

Superstorm Sandy

NEW YORK
CITY BAR

HELPING HANDBOOK

A Resource for Individuals, Families and Small Businesses



2012 SUPERSTORM SANDY HELPING HANDBOOK

A RESOURCE FOR INDIVIDUALS, FAMILIES, AND SMALL BUSINESSES

This Handbook provides an overview of issues that you may face and resources that may be available to you as a result of Superstorm Sandy (formally known as Post-Tropical Cyclone Sandy, informally known as Hurricane Sandy, and referred to in this Handbook as “**Sandy**”), which affected the New York area beginning on October 29, 2012. This Handbook is targeted to individuals, families, and small businesses in New York. Please note that this Handbook is current through November 16, 2012, but by the time you read this material, the federal, state, and county governments may have adopted additional measures to assist victims of Sandy.

This Handbook will not answer all of your questions. Rather, it is designed to set out some of the issues you may need to consider, to help you understand the basics about each issue, and to point you in the right direction for help. Much of the information in this Handbook is general, and you may need to contact federal, state, city or county officials, or local aid organizations, to obtain more specific information about issues in your particular area.

You may feel overwhelmed when considering the legal issues you face, and you may determine that it would be helpful, or even necessary, to have an attorney’s assistance. If you do not have an attorney, legal advice and referrals are available to those in need, some at no charge. To help you get started, this Handbook includes a listing of lawyer referral agencies and several legal aid providers. *See* Legal Services section of this Handbook.

Morrison & Foerster LLP makes available the information and materials in this Handbook for general information purposes only. This Handbook was compiled from numerous sources. In particular, we are grateful to acknowledge that the structure and much of the content replicates the Disaster Assistance Relief Manual compiled by Sarah Alba of Legal Services NYC with assistance from The Legal Aid Society, organizations that have vast experience providing civil legal services to low-income persons living throughout New York City.

Although we hope and believe the Handbook will be helpful as background material, we cannot warrant that it is accurate or complete, particularly as circumstances may change after this Handbook is posted on the web or published. Also, the Handbook is general in nature, and may not apply to particular factual or legal circumstances. In any event, the Handbook does not constitute legal advice and should not be relied upon as legal advice. Morrison & Foerster LLP renders legal advice only after compliance with certain procedures for accepting clients and when it is legally and ethically permissible to do so. Readers seeking to act upon any of the information contained in this Handbook are urged to seek individual advice from their own legal counsel; if a reader cannot afford counsel, referrals to pro bono counsel may be obtained from the organizations listed in the Legal Aid section of this Handbook.

There is no cost for using or copying these resources. They were compiled to help the people and organizations affected by Sandy. Reproduction or distribution of these materials for commercial purposes without prior written permission is strictly prohibited. This Handbook can be viewed online or printed at <http://www.mofo.com/hurricane-sandy/>.

TABLE OF CONTENTS

Page

1. WHERE TO GO FOR HELP: INFORMATION AND ASSISTANCE CENTERS..... 1

 NYC Restoration Centers 1

 FEMA Disaster Recovery Centers..... 1

2. EMERGENCY FOOD, SHELTER AND MEDICAL CARE 4

 New York City Shelters 4

 County Warming Centers (outside of NYC) 4

 American Red Cross Shelters and Services 5

 FEMA Housing Portal (to locate temporary housing) 5

 Air BNB Temporary Housing Service..... 5

 Emergency Food and Medical Aid (NYC) 5

 Food Banks (NY and NJ) 5

3. REPLACING LOST INCOME 7

 Disaster Unemployment Assistance (DUA) 7

 Information for Current Unemployment Insurance Claimants 11

 Help Finding Work..... 11

 Applying for Food Stamps 12

4. HOUSING RELATED ASSISTANCE..... 13

 FEMA’s Individuals and Households Grant Program..... 13

 Small Business Administration (SBA) Loans – For Individuals and Businesses..... 15

 Rights and Responsibilities of Landlords and Renters 16

5. INFORMATION AND RESOURCES FOR HOMEOWNERS 18

 Special Programs and Assistance from Banks and Loan Servicers 18

 Mortgage and Foreclosure Relief 18

 Mortgage Relief for FHA-Insured Mortgages 19

 Mortgage Relief for Fannie Mae and Freddie Mac Mortgages..... 20

 Neighborhood Housing Services of New York City, Inc., Emergency Repair Loan Program 21

 Home Heating Oil Tank Assistance 21

6. INSURANCE..... 22

 General Steps for Filing an Insurance Claim 22

 Department of Financial Services Mobile Command Center 23

 Assistance from the NYS Department of Banking and Insurance 23

 Assistance from the New Jersey Department of Banking and Insurance 23

 Hazard & Homeowners Insurance 24

 Important Suspensions of Certain Insurance and Banking Law Provisions 24

 National Flood Insurance Program (NFIP)..... 24

 Federal Mortgage Insurance to Help with Rebuilding 25

7. ASSISTANCE FOR SMALL BUSINESSES 27

 Small Business Administration (SBA) Recovery Services 27

 New York City Dept. of Small Business Services (SBS) Sandy Business Recovery Services..... 28

 New York State Small Business Emergency Loan Fund 30

 Relief for NY State Taxpayers and Employers Affected by Sandy 31

 Shared Work Program..... 32

8. TAX INFORMATION..... 34

 IRS Assistance 34

TABLE OF CONTENTS
(continued)

| | Page |
|------------------------------------------------------------------|-------------|
| 9. <u>HEALTH AND SOCIAL SERVICES</u> | 35 |
| Social Security Administration..... | 35 |
| Mental Health Services | 35 |
| Mobile Medical Vans | 36 |
| Emergency Prescription Assistance Program | 36 |
| Medical Insurance Plan Member Assistance | 36 |
| Flooding Related Safety and Health Concerns | 37 |
| Contacting Your State Department of Health | 39 |
| 10. <u>IMMIGRANTS AND THEIR FAMILIES</u> | 40 |
| Temporary Relief for Immigrants..... | 40 |
| Special Considerations for Immigrants and their Families | 40 |
| 11. <u>LEGAL SERVICES</u> | 42 |
| 12. <u>TRANSLATION AND INTERPRETER SERVICES</u> | 44 |
| 13. <u>PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES</u> | 45 |
| National Government Resources | 45 |
| Regional Government Resources | 45 |
| Non-Governmental Organization Resources | 46 |

1. WHERE TO GO FOR HELP: INFORMATION AND ASSISTANCE CENTERS

This section covers the following:

- **NYC Restoration Centers**
- **FEMA Disaster Recovery Centers**

NYC Restoration Centers

NYC Restoration Centers help New Yorkers in the areas most affected by Sandy get access to important information and services to help them recover. The Centers provide the following types of assistance:

- NYC Rapid Repairs — NYC program to send teams of contractors and City inspectors to neighborhoods affected by Sandy to quickly repair damaged homes.
- Food and Nutrition Assistance
- Temporary Housing Information
- Health and Medical Benefits
- Business Restoration
- Counseling Services
- Financial Assistance
- Personal Records and Information
- FEMA Disaster Recovery Centers

NYC Restore Centers are open daily from 8:00AM – 8:00PM. These are the locations as of 11/13/2012; to check current locations go to: <http://www.nyc.gov/html/misc/html/2012/dasc.html>.

| Area | Location |
|---------------|---------------------------------------------------------------|
| Coney Island | Our Lady of Solace, 2866 W. 19th Street, Brooklyn, NY 11224 |
| Gravesend | SSA Building, 10 Bouck Court, Brooklyn, NY 11223 |
| Far Rockaway | 10-01 Beach 20th Street, (at Cornaga Avenue) Queens, NY 11691 |
| Staten Island | 1976 Hylan Boulevard, Staten Island, NY 10306 |
| Red Hook | Coffey Park, 85 Richards Street, Brooklyn, NY 11231 |
| Fort Tilden | 321 Rockaway Point, Queens, NY 11697 |

FEMA Disaster Recovery Centers

Disaster Recovery Centers have been set up by the Federal Emergency Management Agency (FEMA) to assist victims of Sandy. Services available may include:

- Guidance regarding disaster recovery
- Clarification of any written correspondence received
- 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

- Small Business Association program information if there is a SBA Representative at the Disaster Recovery Center site

You can register for assistance at a Disaster Recovery Center or you can register online or by calling 1 (800) 621-FEMA (3362). The TTY number is 1 (800) 462-7585 for those who are speech- or hearing-impaired. To find the Disaster Recovery Center nearest you, the following options are available: Text DRC and a Zip Code to 43362 (4FEMA), and a text message will be sent back with the address.

New York FEMA Disaster Recovery Center locations as of 11/13/12 are listed below. You may also use the Disaster Recovery Center Locator at: <http://asd.fema.gov/inter/locator/home.htm>.

| | |
|----------------------|-----------------------------------------------------------------------------------|
| Staten Island | Borough Hall 10 Richmond Terrace, Staten Island, NY 10301 |
| | Miller Field 600 New Dorp Lane, Staten Island, NY 10306 |
| | Corner of Father Capodanno Boulevard and Hunter Avenue Staten Island, NY 10305 |
| | Mount Loretto CYO 6581 Hylan Boulevard, Staten Island, NY 10309 |
| Long Island | Huntington Town Hall 100 Main Street, Huntington, NY 11743 |
| | Nassau Community College 1 Education Drive, Garden City, NY 11530 |
| | Recreation Center and Ice Arena 700 Magnolia Boulevard, Long Beach, NY 11561 |
| | Sacred Heart Parish (tent) 127 Long Beach Road, Island Park, NY 11558 |
| | H. Lee Dennison Building 100 Veterans Memorial Highway, Hauppauge, NY 11788 |
| | County Courthouse 401 Main Street, Islip, NY 11757 |
| | Riverhead County Center 300 Center Drive, Riverhead, NY 11901 |
| | Mastic Recreation Community Center 15 Herkimer Street, Mastic, NY 11950 |
| | Lindenhurst Library 1 Lee Avenue, Lindenhurst, NY 11757 |
| | New Cassel Community Center Garden 141 Garden Street, Westbury, NY 11590 |

| | |
|--------------------|------------------------------------------------------------------------------------------------------|
| Queens | Duane Reade (Waldbaum Supermarket parking lot) 115-12 Beach Channel Drive, Far Rockaway, NY 11694 |
| | Community Church of the Nazarene 1414 Central Avenue, Far Rockaway, NY 11691 |
| | Fort Tilden Park 1-199 Rockaway Point Boulevard, Building 415, Breezy Point, NY 11697 |
| | American Legion 209 Cross Bay Boulevard, Broad Channel, NY 11693 |
| Brooklyn | Our Lady of Solace Gymnasium 2866 W. 17th Street, Brooklyn, NY 11224 |
| | Ikea 1 Beard Street, Brooklyn, NY 11231 |
| | Holy Family R.C. Church 9719 Flatlands Avenue, Brooklyn, NY 11236 |
| | Coffey Park 85 Richards Street, Brooklyn, NY 11231 |
| Bronx | 12th Judicial District 851 Grand Concourse, Bronx, NY 10451 |
| Westchester | Westchester County Center 198 Central Avenue, White Plains, NY 10606 |
| Rockland | Provident Bank Park 1 Provident Bank Park Drive, Pomona, NY 10970 |

