New York State
Disaster Assistance Handbook

A Resource for Individuals, Families, and Small Businesses

The New York State Disaster Assistance Handbook provides an overview of some of the issues that you may face and the resources that may be available to you as a result of disaster damage that has occurred. This handbook is for individuals, families, and small businesses in New York State.

The Handbook 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 – 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.

There is no cost for using or copying these resources. They were compiled to help people and organizations affected by a disaster. Reproduction or distribution of these materials for commercial purposes without prior written permission is strictly prohibited.

SECTION 1 – HOUSING ASSISTANCE

Upon issuance of a Presidential Individual Assistance Declaration:

Federal Emergency Management Agency (FEMA) Grants for Housing

Resources Available
Money may be available for temporary housing, housing repairs, and replacement of destroyed homes.

Contact Information
Call: 1-800-621-3362
TTY: 1-800-462-7585
Website: www.disasterassistance.gov

Eligibility Requirements
To be eligible you have to meet all of the following requirements:

- You have losses in an area that has been declared a disaster by the president;
- Either the damage or destruction of your property is not covered by insurance, or your insurance settlement is delayed;
- You or someone you live with is a U.S. citizen, a non-citizen national, or a qualified alien;
- The damaged property was your primary residence.

Key Information Required
- Your Social Security number;
- Current and pre-disaster address;
- A telephone number where you can be contacted;
- Insurance information;
- Total household annual income;
- A description of your losses that were caused by the disaster;
- The date(s) of the disaster.

Optional: If you want to have disaster assistance funds transferred directly into your bank account, you must provide a routing and account number from your bank.

Application Process
If assistance is made available, you may apply by phone or online. An inspector will contact you within 10–14 days after you apply to schedule a time to meet you at your damaged home. In areas where access is still severely limited, it may take longer for an inspection. Approximately 10 days after the inspection, FEMA will decide if you qualify for assistance.

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SECTION 2 – HEALTH-RELATED SERVICES

What kinds of health issues should I be aware of?

New York State Emergency Information Handbook
General planning and safety information in downloadable format:
http://www.dhses.ny.gov/media/documents/2011_EI_Handbook.pdf

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

Source: http://www.epa.gov/iaq/pubs/flood.html.

General Preparedness Information
The New York City Office of Emergency Management has emergency preparedness brochures in multiple languages on their website:
http://www.nyc.gov/html/oem/html/ready/ready_guides.shtml

Mold Growth
After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and a possible health risk for your family.

For more information about mold, see "Fact Sheet – Flood Cleanup Avoiding Indoor Air Quality Problems - Avoiding Indoor Air Quality Problems" (www.epa.gov/iaq/pubs/flood.html), 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
Wells and water supplies may be contaminated and unsafe to drink. 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

For more help on cleaning up after a flood or water damage, contact the American Lung Association Help Line at 1-800-LUNGUSA or at http://www.lungusa.org.

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. 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.

Important Safety Tips

- Always place generators outdoors, at least 25 feet downwind from the structure.
- Install a carbon monoxide detector in your residence.
- Never use propane grills or charcoal to cook indoors.

Special Concerns for Children

Children are different from adults. They 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;
- The way children behave—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 children in harm's way. More specifically, water may not be safe for children to drink and 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. Flood water 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 the hurricanes and floods. Standing water may result in more mosquitoes and other pests. 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.

Source: http://www.epa.gov.

New York State Department of Health

The NYSDOH website provides health, safety, and contact information for health and health-related issues: http://www.health.state.ny.us.

SECTION 3 – SOCIAL SERVICES

American Red Cross

Resources Available
Emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster.

Contact Information
Call: 1-866-GET-INFO (866 438-4636)
In Spanish: 1-800-257-7575
Website: http://www.redcross.org

Salvation Army: Emergency Disaster Services

Services provided during a disaster might include, but not be limited to:

- Food Service
- Cleanup and Restoration
- Donations Management
- Spiritual and Emotional Care
- Disaster workers and emergency management personnel
- Disaster Social Services
- Emergency Communications (SATERN)

Contact Information
Call: 315-345-6621 (Leslie Vattimo – Empire Division EDS Director)
Website: http://www.salvationarmyusa.org/usn/www_usn_2.nsf

National Suicide Prevention Lifeline

Resources Available
Referral services and short-term intervention counseling is available for mental health problems caused or aggravated by the disaster.

Contact Information
Call: 1-800-273-8255
Website: http://www.suicidepreventionlifeline.org

U.S. Social Security Administration

Resources Available
Help is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social security disability or survivor benefits.

Source: https://www.disasteraid.fema.gov/IAC/DataView.do?page=agencies&DSTR_NR=1640

Contact Information
Call: 1-800-772-1213
Website: www.socialsecurity.gov

U.S. Department of Veteran's Affairs

Resources Available
The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.

Contact Information
Call: 1-800-827-1000
Website: http://www.military.com/veterans-report/va-disaster-assistance

U.S. Internal Revenue Service

Resources Available
Federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a Presidential disaster declaration. This relief includes postponing tax deadlines to provide you with extra time to file and pay before you will be assessed any penalty, additional amount, or addition to the tax, or abating your interest for periods for which you received an extension of time to file tax returns and pay taxes because you were located in a Presidentially declared disaster area.

Contact Information
Call: 1-800-829-3676

** Please note: Other Tax Assistance: Assistance on possible property tax relief may be available through your county tax assessor.

