fax: (716) 854-9731

Long Island
Senator Kirsten E. Gillibrand
155 Pinelawn Road
Suite 250 North
Melville, NY 11747
Tel: (631) 249-2825
Fax: (631) 249-2847

New York City
Senator Kirsten E. Gillibrand
780 Third Avenue
Suite 2601
New York, New York 10017
Tel: (212) 688-6262
Fax: (866) 824-6340

Lower Hudson Valley
Senator Kirsten E. Gillibrand
PO Box 893
Mahopac, NY 10541
Tel: (845) 875-4585
Fax: (845) 875-9099

North Country
Senator Kirsten E. Gillibrand
PO Box 273
Lowville, NY 13367
Tel: (315) 376-6118
Fax: (315) 376-6118

Rochester Region
Senator Kirsten E. Gillibrand
Kenneth B. Keating Federal Office Building
100 State Street Room 4195
Rochester, NY 14614
Tel: (585) 263-6250
Fax: (585) 263-6247

Syracuse/Central New York
Senator Kirsten E. Gillibrand
James M. Hanley Federal Building
100 South Clinton Street Room 1470
PO Box 7378
Syracuse, NY 13261
Tel. (315) 448-0470
Fax (315) 448-0476

Westchester County
Senator Kirsten E. Gillibrand
Tel: (914) 725-9294
Fax: (914) 472-5073

Washington D.C.
Senator Kirsten E. Gillibrand
United States Senate
478 Russell Senate Office Building
Washington, DC 20510
Tel: (202) 224-4451
Fax: (202) 228-0282
TTY/TDD: (202) 224-6821