2. EMERGENCY FOOD, SHELTER AND MEDICAL CARE

This section covers the following:

- **New York City Shelters**
- **County Warming Centers (outside of NYC)**
- **American Red Cross Shelters and Services**
- **FEMA Housing Portal (to locate temporary housing)**
- **Air BNB Temporary Housing Service**
- **Emergency Food and Medical Aid (NYC)**
- **Food banks (NY and NJ)**

New York City Shelters

New York City shelters as of November 13, 2012 are listed below; for the most current shelter information, go to:

http://www.nyc.gov/html/misc/html/2012/hurricane_shelters.html.

| Borough | Location Name | Address | Population Served |
|----------------|----------------------|--------------------------------------------------|----------------------------|
| Bronx | Lehman College | 250 Bedford Park Boulevard W, Bronx, NY 10458 | All Populations |
| Brooklyn | FDR HS | 5800 20 Avenue, Brooklyn, NY 11204 | All Populations |
| Brooklyn | Park Slope Armory | 361 15 Street, Brooklyn, NY 11215 | Special Medical Needs Only |
| Manhattan | John Jay College | 445 West 59th Street, NY, NY 10019 | Special Medical Needs Only |
| Queens | Hillcrest HS | 160-05 Highland Avenue, Jamaica, NY 11432 | All Populations |
| Queens | York College | 94-20 Guy R. Brewer Boulevard, Jamaica, NY 11451 | Special Medical Needs Only |
| Staten Island | Susan Wagner HS | 1200 Manor Road, Staten Island, NY 10314 | All Populations |

County Warming Centers (outside of NYC)

Information about shelters and warming centers to assist Sandy victims can be found at:

Suffolk County:

<http://scoem.suffolkcountyny.gov/OEM/WarmingCentersOpeninHuntingtonArea.aspx>

Nassau County:

<http://www.nassaucountyny.gov/agencies/CountyExecutive/NewsRelease/2012/11-5-2012.html>

Westchester County: <http://www3.westchestergov.com/news/all-press-releases/4373-hurricane-sandy-shelters>

American Red Cross Shelters and Services

The Red Cross is operating shelters along the east coast to help victims of Sandy. These may provide a safe place to stay if your home is unsafe because of flooding or other damage from the storm. Emergency food, clothing and emotional support may also be available to individuals and families having such needs as a result of the disaster. Services to locate a lost loved one and special services for military families are also available. To locate the nearest shelter, visit <http://app.redcross.org/nss-app> or call 1-800-RED-CROSS (1-800-733-2767). You can also locate the nearest shelter via text message, by texting SHELTER and your ZIP code to 43362 (4FEMA)—for example, Shelter 11224.

FEMA Housing Portal (to locate temporary housing)

The FEMA Housing Portal helps individuals and families who have been displaced by a disaster find a place to live. The portal consolidates rental resources to help individuals and families find available rental units in their area.

To use the Portal:

- The FEMA Portal is located online at <http://asd.fema.gov/inter/hportal/home.htm>.
- You will need to enter your location and search radius. You can also specify a number of bedrooms and maximum cost you can pay.
- The Portal will search for available housing that meets your criteria.
- The Portal is updated regularly, and FEMA encourages users to check it often for new listings.
- Any listing that the Portal finds will have a phone number. FEMA recommends that if you are interested in a listing you should call that number to check and see if the property is still available.

Air BNB Temporary Housing Service

Air BNB is offering a free online service to match up New Yorkers seeking temporary housing with others who have unused space. You can look for available space at <https://www.airbnb.com/sandy>.

Emergency Food and Medical Aid (NYC)

New York City provides up to date information on emergency food and medical aid, on the City's homepage, <http://www.nyc.gov>:

- hot food distribution sites
- overnight shelters
- daytime warming center locations
- medical van locations

Food Banks (NY and NJ)

Food Bank for New York City

Food Bank for New York City is distributing critical food supplies to emergency feeding programs, operational soup kitchens, food pantries, senior centers and agencies in areas

of the city not under mandatory evacuation.

Call: (212) 566-7855

Food Program Locator: www.foodbanknyc.org/news/food-program-locator

Community Food Bank of New Jersey

Community Food Bank of New Jersey is distributing over 100,000 pounds of food daily to families displaced by Sandy.

Call: (908) 355-3663; Find a local food distributor at www.njfoodbank.org/find-help

3. REPLACING LOST INCOME

This section covers the following:

- **Disaster Unemployment Assistance (DUA)**
- **Information for Current Unemployment Insurance (UI) Claimants**
- **Help Finding Work**
- **Applying for Food Stamps**

Disaster Unemployment Assistance (DUA)

Disaster Unemployment Assistance (DUA) is a federal program that provides payments to people in federally declared disaster areas who have lost work or income as a direct result of the disaster. Individuals who live or work in the following counties may be eligible for DUA:

| | |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Connecticut | Fairfield County, Mashantucket Pequot Indian Reservation, Middlesex County, New Haven County and New London County |
| New Jersey | All Counties in New Jersey |
| New York | Bronx County, Kings County, Nassau County, New York County, Orange, County, Putnam County, Queens County, Richmond County, Rockland County, Suffolk County, Sullivan County, Ulster County and Westchester County |

Eligibility

Anyone unemployed due to Sandy is immediately eligible and can submit a claim to the Department of Labor. There are two major requirements to qualify for DUA:

- you must be out of work or have suffered a loss of income as a “direct result” of a major disaster; and
- you do not qualify for regular unemployment insurance from any state.

Examples include, but are not limited to, the following:

- You were injured in the disaster and are unable to work, whether you are an employee or self-employed.
- Your workplace or farm was damaged, destroyed, or you can’t get there because of the disaster.
- Your transportation to work is not available because of the disaster.
- You must travel to your job through the affected area, and you cannot do that because of the disaster.
- You were about to begin work, but could not because of the disaster.
- You are now the breadwinner or major support for a household because the former head of household died in the disaster.
- You are out of work because the Federal government took over or closed the facility where you worked.
- Most of your income comes from areas affected by the disaster, whether you worked for yourself or for an employer, and your business or farm income is down as a direct result of the disaster.

- Businesses may qualify for DUA if the level of income is significantly diminished as a direct result of the disaster. For example, a manufacturer of goods that has a major part of their inventory destroyed may be eligible.
- Farmers who are involved in more than one aspect of farming (i.e. dairy and crops) may still be eligible for partial DUA payments.

There are different eligibility requirements for DUA than regular unemployment insurance. You may qualify even if you do not qualify for regular unemployment insurance (UI). **If you can collect regular unemployment insurance benefits, you cannot receive DUA payments.**

Regular unemployment insurance is temporary income for workers who are unable to work through no fault of their own for reasons other than the impact of Sandy. In order to be eligible for regular unemployment insurance, you must be ready, willing and able to work, in addition to meeting other criteria set by the NY State Department of Labor for workers in New York State and by the NJ Department of Labor & Workforce Development for workers in New Jersey.

Filing a Claim

APPLY AS SOON AS POSSIBLE. THE APPLICATION DEADLINE IS FEBRUARY 4, 2013.

In New York, you should first file a regular unemployment insurance claim. Make clear that you lost income as a result of Sandy. Call:

NY State Department of Labor Telephone Claims Center
 (888) 209-8124 or 877-358-5306 (if you live out of state)
 Monday through Friday from 8:00 a.m. to 5:00 p.m.

In New Jersey, you must first file a regular unemployment insurance claim. Make clear that you lost income as a result of Sandy. Call:

NJ Department of Labor & Workforce Development Re-employment Call Centers
 North Jersey: (201) 601-4100
 Central Jersey: (732) 761-2020
 South Jersey: (856) 507-2340
 Out of State: (888) 795-6672
 Monday through Friday from 8:30 a.m. to 4:30 p.m.

Information Necessary for Claim

In New York, you should have the following information ready and available when you file:

- your social security number;
- the names and addresses of all of your employers within the last 18 months;
- your New York State driver's license or Motor Vehicle ID card number if you have one;
- your mailing address and zip code;
- a telephone number where you can be contacted for additional information;
- your alien registration card number (if you are not a U.S. citizen);

- copies of your separation forms (SF 8 and SF 50) (if you have been a federal employee within the last 18 months); and
- a copy of your most recent separation form DD214 (if you are a former service member).

In New Jersey, you should have the following information ready and available when you file:

- your social security number;
- your alien registration number (if you are not a citizen);
- your pension information (if you are receiving any pension or 401k);
- the amount and duration of any separation pay you may be receiving;
- your recall date (if you expect to be recalled to your job);
- your union hiring hall information, including local number and address (if you get your work through a union);
- your military DD-214, Member 4 Copy (if you were in the military in the past 18 months);
- your Form SF-8 or SF-50 (if you were a federal civilian employee); and
- for each employer that you worked for in the past 18 months, (1) the complete name and address of employer; (2) employer phone number; (3) your occupation with that employer; (4) beginning and ending dates of employment; and (5) reason for separation.

Income Verification

The DUA application requires proof of employment and earnings. **The proof of employment is due no later than 21 days after the application is filed with the state.** For self-employed applicants, copies of tax returns are required as proof of income and self-employment. If verification of employment or other documents requested as part of the DUA application are not available, a sworn statement including other forms of verification can be submitted. Interim DUA payments can take place while the necessary documentation is gathered. However, the failure to submit the required documentation on time may result in a benefit overpayment which can later be recovered from the individual by the state. If you lost any of these records in the storm, apply anyway and inform the DUA specialist.

You must continue to be unemployed as a direct result of the disaster to continue receiving DUA.