Commission for Quality of Care and Advocacy for Persons with Disabilities

Resources Available

The Information & Referral Line can provide information and technical assistance and direct you to a provider in your geographic area that may be able to provide further assistance. These community resources may have specific local information, such as lists of accessible housing or locations of specific medical services providers.

Contact Information

Call: 1-800-624-4143
Hearing Impaired: NYS Relay 711
Website: http://cqc.ny.gov

SECTION 4 – INSURANCE

New York State Insurance Department Disaster Assistance

Resources Available
Assistance in dealing with complaints when filing claims with individual insurance companies.

Eligibility
Individuals affected by disasters in New York.

Key Information Required
When calling the hotline, provide all pertinent personal information, mailing address etc. You should also have all information relating to your claims ready so the hotline can best assist you.

Contact Information
Call: 1-800-339-1759
Monday-Friday 7:30 am-5 pm

SECTION 5 – FARM ASSISTANCE

Cornell Cooperative Extension (CCE)

Resources Available
Your local CCE office can assist with recommendations to replace damaged crops.

Contact Information
Website: www.cce.cornell.edu

Farm Service Agency (FSA)

Resources Available
FSA officials conduct crop damage assessments. If you have experienced any crop damage and an FSA official has not assessed your farm, you should contact your local FSA office. When resources are available, applications for programs are accepted. Damage assessment reports will be used to determine the amount of money that each county will receive.

New York Farm Bureau

The Farm Bureau can direct you to other resources that may be of help.

Contact Information
Main Office: 159 Wolf Road, P.O. Box 5330, Albany, NY 12205-0330
Phone: 518-436-8495 or 1-800-342-4143
Fax: 518-431-5656
Website: http://www.nyfb.org

New York State Department of Environmental Conservation (DEC)

Resources Available
For stream bank damage because of flooding, you must contact the DEC to obtain a general permit before making any routine repairs, such as repairing damaged bridges, removing flood-deposited debris, installing permanent stream bank stabilizations, and clearing streams of gravel and boulders. The DEC staff may expedite the permit process and schedule a visit to your farm to issue an emergency authorization.

Contact Information
Website: www.dec.ny.gov

New York State Homes and Community Renewal (HCR)

New York State Homes and Community Renewal (HCR) consists of all the State's major housing and community renewal agencies, including, the Affordable Housing Corporation, NYS Division of Housing and Community Renewal, Housing Finance Agency, State of New York Mortgage Agency, Housing Trust Fund Corporation and others.

Contact Information
Call: 1-866-ASK-DHCR (1-866-275-3427)
Monday - Friday: 9:00 AM - 5:00 PM
Website: http://nysdhcr.gov

SECTION 6 – SMALL BUSINESS

U.S. Small Business Administration

The U.S. Small Business Administration (SBA) provides two types of disaster loans to businesses:

(1) Economic injury business loans
(2) Physical disaster business loans

Loans are made for uninsured losses or otherwise uncompensated disaster losses.

Contact Information
Toll-free: 1-800-659-2955
Local: 716-843-4100
TTL: 800-877-8339

To learn about the locations of SBA disaster recovery sites, visit

- http://www.sba.gov/services/disasterassistance/index.html
- http://www.sba.gov/about-sba-services/208

Types of Disaster Loans
Through its Office of Disaster Assistance (ODA), SBA provides low-interest, long-term loans for physical and economic damage caused by a declared disaster. SBA offers home and personal property loans, business physical disaster loans, and economic injury disaster loans.

More information is available at: http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans/types-disaster-loans.

SECTION 7 – PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES

FEMA

- 1-800-621-3362
- 1-800-462-7585
- Website: http://www.disasterassistance.gov

Small Business Administration

- 1-800-659-2955

New York State Homes and Community Renewal

- 1-866-275-3427
- Website: http://nysdhcr.gov

NYS Insurance Department – Flood HOTLINE (for individuals)

- 1-800-339-1759

Empire State Development (for businesses)

- 1-800-782-8369

Unemployment Insurance Claims Center

- 1-888-209-8127
- 1-800-662-1200 (TTY/TTD)

Disaster Unemployment Assistance

- 1-888-209-8124

NYS Department of Labor (For Job Recruitment and Hire)

- 1-800-HIRE-992

American Red Cross

- 1-800-GET-INFO
- 1-800-257-7575

National Suicide Prevention Lifeline

- 1-800-273-8255

NYS Office for the Aging

- 1-800-342-9871

Commission for Quality of Care and Advocacy for Persons with Disabilities

- 1-800-522-4369
- TTY: Dial NYS Relay 711

U.S. Social Security Administration

- 1-800-772-1213

U.S. Department of Veterans Affairs

- 1-800-827-1000

U.S. Internal Revenue Service

- 1-800-829-3676

U.S. Department of Health & Human Services

- 1-800-696-6775

SECTION 8 – LEGAL REFERRAL SERVICES

New York State Bar Association

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.

For a free consultation with an attorney, call 1-800-342-3661.

For general information on obtaining legal assistance visit the NYS Bar Association (NYSBA) website at http://www.nysba.org.

The Bar Association of the City of New York ("City Bar") also has information to help Flood victims. Please contact the City Bar at 212-626-7373 (for Spanish-language: 212-626-7374) or consult its website at http://www.abcny.org or www.LawHelp.org/ny.