DUA Information For Farmers, Business Owners, and the Self-Employed

When you file for unemployment insurance benefits, you should have the following information ready and available:

- Your social security number
- Your NYS driver license or Motor Vehicle ID card number (if you have one)
- Your mailing address and zip code
- A phone number where you can be reached for additional information
- Your alien registration card number (if you have one)
- Your 2011 income tax return:

Self-employed workers:

Schedule C (line 31) net profit or loss

Farmers:

Schedule F (line 34) net farm profit or loss

A common issue is whether you may still run your business or farm and collect DUA. You may be able to earn an income and still collect DUA in some situations. Examples include, but are not limited to, the following:

- Restorative or clean-up work, which is necessary because of the disaster, will not disqualify an individual for DUA.
- Salvaging or other limited self-employment activity alone will not necessarily make someone ineligible for DUA as long as they work less than full time and their earnings do not exceed their maximum weekly benefit rate.
- If salvaging results in a brief period of earnings of more than \$405 a week, then DUA would stop during that period, but resume after salvaging operations end. For example, a farmer who was substantially impacted by the disaster may be able to harvest the residual crops that were not impacted by the disaster. During the period where salvaging occurred, the farmer may not be eligible for DUA, but could be eligible later on.

Benefits

DUA benefits are payable to individuals only for weeks of unemployment in the Disaster Assistance Period. **You can collect DUA benefits for approximately 26 weeks beginning October 29, 2012 through May 5, 2013.** You can collect only for periods when you are unemployed as a direct result of Sandy.

- Example 1: If you were unable to get to work from the start of the storm until 3 weeks later, you could collect from the first week of the disaster until the time that you return to work.
- Example 2: If your work begins in November, but you are unable to work because your employer’s place of business is damaged due to the storm, you can start to collect in November (when your work would normally start).

Like UI benefits, DUA benefits are paid weekly, once an application is completed, filed and processed. DUA recipients receive the same weekly benefits that they would have been entitled to had they qualified for UI in the state where they were employed. The DUA benefits for part-time workers are pro-rated based on the hours they worked as a percent of a 40-hour work week. Note that DUA benefits are reduced by any other wage-loss compensation, including private insurance, Supplemental Unemployment Benefits, worker’s compensation, and a pro-rated amount of a retirement pension or annuity.

| | |
|-------------|--------------------------------------------|
| Connecticut | \$165 Minimum Weekly Benefit/\$648 Maximum |
| New Jersey | \$197 Minimum Weekly Benefit/\$611 Maximum |
| New York | \$157 Minimum Weekly Benefit/\$405 Maximum |

After You Have Filed a Claim

Once found to be eligible for DUA, workers must actively look for work and accept suitable work offered them, unless they were injured in the storm and are unable to work due to the injury or are unable to travel to work due to the storm. In addition, the individual must certify that for every week he or she is collecting DUA, his or her unemployment continues to be the direct result of the disaster, not other factors.

Continue to certify weekly as long as you are not working. Do this every single week even if you have not started to receive your benefits yet.

Where Can I Get More Information?

In New York, additional information about receiving unemployment benefits due to Sandy is available at: <http://www.labor.ny.gov/ui/2012-sandy-services.shtm>.

In New Jersey, additional information about receiving unemployment benefits due to Sandy is available at: <http://lwd.dol.state.nj.us/labor/lwdhome/content/SandyHelpCenter.html>.

Information for Current Unemployment Insurance Claimants

Claimant Extension Date. Because of the loss of power and phone service in the storm impacted areas, many unemployment insurance claimants were unable to certify for their weekly benefits. The Department of Labor will extend the date of certification of unemployment benefits for individuals impacted by Sandy until Nov. 17, 2012. These individuals will need to call 1-888-209-8124 and speak to an agent to receive benefits for the prior week. If you are unable to access a phone to obtain benefits, individuals can visit any of the agency's career centers.

Help Finding Work

Both New York and New Jersey have received federal grants to provide employment to individuals to help clean up communities impacted by Sandy.

In New York, job seekers interested in this program should:

Fill out and submit the online registration form at: <https://labor.ny.gov/secure/neg/2012-hurricane-sandy-form.asp> or call 1-888-4-NYSDOL for more information.

In New York, additional assistance in locating employment may be available through the New York Department of Labor employment centers and at:

<http://www.labor.ny.gov/careerservices/careerservicesindex.shtm>.

In New Jersey, job seekers should report to local One-Stop Career Centers. They also may:

Send e-mails to: sandyhelp@dol.state.nj.us
Log onto: www.Jobs4Jersey.com; or
Call: 1-877-682-6238 or 1-800-233-5005 (between 9 a.m. and 4 p.m. Monday through Friday).

In New Jersey, additional assistance in locating employment may be available through the NJ Department of Labor & Workforce Development and at:

<http://www.jobs4jersey.com>

Applying for Food Stamps

Victims of Sandy who have lost income may be eligible to obtain Supplemental Nutrition Assistance Program (SNAP) benefits, or food stamps. You can check your eligibility by applying online at: www.mybenefits.ny.gov.

4. HOUSING RELATED ASSISTANCE

This section covers the following:

- **FEMA’s Individuals and Households Grant Program**
- **Small Business Administration (SBA) Loans – (For Individuals and Businesses)**
- **Rights and Responsibilities of Landlords and Renters**

FEMA’s Individuals and Households Grant Program

FEMA’s Individuals and Households Grants Program offers assistance for “Housing Needs” and “Other than Housing Needs” to individuals and families whose property has been damaged or destroyed as a result of a federally-declared disaster, and whose losses are not covered by insurance. Renters and homeowners can receive up to \$31,900 from FEMA for repairs and to replace things like appliances, furniture, automobiles, and clothing. As explained below, renters and homeowners may also apply to the Small Business Administration (SBA) for loans to cover additional costs.

Housing Needs Assistance. This includes assistance for:

- **Temporary Housing**—Financial assistance may be available to rent a different place to live, or a government provided housing unit when rental properties are not available.
- **Repair**—Financial assistance may be available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- **Replacement**—Financial assistance may be available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- **Permanent or Semi-Permanent Housing Construction**—Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or other locations specified by FEMA, where no other type of housing assistance is possible.

Eligibility Requirements. To receive money or help under this category, all of the following must be true:

- you have losses in an area that has been declared a disaster by the President;
- you have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses;
- you or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien;
- you have a valid Social Security Number;
- the home in the disaster area is where you usually live and where you were living at the time of the disaster; and
- you are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

You may not be eligible for “Housing Needs” assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance.

Other than Housing Needs

Money may be available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster- related medical and dental expenses.
- Disaster- related funeral and burial expenses.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster- related damage to a vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

Eligibility Requirements. To receive money or help under this category, all of the following must be true:

- you have losses in an area that has been declared a disaster area by the President;
- you have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses;
- you or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien;
- you have necessary expenses or serious needs because of the disaster; and
- you have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

To Apply

Apply online at www.DisasterAssistance.gov, via a smartphone at m.fema.gov; or by phone by calling (800) 621-3362 or TTY (800) 462-7585.

When you apply, you should have a pen and paper and the following information ready:

- your social security number (you will be asked to provide your social security number; if you do not have a social security number, your household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. Citizen, Non-Citizen National, or Qualified Alien with a social security number);
- current and pre-disaster address;
- a telephone number where you can be contacted;
- insurance information;
- total household annual income;
- a routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account); and
- a description of your losses that were caused by the disaster

After you've completed your application for assistance, you will receive a FEMA application number. Write down this number and keep it for future reference.

Additional Resources

FEMA's Applicant's Guide to the Individuals & Households Program
http://www.fema.gov/pdf/assistance/process/help_after_disaster_english.pdf

Small Business Administration (SBA) Loans – For Individuals and Businesses

Resources Available

The SBA provides low interest disaster loans to homeowners, renters, 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 disaster declared by the President.

Renters and homeowners may borrow up to \$40,000 in personal property loans to repair or replace possessions damaged or destroyed in the disaster.

Homeowners may apply for real property loans of up to \$200,000 to repair or restore a primary residence to its pre-disaster condition. Any proceeds from insurance coverage on your property or home will be deducted from the total damage to determine the loan amount you are eligible for.

The SBA disaster relief program is NOT an immediate emergency relief program; it is a loan program to help you in your long-term rebuilding and repairing.

Application Process

To obtain a loan application, please contact the Customer Service Center at 1-800-659-2955.

People with speech or hearing disabilities should call 1-800-877-8339 (relay). You can also e-mail the SBA at disastercustomerservice@sba.gov.

Additional Resources

SBA Disaster Loan Fact Sheet for Homeowners and Renters
<http://www.sba.gov/content/fact-sheet-homeowners-and-renters>

Rights and Responsibilities of Landlords and Renters

What is the responsibility of a landlord in the case of a disaster? Despite the disaster, your landlord still has to keep your apartment in habitable condition if you are expected to pay rent. Your landlord is required to warrant that the apartment is fit for human habitation and that the occupants are not subject to any conditions that would be dangerous, hazardous or detrimental to life, health or safety. This would include conditions caused by a natural disaster such as Sandy. This obligation also applies to New York City Housing Authority (NYCHA) public housing buildings.

NYCHA public housing residents whose apartments have been rendered uninhabitable due to no fault of their own can transfer from one apartment or project to another. This category of people is of the highest priority. Such persons must make a written request to their current project manager. After the request is approved, and the tenant family meets all other transfer requirements, the transfer process will be affected.

Do I have to pay rent if there are no utilities in my apartment? If you can make out a claim that your landlord failed to maintain the apartment in habitable condition—i.e. breached the warranty of habitability—a court would measure your damages as the difference between the fair market value of the premises if they had been as warranted and diminished value of the premises during the breach.

Can my landlord throw my belongings out if I am away from the apartment and don't pay rent? As long as you have some right of possession (leasehold agreement, month to month tenancy etc.), your landlord cannot remove your belongings if you are away unless a court awards the landlord possession of the apartment and a marshal executes a warrant of eviction upon your home. If your landlord removes your belongings from the apartment and refuses to allow you to return to the apartment, your landlord is acting illegally and you should immediately go to the Housing Court in your borough to challenge your landlord's actions.

Can my landlord decide to evict me rather than repair my apartment? If you have a lease, your landlord can only evict you under the terms of the lease agreement. If your tenancy is governed by the rent stabilization law, or if you live in public housing, there are additional protections. In any case, your landlord cannot evict you without getting permission from the courts.

What should I do if I am ordered to vacate my apartment? If you live in an apartment that is regulated under the Rent Stabilization Law and a government agency orders you to vacate your apartment, this creates a "constructive occupancy" whereby paying rent in the amount of \$1 per month during the time the vacate order is in effect will allow you to return to the apartment and continue as a rent stabilized tenant when your apartment has been restored to habitable condition. You should immediately file RA-81 form with the New York State Division of Housing and Community Renewal (DHCR) to reduce your rent to \$1. You need not give prior notice to your landlord.

If I have Section 8, can I get an emergency transfer voucher? NYCHA has announced that anyone living in an apartment that is uninhabitable because of Sandy can apply for an emergency transfer voucher. You may request and submit and request an emergency transfer form. You may also need to submit proof of your displacement. NYCHA has not provided any other details about what is required. You can call the Customer Contact Center at (718)777-7071 or you can visit any of the Customer Contact Center locations

below:

- Bronx/Manhattan 478 East Fordham Road, Bronx, 2nd floor
- Brooklyn 787 Atlantic Avenue, Brooklyn, 2nd floor
- Queens 90-27 Sutphin Boulevard, Jamaica, 4th floor

Can I get help to pay rent for another apartment? If your apartment is uninhabitable due to Sandy, you can request rental assistance with FEMA. You have to show that your current dwelling is uninhabitable. If approved, your assistance award would be based on the fair market rent for your area established by HUD. Under the FEMA Temporary Housing program, financial assistance may be available to rent a different place to live.

5. INFORMATION AND RESOURCES FOR HOMEOWNERS

This section covers the following:

- **Special Programs and Assistance from Banks and Loan Servicers**
- **Mortgage and Foreclosure Relief**
- **Mortgage Relief for FHA-Insured Mortgages**
- **Mortgage Relief for Fannie Mae and Freddie Mac Mortgages**
- **Neighborhood Housing Services of New York City, Inc.,
Emergency Repair Loan Program**
- **Home Heating Oil Tank Assistance**

Special Programs and Assistance from Banks and Loan Servicers

Several banks and loan servicers have announced varied forms of assistance to storm victims, including waiver of late fees occasioned by the disruptions associated with the storm. Homeowners in distress should immediately contact their lender/servicer to determine what assistance they are providing:

Wells Fargo

- Disaster Assistance Hotline: 1-888-818-9147 or 555-213-7700
- Regarding payment options: 1-800-678- 7986
- Regarding home equity loans: 1- 866-249-5075

HSBC

- Call: 1-800-975-4722

Citibank

- Homeowners may be eligible for assistance and are encouraged to call 1-800-283-7918.
- In the event of a loss, please contact us as soon as you can at 1-866-844-2198 (CitiMortgage Property Damage Claim Center).
- Homeowner guide available at:
<https://www.citimortgage.com/Mortgage/pdf/Hurricane%20Sandy%20Relief%20Update-FAQs-110112.pdf>

Bank of America

- Dedicated Sandy assistance line: 1-855-729-1764

JP Morgan/Chase

- Call: 1-888-356-0023

Citizens Bank

- Call: 1-877-949-7503

Mortgage and Foreclosure Relief

Many banks and mortgage servicers have agreed to offer relief for home mortgage borrowers. Borrowers should contact their specific bank or mortgage servicer — i.e., the company to which they send their monthly mortgage payment — for details. In general, banks and mortgage servicers are offering the following types of relief:

- 90-day postponement of foreclosures and evictions.
- 90-day waiver of late fees on mortgage payments.
- 90-day or more forbearance on mortgage payments.
- Waiver of interest where a refinancing transaction has been closed, but not funded.
- For borrowers in a trial modification, late payments will not negatively affect such status or prevent the borrowers from obtaining permanent mortgage modifications.
- Banks and servicers will not notify credit bureaus if borrowers make late payments.

State chartered banks providing loan relief efforts include:

- Apple Savings Bank;
- Dime Savings Bank of Williamsburg;
- Emigrant Savings Bank;
- M&T Bank;
- New York Community Bank;
- Ridgewood Savings Bank; and
- Hanover Community Bank, among others.

State registered mortgage servicers providing loan relief efforts include:

- Citi Mortgage;
- Homeward Residential;
- Ocwen Loan Servicing; and
- Nationstar, among other.

Mortgage Relief for FHA-Insured Mortgages

For homeowners with Federal Housing Administration (FHA) insured mortgages, the United States Department of Housing and Urban Development (HUD) has announced a 90-day moratorium on foreclosures and forbearance on foreclosures for FHA-loans, and making mortgage insurance available for victims who have lost their homes who are facing reconstruction or the purchase of a new home, including:

Mortgage Insurance for Disaster Victims. HUD's Section 203(h) Mortgage Insurance for Disaster Victims helps survivors in presidentially declared disaster areas to obtain mortgages to purchase a new home or rebuild a home that was damaged by a disaster.

- To apply, you must submit an application for mortgage insurance to the lender within one year of the President's declaration of the disaster. For purposes of Sandy this means by October 30, 2013. Applications are made through an FHA approved lending institution (for a searchable database of FHA approved lenders, visit <http://hud.gov/ll/code/llslcrit.cfm>).
- Contact Information:
 Call: (800) 569-4287 or (800) 225-5342
 On the Web: <http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>
 Email: answers@hud.gov

Rehabilitation Mortgage Insurance. HUD's Section 203(k) Rehabilitation Mortgage Insurance provides insurance for loans that can enable homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage, or finance the rehabilitation of their existing home.

- Money may be used for rehabilitation efforts ranging from minor (rehabilitation costing in excess of \$5,000) to virtual reconstruction. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses and they can cover the conversion of a property of any size to a one- to four- unit structure.
- All persons who are able to make monthly mortgage payments are eligible to apply.
- Cooperative units are not eligible.
- Individual condominium units may be insured if they are in projects that have been approved by FHA or the Department of Veterans Affairs, or meet certain Fannie Mae guidelines.
- To apply, you must submit an application through an FHA approved lending institution (for more information, go to: <http://hud.gov/ll/code/llslcrit.cfm>).
- Contact Information:
 - Call: (800) 225-5342
 - On the Web: <http://www.hud.gov/offices/hsg/sfh/203k/203kmenu.cfm>
 - Email: answers@hud.gov

Mortgage Relief for Fannie Mae and Freddie Mac Mortgages

Fannie Mae and Freddie Mac have authorized servicers to extend relief to borrowers affected by Sandy.

Fannie Mae:

- Borrowers with Fannie Mae owned or guaranteed loans should contact their mortgage servicer to see if they qualify for a 90-day mortgage forbearance.
- Mortgage servicers should waive late payment fees if the borrower's payment was late due to expenses or loss of income due to the disaster.
- If the mortgage loan was current or less than 90 days delinquent before the disaster occurred, the servicer should not begin any foreclosure action during the next 90 days.
- For more information, see: <https://www.fanniemae.com/content/announcement/ntce103112.pdf>
- To find out if a loan is owned by Fannie Mae, go to <http://knowyouroptions.com/loanlookup> or call 1-800-7FANNIE.

Freddie Mac:

- Borrowers with Freddie Mac owned or guaranteed loans should contact their mortgage servicer to see if they qualify for a short-term suspension of collection and foreclosure proceedings for up to 12 months.
- For more information, see: <http://freddiemac.mediaroom.com/index.php?s=12329&item=135028>.
- For information on mortgage payment relief, homeowners should contact their mortgage servicer or call Freddie Mac at 800-FREDDIE.
- Freddie Mac's general disaster relief policies are posted online at <http://www.freddiemac.com/singlefamily/service/disastermgmt.html>
- To find out if a loan is owned by Freddie Mac, go to <https://ww3.freddiemac.com/corporate>

Neighborhood Housing Services of New York City, Inc., Emergency Repair Loan Program

This loan program provides loans for repair or reconstruction of homes damaged by Sandy.

- Loan approvals are typically available within 72 hours from application.
- Applicants need appropriate documents; such as evidence of homeowner insurance; ownership of the home; their last two pay stubs and an estimate from a licensed and insured contractor.
- Applicants will then need to schedule an appointment with their local Neighborhood Housing Service (in BedStuy, East Flatbush, North Bronx, Northern Queens, South Bronx, Staten Island).
- For more information, see: <http://www.nhsnyc.org/en/programs-and-services/emergency-home-repairs>. Main Phone: (212) 519-2500

Home Heating Oil Tank Assistance

Homeowners with home heating oil tanks should be aware that their tanks may have been damaged or at risk of leaking as a result of Sandy, and may be eligible for assistance with clean-up from the New York State Department of Environmental Conservation.

- For more information, contact:
NY State Department of Environmental Conservation at: (718) 482-7376.

6. INSURANCE

This section covers the following:

- **General Steps for Filing an Insurance Claim**
- **Department of Financial Services Mobile Command Center**
- **Assistance from the NYS Department of Banking and Insurance**
- **Assistance from the New Jersey Department of Banking and Insurance**
- **Hazard & Homeowners Insurance**
- **Important Suspensions of Certain Insurance and Banking Law Provisions**
- **National Flood Insurance Program (NFIP)**
- **Federal Mortgage Insurance to Help with Rebuilding**

General Steps for Filing an Insurance Claim

Homeowners should file insurance claims as soon as possible and be ready to provide all information relevant to the loss. In general, you should take photos or videos showing the extent of the losses before cleaning up damage and you should not make any permanent repairs but only repairs that prevent further damage (i.e. covering windows, etc.) until after an inspection by a claim adjuster. However, on Nov. 5, 2012, New York State Department of Financial Services instructed insurers to accept homeowners' documentation, including photos and video, of losses so residents may discard debris.

If debris must be removed before a claim adjuster examines it, you should:

- Inventory all the damaged items.
- Take individual color photos of the damaged property, targeting any high ticket items. If possible, videotape the damage items.
- Have the camera set to record the date / time.
- If possible, take samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where quality will be a claims factor.
- The inventory should reflect the corresponding picture for validation.
- Keep this information in a secured location to share when the adjuster arrives.

The insurance company will send an adjuster to examine the property and give you an estimate of the cost of repairs or replacement.

- You should keep a diary of all conversations with insurance agents (including agent's name, time and date of calls/visits).
- You should keep damaged personal property until the insurance settlement is reached.

You may want to:

- get an estimate from your own contractor;
- hire a licensed public adjuster to act on your behalf with your insurer. Public adjusters represent the homeowner, not the insurer. They may not charge a fee higher than 12.5% of the recovery amount and must obtain a signed compensation agreement from the homeowner in which the amount of compensation is clearly stated

If an agreement cannot be reached with your insurance company, the insurance policy should provide for an appraisal process.

Department of Financial Services Mobile Command Center

DFS will be sending its mobile command center to hard hit areas to help consumers with insurance questions and problems. To find out where the mobile command center is stationed and future locations, go to <http://www.dfs.ny.gov/index.htm>.

Assistance from the NYS Department of Banking and Insurance

Homeowners should review the New York State Department of Financial Services (DFS) Homeowners Insurance Consumer Guide and Resource site: <http://www.dfs.ny.gov/insurance/hmonindx.htm>.

In addition to providing information relating to disaster assistance resources, the DFS also provides assistance in dealing with complaints regarding claims filed with individual insurance companies. If you do not have insurance, this office can direct you to other agencies that may provide assistance, such as the American Red Cross, FEMA, the New York State Emergency Management Office or the New York State Department of Labor.

Key Information Required. When calling the hotline, provide all pertinent information, including:

- Your Social Security number;
- Mailing address;
- A telephone number where you can be contacted;
- Name of your insurance company;
- Details regarding your insurance claim.

Homeowners unable to resolve disputes with insurers can also file complaints online at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>, or by calling 1-800-339-1759. Hours of Operation: Monday-Friday 8:00 a.m. to 8:00 p.m.; Saturday-Sunday 9:00 a.m. to 4:00 p.m.

Assistance from the New Jersey Department of Banking and Insurance

The New Jersey Department of Banking and Insurance provides guidance for individuals affected by Sandy in New Jersey, including general inquiries and assistance in dealing with complaints when filing claims with individual insurance companies.

Key Information Required. Formal complaints need to be submitted in writing and must include the insurance company name/agent's name, the policy/certificate number(s), any documentation that will substantiate your positions, and a brief description of the problems that you have encountered. Complaints may be filed online (https://www16.state.nj.us/DOBI_UIC/servlet/Servlet.idxServlet?div=TNS) or mailed/faxed (insurance complaint form available at <http://www.state.nj.us/dobi/complain.pdf>).

Contact Information

Call: (609) 292-7272 or (800) 446-7467
Mail: New Jersey Department of Banking and Insurance
P.O. Box 471
Trenton, New Jersey 08625-0471
Website: <http://www.state.nj.us/dobi/consumer.htm#insurance>

Hazard & Homeowners Insurance

There are many different types of homeowners insurance coverage types. Homeowners should always refer to their specific policy to see what it covers. Standard policies generally offer protection for:

- fire, windstorm, hail, smoke, vandalism;
- theft of your personal property;
- a person gets injured on your property because of your (or a family member's) negligence; or
- another person's property is damaged due to your negligence.

Typically, water damage is covered by homeowners insurance; for instance, when a pipe bursts in a bathroom or a roof leaks rain and ruins carpeting. Homeowners insurance does NOT usually cover damage caused by flooding.

Hurricane Deductibles Cannot Be Triggered

DFS has informed the insurance industry that hurricane deductibles should not be triggered for this storm.

- If your insurer is requiring you to pay a hurricane deductible, you should file a complaint with DFS Disaster Hotline (800-339-1759).

Important Suspensions of Certain Insurance and Banking Law Provisions

DFS announced that from October 26, 2012 until November 25, 2012 (or until further notice), for policies existing on properties located in the five boroughs:

- Insurance providers cannot terminate, cancel, or non-renew an insurance policy.
- Insurance providers cannot automatically renew an insurance policy according to an automatic renewal provision in that policy.
- The policyholder, typically the home mortgage borrower or homeowner, may voluntarily terminate the insurance policy. However, policyholders are advised to consult with an attorney first.

National Flood Insurance Program (NFIP)

To find out whether you have flood insurance through your mortgage lender or whether it's available through your community.

- If your loan is through a federally regulated or insured lender and you are in a high-risk zone, you are required to have NFIP insurance and will be eligible for SBA disaster assistance loans.
- To apply for this program please contact FEMA at 1-800-621-FEMA (1-800-621-3362) or visit <http://www.fema.gov/assistance/index.shtm>.

For more information regarding Flood Insurance, homeowners should refer to the Department of Financial Services Flood Insurance Resource Center at: <http://www.dfs.ny.gov/consumer/floodinfo.htm>.

If you determine that you have flood insurance and would like information on how to file a flood insurance claim, please refer to:

http://www.floodsmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp.

Federal Mortgage Insurance to Help with Rebuilding

FHA Mortgage Insurance

The Federal Housing Administration (FHA) can insure mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another single family home. Acquiring mortgage insurance may make a qualified lender more likely to offer a mortgage, or a more favorable mortgage, to a borrower. The FHA will not insure mortgages on single family homes of more than a certain amount that varies by county. Mortgage insurance is not free, and it will be paid for along with your monthly mortgage payment.

Eligibility Requirements

- Your home must have been destroyed or severely damaged in a presidentially declared disaster area. For purposes of Sandy, this means Bronx, Kings, Nassau, New York (Manhattan), Queens, Richmond (Staten Island), Rockland, Suffolk and Westchester Counties. In New Jersey, this means Atlantic, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union Counties.
- You must take out a mortgage with an FHA approved lending institution, such as a bank or savings and loan association, for the purchase or reconstruction of a single family home that will be your primary residence.
- The FHA program does not require a down payment as a condition to the mortgage.
- The mortgage must comply with FHA limitations on various fees.
- You must apply for mortgage insurance within one year of the President’s declaration of a disaster. For purposes of Sandy this means by October 30, 2013.
- The mortgage must not be for more than the following amounts:

| County | Amount |
|-----------------------------------------------------|-----------|
| All New York counties | \$729,750 |
| Atlantic | \$453,750 |
| Cape May | \$487,500 |
| Essex, Hudson, Middlesex, Monmouth, Ocean and Union | \$729,750 |

Application Process

The application process is handled by the mortgage lender, so it will vary based on whoever the lender is for any given case.

Contact Information

Contact the FHA Resource Center:

Call: (800) CALL-FHA (225-5342); (800) 877-8339 (relay for hearing/speech impaired)

HUD webpage for the Mortgage Insurance for Disaster Victims program:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203h-dft.

Searchable database of FHA approved lenders:

<http://www.hud.gov/ll/code/llslcrit.cfm>.

FHA Insurance for Home Repair Loans

The FHA also offers insurance for loans of up to \$35,000 to repair or refurbish a home. This financing is not only for disaster relief and is available to homeowners borrowing money for repairs for various reasons. For more information go to:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203kmenu

7. ASSISTANCE FOR SMALL BUSINESSES

This section covers the following:

- **Small Business Administration (SBA) Recovery Services**
- **New York City Department of Small Business Services (SBS) Sandy Business Recovery Services**
- **New York State Small Business Emergency Loan Fund**
- **Relief for NY State Taxpayers and Employers Affected by Sandy**
- **Shared Work Program**

Small Business Administration (SBA) Recovery Services

For Sandy, the SBA has opened a Business Recovery Center in Staten Island, NY at:

College of Staten Island (The City University of New York)

Main Administration Building in Building 1A-102

2800 Victory Boulevard

Staten Island, NY 10314

Opens: Thursday, Nov. 8 at 10 a.m.

Hours: Monday – Saturday from 10 a.m. to 7 p.m.

Sunday from 10 a.m. to 2 p.m. until further notice

The SBA has comprehensive disaster recovery services, available in some cases for business owners and non-owners alike. If you, your business or your private, nonprofit organization—large or small—is located in a declared disaster area, you may be eligible for financial assistance from the SBA.

The SBA provides three basic types of disaster loans which are made for uninsured losses or otherwise undercompensated disaster losses:

- home and personal property loans;
- economic injury disaster loans, and
- physical disaster business loans.

Businesses and private non-profit organizations of any size may borrow up to \$2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. The SBA may increase a loan up to 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations of all sizes, the SBA offers economic injury disaster loans to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Home and Personal Property Loans (HPPL): These loans provide disaster recovery funds for individuals in a declared disaster area that are victims of the disaster, even if the individual does not own a business. The loans are available to individuals for personal property damage and for homeowners with respect to their primary residences. (See Housing Related Assistance chapter for more information.)

Economic Injury Disaster Loans (EIDL): These loans provide working capital to small businesses to assist them through the disaster recovery period. EIDLs cover operating expenses (as opposed to physical damage) that the small business could have paid if the disaster had not occurred. EIDLs are generally capped at \$2 million. EIDLs provide operating funds until your business recovers. Your loan will be made for specific and designated purposes. EIDLs are available only for small businesses located in declared disaster areas (and designated contiguous counties). The SBA will not decline an EIDL for lack of collateral, but may require you to pledge available collateral, and will require the principals of the business to personally guarantee repayment of the loan. Applicants must furnish balance sheets and operating statements for both pre-disaster and post-disaster periods of time; specific requirements are contained in the EIDL application form. **The application deadline for an EIDL in respect of the affected areas is July 31, 2013.**

Business Physical Disaster Loan (BPDL): These loans are available to all businesses, regardless of size, and to nonprofit organizations, to repair or replace disaster damage or loss of property, including real estate, machinery and equipment, inventory and supplies. BPDLs are capped at \$2 million. Physical disaster loans are intended to be used to repair or replace real and personal property damaged by Hurricane Sandy. Proceeds from the loan can be used to cover items such as real property machinery, equipment, fixtures, inventory and leasehold improvements. A BPDL will be made for specific and designated purposes. The SBA requires that you obtain receipts and maintain good records of all loan expenditures as you restore your damaged property, and that you keep these receipts and records for three years. SBA funds cannot be used to expand or upgrade a business. The SBA will not decline a loan for lack of collateral, but you must pledge available collateral and, as with an EIDL, the SBA requires the principals of the business to personally guarantee repayment of the loan. The BPDL application form asks for the same information about your business and its principal owners and managers that is generally required for a bank loan. The required information is specified in the loan application. **The application deadline for a BPDL in respect of the affected areas is December 31, 2012.**

For more information on EIDLs and BPDLs, go to <http://www.sba.gov/content/fact-sheet-businesses-all-sizes>, or contact:

U.S. Small Business Administration, Disaster Assistance Customer Service Center
130 South Elmwood Avenue, Buffalo, NY 14202
Telephone: 1-800-659-2955 (TTY: 1-800-877-8339)
E-mail: disastercustomerservice@sba.gov

How to apply:

Applicants may apply online using the electronic loan application via SBA's website at:

<https://disasterloan.sba.gov/ela/>

If you are required by applicable law to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.

New York City Dept. of Small Business Services (SBS) Sandy Business Recovery Services

New York City, including the New York City Department of Small Business Services (SBS) and the New York City Economic Development Corporation (NYEDC) is

coordinating a set of services to help New York businesses recover from the effects of Sandy. Below is an outline of available assistance and how you can access them.

Emergency Loan Fund. New York City and Goldman Sachs are providing \$10 million in emergency loans to help New York City businesses damaged by Sandy. It and will be administered by NYC Business Solutions and the New York Business Development Corporation (NYBDC).

- If you are a small business in need of an emergency loan to recover from business interruption, you can now access loans up to \$25,000.
- Loans are interest-free for the first six months and 1% interest for the following 24 months.

Additional information and applications are available at:

<http://nybdc.com/HurricaneSandySmallBusinessReliefFund.html>; and
<http://nybdc.com/documents/LDCSandyDisasterLoanApplication11-05-12AM.pdf>

For more information visit a NYC Business Solutions Center or at the following locations:

| Location | Hours |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Bronx Center 400 East Fordham Road, 7th Fl., Bronx, NY 10458 Phone: (718) 960-7910 | Mon–Fri 9:00 a.m. to 5:00 p.m. |
| Brooklyn Center 9 Bond Street, 5th Floor, Brooklyn, NY 11201 | Mon–Fri 9:00 a.m. to 5:00 p.m. |
| Lower Manhattan Center 79 John Street, New York, NY 10038 Phone: (212) 618-8914 | Mon–Fri 9:00 a.m. to 5:00 p.m. |
| Queens Center 168-25 Jamaica Avenue, 2nd Fl., Jamaica, NY 11432 Phone: (718) 577-2148 | Mon–Fri 9:00 a.m. to 5:00 p.m. |
| Staten Island Center 120 Stuyvesant Place, 3rd Fl., Staten Island, NY 10301 Phone: (718) 285-8400 | Mon–Fri 9:00 a.m. to 5:00 p.m. |
| Upper Manhattan Center 215 West 125th Street , 6th Fl., New York, NY 10027 Phone: (917) 493-7243 | Mon–Fri 9:00 a.m. to 5:00 p.m. |
| Washington Heights Center 560 W 181st Street, 2nd Fl., New York, NY 10033 Phone: (212) 928-3400 | Mon–Fri 9:00 a.m. to 5:00 p.m. |

Sales tax exemptions. The New York City Industrial Development Agency will provide emergency assistance to small businesses by establishing the Hurricane Emergency Sales Tax Exemption Program (HESTEP). This program will provide sales tax exemptions of up to \$100,000 for each affected company on purchases of building, construction and

renovation materials, machinery and equipment and other items of personal property and related services needed to rebuild after the storm.

Companies undertaking projects of approximately \$350,000 in value or more are encouraged to apply. Eligible businesses should obtain the HESTEP sales tax letter prior to making eligible capital expenditures.

For more information, visit the EDC website at: <http://www.nycedc.com/backtobusiness>.

Temporary office space. Free co-working space, supplies, and other services are available for businesses impacted by Sandy. Businesses can access desk space, power, internet and more at many locations throughout the five boroughs.

You can access a complete listing of locations at: <http://www.nycedc.com/donations>

Some temporary office locations include:

- Metrotech/Forrest City Ratner: Ali Esmailzadeh, (718) 923-5302, aesmaeilzadeh@frc.com
- Brooklyn Army Terminal: Doug Roberts, droberts@nycedc.com
- Sunshine Bronx Incubator: Cheni Yerushalmi, cheni@sunshineny.com
- East Midtown Partnership: Rob Byrnes, (212) 813-0030, rbyrnes@eastmidtown.org

Other Notes and Precautions from SBS

The SBS encourages you to take the following steps to help reduce and recover your losses:

- If you have access to your building, gather employee and supplier contact information, legal, insurance and financial records;
- lock your facility;
- document your losses and take high-quality photos of damages to the structure and your inventory;
- contact your insurance company;
- try to assess value of each item, with invoices and receipts where possible;
- discard perishable/dangerous items after documenting them;
- keep everything else to show to insurance companies;
- keep invoices or receipts if you are repairing the damages;
- contact your customers, your employees, and your suppliers; and
- collect any logs of business decisions, communications, and correspondence you have.

New York State Small Business Emergency Loan Fund

The New York Bankers Association (NYBA) and the New York Business Development Corporation (NYBDC), in coordination with Empire State Development (ESD), have agreed to establish a \$10 million small business emergency loan fund to provide immediate financial assistance for businesses impacted by Sandy. Under the fund, businesses will be able to apply for loans of up to \$25,000.

- The emergency loan program is for independently owned and operated businesses that have fewer than 100 employees and are located in the counties designated as disaster areas: Orange, Putnam, Rockland, Sullivan, Ulster, Westchester, Nassau, Suffolk, and the five boroughs of New York City.

- Through the program, small businesses in affected communities will be eligible to receive loans of up to \$25,000 that will be interest and payment-free for the first six months and then at one percent interest for the following two years.
- To be eligible to receive funding through the program, companies must have filed 2011 business tax returns and must have experienced direct damage or economic hardship as a result of Sandy.
- Eligible businesses can use the funding to cover the costs of replacement and repairs to facilities or equipment or as working capital needed to restart or continue business operations.

Applications will be available by approximately November 20, 2012, and businesses are expected to receive funding five to seven days after submitting a complete application and the required documentation. Additional information and applications are available at <http://www.esd.ny.gov>; or telephone: (855)NYS-SANDY

Register with Empire State Development Agency (New York)

New York State's Empire State Development agency (ESD) is collecting information on businesses impacted by Sandy. This information will be used to help in 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.

- **Eligibility:** All businesses impacted by Sandy in New York.
- **Application Process:** New York businesses impacted by Sandy should fill out the Business Information Form on the ESD website (provided below). It is unclear how long this page will remain active before new programs or services are actually developed and implemented. There will likely be an update once the state assistance funds have been approved.
- **Contact Information**
Call: (855) 697-7263
On the Web: <http://www.empire.state.ny.us/sandyAssistance.asp>

Relief for NY State Taxpayers and Employers Affected by Sandy

Tax filing and payment deadlines. Certain tax filing and payment deadlines for taxpayers who were directly affected by Sandy have been extended to November 26, 2012. Deadlines have been postponed for the period beginning on October 26, 2012, and ending before November 26, 2012, for the following:

- filing any returns, including those for personal income tax, corporate taxes, sales tax, highway use tax and any other taxes administered by the Tax Department;
- paying any tax or installment of tax, including installment payments of estimated taxes;
- filing any requests for extensions or additional extensions of time to file;
- filing for a credit or refund (Note: This includes the filing of a protective claim for the MCTMT);
- filing for a redetermination of a deficiency, or an application for review of a decision;
- allowing a credit or a refund;
- assessing tax;
- giving or making a notice or demand for payment of tax;
- collecting tax by levy or otherwise;
- bringing suit by New York State for any tax liability;

- making of elections; and
- any other act required or permitted under the Tax Law or specified in the New York State Tax Regulations.

Eligible taxpayers for this relief include:

- victims of the storm who reside in or have a principal place of business in New York State;
- all workers assisting in the relief activities in the designated counties;
- any taxpayer whose records necessary to meet tax filing, payment, or other deadlines are not available due to the storm;
- taxpayers who have difficulty in meeting tax filing, payment, or other deadlines because of disruptions in the transportation and delivery of documents by mail or private delivery services, or due to disruptions in communications services (for example, telephone, facsimile, or electronic mail), resulting from the storm; and
- taxpayers whose tax practitioners were unable to complete work to meet tax filing, payment, and other deadlines on behalf of their clients due to the storm.
- You can obtain forms, instructions, and other information from the Tax Department Web site (www.tax.ny.gov) or by calling:
- Personal income tax (518) 457-5181
- Sales tax (518) 485-2889
- Corporation tax (518) 485-6027
- Withholding tax (518) 485-6654
- MCTMT (518) 485-2392
- Miscellaneous business tax (518) 457-5735
- PrompTax (518) 457-2332
- Forms and instructions (518) 457-5431

Shared Work Program

The Shared Work program gives employers an alternative to laying off full-time employees when you have to deal with temporary business downturns. It makes sense for you to keep productive employees. Instead of cutting staff, you can reduce the number of hours of: all employees or just a select group of employees.

The following is an example of benefits that may be paid to a hypothetical employee who earns \$400 per week under regular unemployment benefits and under a shared work program:

| Regular Unemployment Benefits | Shared Work Program |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| \$200 unemployment benefit rate | \$320 per week in wages from employer (20% of \$400 equals an \$80 reduction), plus \$40 in Shared Work Benefits (20% of \$200) |

Eligibility

An employer who has:

- Employed at least five full-time workers (35-40 hours/week); and
- Paid UI tax contributions (you or your predecessor) for at least four consecutive calendar quarters

Your Shared Work plan must: .

- Reduce work hours and corresponding wages 20 - 60%;
- apply to full-time workers who normally work between 35 and 40 hours a week;
- not reduce or eliminate fringe benefits;
- not extend beyond 53 weeks (when nearing the end of the plan, you may submit a request for a new plan); and
- replace a layoff of an equal percentage of employees

You cannot hire more full-time or part-time employees for the work group covered by the plan. If there is a collective bargaining agreement in effect, the collective bargaining agent must agree to take part in the Shared Work plan.

Employees participate in the plan if they qualify to receive regular UI benefits in New York State. They must serve a waiting week before they receive Shared Work benefit payments. If they have already served a waiting period on an existing claim, they do not have to wait another week before collecting. .

Consideration for employees covered under the plan:

- May receive up to 20 weeks of regular Shared Work benefits during a benefit year;
- may not receive more in a benefit year from Shared Work benefits combined with regular UI benefits than they would receive under the regular UI program alone (26 times regular benefit rate);
- must be fully available for work for the Shared Work employer, but are not required to look for other work;
- Shared Work benefits that they are eligible for will be reduced if they work with a different employer or have self-employment;
- Are not eligible for Shared Work benefits in any week in which they receive supplemental unemployment compensation benefits (SUB pay).

Further details and how to apply:

Apply online through the UI Online Services for Employers at:

<http://www.labor.ny.gov/ui/authentication/general/index.shtm>

For further details, call (518) 457-5807 or write to:

State of New York, Department of Labor
Unemployment Insurance Division, Liability and Determination Section
State Office Building Campus
Albany, N.Y. 12240

8. TAX INFORMATION

IRS Assistance

The Internal Revenue Service (IRS) provides tax counseling and assistance to taxpayers whose property has been damaged or lost in a Federally declared disaster area. The following are examples of the types of assistance available:

- Assistance with filing claims for tax refunds;
- Tax information and assistance;
- Disaster kits containing tax forms and publications to help victims determine the amount of a casualty loss deduction for destroyed property;
- Information on ways to reconstruct destroyed financial records; and
- Copies or transcripts of previously filed tax returns free of charge.

Call: (800) 829-1040 for information on obtaining these services.

The IRS Disaster Resource Guide, which provides information to individuals and businesses affected by a federally declared disaster, is available at www.irs.gov/pub/irs-pdf/p2194.pdf. The IRS resource guide regarding the tax treatment of casualties, disasters and thefts is available at www.irs.gov/pub/irs-pdf/p547.pdf.

Expedited federal refunds. The Internal Revenue Service (IRS) can expedite refunds due to taxpayers in a federally declared disaster area.

- An expedited refund can be a relatively quick source of cash, does not need to be repaid, and does not need an Individual Assistance declaration.
- It is available to any taxpayer in a federally declared disaster area.

For further assistance and information taxpayers may call IRS Disaster Assistance Hotline at 1-866-562-5227 (M-F 7 a.m. to 10 p.m. local time). Also check online at www.IRS.gov for these resources:

- IRS Publication 2194, Disaster Losses Kit for Individuals
- IRS Publication 2194-B, Disaster Losses Kit for Businesses.
- IRS Publication 584. Casualty, Disaster and Theft Loss Workbook
- IRS Publication 584-B, Business Casualty, Disaster and Theft Loss Workbook

Taxpayers who experience hardship in connection with a tax refund or collection matter may seek assistance from the IRS Taxpayer Advocate Service (1-877-777-4778) or may contact a local Low-Income Taxpayer Clinic (LITC) listed at:

For NY: [http://www.irs.gov/uac/Contact-a-Low-Income-Taxpayer-Clinic-\(LITC\)-in-New-York](http://www.irs.gov/uac/Contact-a-Low-Income-Taxpayer-Clinic-(LITC)-in-New-York)

For NJ: [http://www.irs.gov/uac/Contact-a-Low-Income-Taxpayer-Clinic-\(LITC\)-in-New-Jersey](http://www.irs.gov/uac/Contact-a-Low-Income-Taxpayer-Clinic-(LITC)-in-New-Jersey)

9. HEALTH AND SOCIAL SERVICES

This section covers the following:

- **Social Security Administration**
- **Mental Health Services**
- **Mobile Health Vans**
- **Emergency Prescription Assistance Program**
- **Medical Insurance Plan Member Assistance**
- **Flooding Related Safety and Health Concerns**
- **Contacting your State Department of Health**

Social Security Administration

If you do not receive your regularly scheduled payment from Social Security as a result of Sandy, in most cases you can go to any open Social Security office and request an immediate payment.

Contact Information for New York: (800) 772-1213 (TTY (800) 325-0078) or at the following locations:

- 820 Concourse Village West, Second Floor, Bronx, NY 10451 (Bronx)
- 154 Pierrepont Street, Sixth Floor, Brooklyn, NY 11201 (Brooklyn)
- 123 William Street, Third Floor, New York, NY 10038 (Manhattan)
- 1510 Hylan Blvd, Second Floor, Staten Island, NY 10305 (Staten Island)
- 155-10 Jamaica Avenue, Second Floor, Jamaica, NY 11432 (Queens)

Contact Information for New Jersey: (877) 255-1507 or at 970 Broad Street, Room 1035, Newark, NJ 07102.

Otherwise, locate a social security office near you at

<https://secure.ssa.gov/apps6z/FOLO/Controller>

Mental Health Services

Substance Abuse and Mental Health Services Administration. A number of state and federal resources are available to help individuals who are in mental or emotional distress following Sandy. Free federal crisis counseling and support resources are available 24 hours a day:

- For residents of any state, call: 1-800-985-5990
- For residents of New York City, call: 1 800-LIFENET (1-800-543-3638).
- For residents of New Jersey, call 1-877-294-HELP (1-877-294-4357).

Mobile Medical Vans

New York City is providing mobile medical vans staffed with primary care providers who will be able to provide medical care and may be able to distribute commonly prescribed drugs. These vans are now at several of the City’s Disaster Assistance Service Centers in the Rockaways Staten Island and Coney Island, as well as in two additional high-need locations in the Rockaways. These locations are as of November 13, 2012; for current locations, check http://www.nyc.gov/html/misc/html/2012/medical_vans.html.

| Borough | Site | Location |
|---------------|--------------------------------------------|----------------------------------------------------------|
| Queens | Redfern Houses | 1462 Beach Channel Drive (Redfern and Beach 12th Street) |
| Queens | Beach 41 Houses | Beach 40th Street and Beach Channel Drive |
| Queens | Rockaway Park | 318 Beach 98th Street (Beach Channel Drive) |
| Queens | Hammel Playground | 220 Beach 85th Street |
| Queens | St. Francis de Sales | 129-16 Rockaway Beach Boulevard |
| Queens | Waldbaums Parking Lot | 112-15 Beach Channel Drive |
| Brooklyn | Calvary Church (Red Hook) | 773 Hicks Street (bet. W. 9th and Mill Streets) |
| Brooklyn | Coney Island | West 19th Street and Mermaid Avenue |
| Brooklyn | Gerritsen Beach Volunteer Ambulance Center | 43 Serba Avenue |
| Staten Island | Miller Field | New Dorp Lane |
| Staten Island | Midland Beach | Midland Avenue and Kiswick Street |

Emergency Prescription Assistance Program

The U.S. Department of Health and Human Services’ Emergency Prescription Assistance Program (EPAP) provides prescription drugs and limited durable medical equipment (DME) to individuals affected by a disaster of national significance with no other health insurance.

- Eligibility requirements and additional information are available at <http://www.phe.gov/Preparedness/planning/epap/Pages/dai.aspx>.

Medical Insurance Plan Member Assistance

Toll-free numbers for medical insurance companies serving New York residents are as follows:

| | | | |
|--------------------|----------------|--------------------|----------------|
| Aetna Health, Inc. | 1-800-323-9930 | Hudson Health Plan | 1-800-339-4557 |
|--------------------|----------------|--------------------|----------------|

| | | | |
|---------------------------------------------------|----------------|----------------------------------------|----------------|
| Affinity Health Plan, Inc. | 1-866-247-5678 | Liberty Health Advantage | 1-631-227-3400 |
| AmeriGroup New York, LLC | 1-800-600-4441 | Managed Health Inc. [HealthFirst] | 1-888-260-1010 |
| AmidaCare, Inc. | 1-800-556-0689 | MetroPlus Health Plan, Inc. | 1-800-303-9626 |
| Easy Choice (Atlantis) Health Plan | 1-866-747-8422 | Neighborhood Health Providers, LLC | 1-800-826-6240 |
| Empire HealthChoice HMO, Inc. | 1-800-261-5962 | Oxford Health Plans of New York, Inc. | 1-800-444-6222 |
| Fidelis Care New York [PHSP] | 1-888-343-3547 | Quality Health Plans of New York, Inc. | 1-877-233-7058 |
| GHI HMO Select, Inc. [Emblem] | 1-800-624-2414 | Touchstone Health HMO, Inc. | 1-888-777-0204 |
| Health Ins. Plan of Greater NY, Inc. [HIP] Emblem | 1-800-447-8255 | United Healthcare of New York, Inc. | 1-800-493-4647 |
| HealthFirst PHSP, Inc. | 1-866-463-6743 | WellCare of New York, Inc. | 1-800-288-5441 |
| VNS Choice SNP | 1-866-469-7774 | | |

Flooding Related Safety and Health Concerns

U.S. Consumer Product Safety Commission’s “Safety Tips for Flood Victims”. This guide which can be found at www.cpsc.gov/cpsc/pub/pubs/fema/flood.html provides useful information for people affected by the storm surge from Sandy. It includes safety recommendations, and illustrates dangerous practices to avoid during rebuilding and recovery efforts. A summary of key health risks following the storm is below.

- **Mold Growth.** 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, see “Fact Sheet – Flood Cleanup: Avoiding Indoor Air Quality Problems” (<http://www.epa.gov/iaq/pdfs/floods.pdf>), and the U.S. Department of Health and Human Services (HHS), Centers for Disease Control and Prevention’s (CDC) Emergency Preparedness and Response page on “Protect Yourself from Mold” at www.bt.cdc.gov/disasters/mold/protect.asp.

- **Water-Borne Risks.** Both ground and surface water sources of drinking water may be contaminated due to flooding. Until you are certain that your tap water meets federal drinking water standards, either through notification by your local water utility or testing your private well, pregnant women and children

should drink bottled water. Bottled water should also be used to mix baby formula and for cooking.

As of November 9, 2012, the water in Breezy Point and Mill Neck is not safe to drink. Residents of many other areas are advised to boil water before drinking. Neighborhood-by-neighborhood drinking water advisories for New York are available at

<http://www.health.ny.gov/environmental/water/drinking/boilwater/sandy/index.htm>

New Jersey residents can find up-to-date drinking water advisories at http://www.nj.gov/dep/special/hurricane-sandy/boil_water.htm.

For additional information regarding water safety, consult the EPA's Water Security Division's checklist at

<http://water.epa.gov/infrastructure/watersecurity/emergencyinfo/post-hurricane.cfm>.

For more help on cleaning up water damage, contact the American Lung Association Help Line at 1-800-LUNG-USA (1-800-586-4872), or at

<http://www.lung.org/healthy-air/home/resources/emergencies-disasters/hurricane-and-flooding.html>.

- *Emergency Power Risks.* Without electricity, people may turn to portable gasoline (or diesel) powered generators, gas or charcoal stoves, grills, portable camping stoves and other devices to cook indoors. DO NOT use these devices indoors. Carbon monoxide is produced whenever any fuel such as gas, oil, kerosene, wood, or charcoal is burned. Exposure to carbon monoxide reduces the blood's ability to carry oxygen and can lead to death (Source: <http://www.epa.gov/naturalevents/flooding.html>)
- *Special Concerns for Children.* Children may be more vulnerable to chemicals and organisms they are exposed to in the environment because:
 - Children's nervous, immune response, digestive and other bodily systems are still developing and are more easily harmed;
 - Children eat more food, drink more fluids, and breathe more air than adults in proportion to their body size— so it is important to take extra care to ensure the safety of their food, drink, and air; and
 - Certain activities of children—such as crawling and placing objects in their mouths—can expose them more to chemicals and organisms in the environment.

Lack of a reliable water supply, sewage and sanitation services, food supply, electricity and communication networks could all place a child in harm's way. More specifically, water may not be safe for children to drink; debris and mud may contain disease-causing organisms and chemicals that could potentially harm children. Lack of sanitation and sewage services could lead to infections and diarrhea-related diseases. Standing water or dampness in homes and schools may cause mold growth, deterioration of lead paint, and structural damage. Mold growth will be one of the most challenging and long-term problems resulting from Sandy. Standing water may result in pest infestations as well. As the debris and mud begin to dry out, the amount of dust in the air will increase. Clean-up activities may expose children to a variety of chemicals. For more information on protecting your children's health, please

visit the U.S. Environmental Protection Agency’s webpage “Children’s Health: Hurricane and Flood Disasters” at <http://www.epa.gov/katrina/faqs.htm#Children>.

Children are also vulnerable to emotional distress and confusion in the aftermath of a disaster. For guidance on communicating effectively with your children following Sandy, as well as ensuring their physical safety and security, please see “Restoring a Sense of Safety in the Aftermath of a Disaster” handbook, available at <http://www.usuhs.mil/csts/pdf/CSTSRestoringaSenseofSafetyintheAftermathofaDisaster.pdf>.

Contacting Your State Department of Health

For additional New York-specific storm-related health information, including information regarding spoiled foods and frozen foods, injuries, home clean-up guidance, and pharmacy directories, visit the New York State Department of Health Hurricane Sandy website at: <http://www.health.ny.gov/environmental/emergency/weather/hurricane/>.

New Jersey public health experts can be reached at 211 from any New Jersey phone line, or by dialing 1-866-234-0964 from any phone. A directory of local health departments throughout New Jersey is available at: <http://nj.gov/health/lh/documents/lhdirectory.pdf>.

10. IMMIGRANTS AND THEIR FAMILIES

This section covers the following:

- **Temporary relief for immigrants**
- **Special considerations for immigrants and their families**

Temporary Relief for Immigrants

If you are a non-citizen living in the areas affected by Sandy, you should know about the information released by the U.S. Citizenship and Immigration Services (USCIS) following Sandy. Since it may be harder for you to meet filing deadlines or other requirements of maintaining lawful immigration, USCIS is offering the following temporary relief measures:

- A change or extension of non-immigrant 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 decisions about off-campus employment authorization applications for F-1 students experiencing severe economic hardship;
- Expedited decisions about employment authorization applications; and
- Assistance to Legal Permanent Residents (LPRs) stranded overseas without immigration or travel documents, such as Permanent Resident Cards (Green Cards). Note that USCIS and the U.S. Department of State will coordinate on these matters when LPRs are stranded in places that do not have a local USCIS office.

Other deadlines may also be extended at the discretion of USCIS. If you are unable to get forms in on time or get to an interview, contact USCIS to explain the situation and they may grant you relief.

Click [here](#) to visit the USCIS website for additional information. (If you are reading this Handbook in hard copy, the following URL will link you to the same information: www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnnextoid=4a2c5cb3071ca310VgnVCM100000082ca60aRCRD&vgnnextchannel=e7801c2c9be44210VgnVCM100000082ca60aRCRD).

Special Considerations for Immigrants and their Families

Most public benefits are associated with restrictions based on immigration status. For detailed information, contact a legal services provider. Here is information about immigration eligibility criteria for some public programs:

- **FEMA Assistance Programs:** Qualified immigrants and victims of trafficking with social security numbers are eligible to apply for FEMA assistance. Additionally, unqualified parents are permitted to apply for FEMA assistance on behalf of a minor child that meets the above description. Please note that these applications can only be filed by calling FEMA, and cannot be submitted using the online form.
- **Homeless services and shelters:** New York City provides homeless services to all homeless persons regardless of immigration status. Although homeless shelters may not turn clients away based on immigration status, the options for

moving on to permanent housing are limited if there are no immigrants in a Qualified Alien status living in the household.

- Domestic violence services and shelters: City-run and City-funded shelters for domestic violence survivors may not turn clients away based on immigration status. Accordingly, undocumented survivors of domestic violence are eligible for domestic violence shelters.
- WIC (Special Supplemental Nutrition Program for Women, Infants and Children): WIC provides vouchers for food, nutrition counseling, and referrals to health and other social services organizations to low-income women who are pregnant, breastfeeding, or in the postpartum period; babies; and children up to age 5. The program is open to all persons regardless of immigration status, provided they meet the other eligibility requirements (income at or below 185% of the Federal Poverty Level, medical or nutritional risk factors, and state residency).
- Food Pantries: Most food pantries do not require clients to have a particular immigration status. Food for Survival, for example, is a private charitable organization which operates a 24- hour call center which refers hungry persons to food pantries, shelters, or soup kitchens in their borough. The hotline, operated by City Harvest, is 1-866-888-8777.
- Public Hospitals and Clinics (HHC): All financially-eligible uninsured persons, including undocumented persons, can obtain discounted or free medical care, including routine care and medication at the public hospitals and their community based clinics. In New York City, the public hospital system is run by the New York City Health and Hospitals Corporation (HHC). There are HHC facilities throughout the city except on Staten Island. <http://www.nyc.gov/html/hhc/html/home/home.shtml>. HHC offers an income based sliding fee scale program for uninsured and underinsured patients called HHC Options. The Commission on the Public's Health System published a booklet on HHC Options. It can be found on HHC's website at http://www.nyc.gov/html/hhc/html/access/hhc_options.shtml.
- Emergency Medicaid. All non-immigrants and undocumented residents who meet the other eligibility requirements are eligible for Medicaid to cover treatment of an emergency medical condition (often referred to as "Emergency Medicaid").

11. LEGAL SERVICES

In federally declared disaster zones, FEMA provides free legal assistance to disaster victims. These services are provided to low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster. The available assistance typically includes:

- help with insurance claims (life, medical, property, etc.);
- counseling on landlord/tenant problems;
- help with consumer protection matters, remedies, and procedures; and
- replacement of wills and other important legal documents destroyed in a major disaster

To receive more information and assistance call the NY Hurricane Sandy hotline number at: 1-800-699-5636

You may also be able to obtain free, storm-related legal services from the following legal service providers:

National Disaster Legal Aid: (800) 699-5636 or www.disasterlegalaid.org.

The New York City Bar Association, in conjunction with the American Bar Association and Pro Bono.net, has set up a hotline and website to provide victims of Sandy with free legal help.

City Bar Justice Center Legal Hotline: (212-626-7383)

The City Bar Justice Center's Legal Hotline provides information, advice and referrals in English, Spanish and Cantonese on FEMA applications, insurance, public benefits, landlord/tenant issues, unemployment, and general civil legal needs.

The Neighborhood Entrepreneur Law Project (NELP): (212) 382-6633 or email us at nelp@nycbar.org

NELP is a City Bar Justice Center project to help businesses affected by Sandy through special legal clinics, presentations and other events. NELP-trained attorneys offer free counseling for business owners on issues relating to FEMA, the Small Business Administration, insurance, commercial landlord-tenant, contracts and employment. Contact NELP to learn how it can assist your business with disaster-related issues.

LawHelp.org/NY: (www.LawHelp.org/NY)

This on-line resource has an extensive Disaster and Recovery section with substantive resources and lists of organizations providing legal services for storm victims.

New York Legal Assistance Group (NYLAG): (212) 584-3365 or StormHelp@nylag.org or www.nylag.org/stormhelp.

NYLAG's Storm Relief Effort provides in-person legal advice to victims dealing with issues such as FEMA claims, housing disputes, consumer matters, and emergency public benefits.

The Legal Aid Society Sandy Assistance Helpline: (888) 663-6880.

The Legal Aid Society citywide disaster relief program provides services in Far Rockaway, Coney Island, Staten Island, Red Hook, and at Evacuation Shelters. Legal Aid staff assist with FEMA and Disaster Unemployment Insurance claims; replacing medications and access to health care; obtaining Food Stamps and public assistance; landlord-tenant, public housing, section 8 matters, and homeowner/foreclosure issues; loans and other small businesses matters; school transfers and transportation; and family law and immigration. The Society's Mobile Justice Unit has been deployed to Coney Island and Far Rockaway to bring legal services directly to those communities.

Legal Services NYC Citywide Sandy Recovery Hotline: (347) 592-2411.

Legal Services NYC's hotline can provide assistance with FEMA applications, emergency benefits (e.g., emergency food stamp applications), employment issues, housing issues (e.g., wrongful evictions or foreclosure prevention), or civil legal needs, among other common areas of need.

Touro Law Center – Hurricane Emergency Assistance and Referral Team (TLC HEART): (631) 761-7198 or tlcheart@tourolaw.edu.

TLC HEART can provide referrals, assistance, and legal advice for local residents and small businesses affected by the storm, including assistance in assessing eligibility and completing application forms for the wide range of emergency assistance available to storm victims (e.g., food stamps, government loans and grants) and free legal consultation and advice on storm-related legal issues (e.g., insurance, landlord-tenant, consumer complaints, and unemployment).

Make the Road by Walking (Spanish-speaking legal assistance): (718) 418-7690 (Brooklyn), (718) 565-8500 (Queens), (718) 727-1222 (Staten Island), or (631) 231-2220 (Long Island).

Make the Road by Walking can provide assistance to Spanish-speaking victims, including assistance with shelter and supplies.

Lawyers Alliance for New York: (212) 219-1800.

Lawyers Alliance can answer questions regarding relief efforts and emerging legal issues related to the disaster. Lawyers Alliance also has resources for organizations dealing with the impact of the hurricane and operating a disaster relief program.

Pro Bono Partnership: (973) 240-6955 or information@probonopartner.org.

Pro Bono Partnership can provide legal advice for non-profits in New York who have Sandy-related issues.

13. PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES

National Government Resources

U.S. Small Business Administration Disaster Assistance Customer Service Center

- (800) 659-2955
- (716) 843-4100 (New York State)
- (800) 977-8339 (TTL)

Federal Emergency Management Agency (FEMA)

- (800) 621-3362

U.S. Social Security Administration

- (800) 772-1213

U.S. Department of Veterans Affairs

- (800) 827-1000

U.S. Internal Revenue Service

- (800) 829-1040 (for Individuals)
- (800) 829-4933 (for Businesses)
- (800) 829-4059 (TDD)

U.S. Department of Health & Human Services

- (877) 696-6775
- (202) 619-0257 (Office of the Secretary)

Regional Government Resources

Empire State Development Disaster Relief

- (855) NYS-SANDY (Small Businesses & Homeowner Hotline)
- (800) 782-8369 (General Help Desk)
- (888)-769-7243 (Business Seeking Storm Help)

NYS County Emergency Management (for Businesses)

- (914) 995-5401 (West Chester County)
- (845) 364-2020 (Rockland County)
- (631) 852-4900 (Suffolk County)
- (516) 573-0636 (Nassau County)
- (718) 422-8700 (New York County)

NYS Unemployment Insurance Claims Center and Disaster Unemployment Assistance

- (888) 209-8124
- (800) 662-1200 (TTY/TTD)

NYS Department of Labor (For Business Recruitment and Hire)

- (800) HIRE-992
- (718) 613-3405 (New York City)

NYS Department of Financial Services Disaster Insurance Hotline

- (800) 339-1759

NYS Office for the Aging Helpline

- (800) 342-9871

NYS Commission for Quality of Care and Advocacy for Persons with Disabilities

- (800) 624-4143

Non-Governmental Organization Resources

American Red Cross

- (877) 733-2767 (American Red Cross in Greater New York)
- (866) GET-INFO (American Red Cross Safe and Well List)

National Suicide Prevention Lifeline

- (800) 273-8255

Time and resources for the production
of this handbook donated by:

Morrison & Foerster LLP

Printing: RR Donnelley
November 19, 2012

