



CONGRESSMAN STEVE ISRAEL'S GUIDE FOR SANDY FEDERAL RECOVERY ASSISTANCE

***FOR RESIDENTS, SMALL BUSINESSES,
& NOT-FOR-PROFITS***

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Introduction

Hurricane Sandy tore through Long Island and the Greater New York area and left devastation in its wake. Widespread power outages, flooding, damage to homes, and gas shortages have affected our entire community in one way or another. I have put together this guide to assist you with your immediate recovery needs as well as finding funding to help with expenses incurred during the hurricane.



President Obama has declared Nassau and Suffolk counties (as well as Queens, Kings, New York, Richmond, Rockland and Westchester counties) to be major disaster areas, which allows the Federal Emergency Management Agency and other federal agencies to provide funding to individuals, families, local governments, and businesses and not-for-profits. You can find additional information on my website for the latest information on resources available at <http://Israel.house.gov/sandy>.

Finally, during this time of difficulty safety is of the utmost importance. Please check on neighbors and friends, especially the elderly and those with special needs.

We are New Yorkers. We are tough and will get through this – together. If our office can be of assistance to you or your family, please do not hesitate to contact my office at (631) 951-2210.

Sincerely,

A handwritten signature in blue ink that reads "Steve Israel".

Steve Israel
Member of Congress



Recovery Service Contacts

American Red Cross

The American Red Cross responds to emergencies and provides immediate needs to individuals and their families, including shelter, food, and warmth.

American Red Cross on Long Island: (516) 747-3500

Long Island Power Authority (LIPA)

****Never touch or go near any downed wires. Assume any wire is a live electric wire and report it immediately.****

Report outages:

Phone: 1-800-490-0075

Online: <https://www.liaccount.com/outage/Report>

Text: Requires a one-time registration. Text REG to 695472 (myLIPA). Then text OUT to 695472

Smartphone: www.lipower.org

According to LIPA, they are experiencing a very high call volume and their automated, interactive system allows the company to accept thousands of calls at a time. There is no difference between reporting outages through the automated system or talking with a representative.

Their outage map is the most up-to-date information and is updated every 15 minutes:

<http://www.lipower.org/stormcenter/outagemap.html>.

National Grid

Report gas leaks: 1-800-490-0045

New York State Hurricane Sandy Helpline: 1-888-769-7243

Town Contacts

Town of Oyster Bay	Downed trees: 516-677-5757	www.oysterbaytown.com
Town of Babylon	Downed trees: 631-422-7600	www.townofbabylon.com
Town of Brookhaven	Downed trees: 631-451-9200	www.brookhaven.org
Town of Huntington	Downed trees: 631-499-0444	www.huntingtonny.gov
Town of Islip	Downed trees: 631-224-5600	www.townofislip-ny.gov
Town of Smithtown	Downed trees: 631-360-7553	www.smithtownny.gov

United Way / Long Island 2-1-1

This helpline can assist you in finding out what services are available and closest to you if you have been affected by Hurricane Sandy. The 2-1-1 Long Island call center is open 1 – 5pm / 7 days per week at this time and can be reached by dialing 2-1-1 from Long Island or calling 1-888-774-7633. You can also find comprehensive, up-to-date information at www.211LongIsland.org.



Shelters and Food Stations

American Red Cross Shelters

Red Cross Shelters will provide food, beverages, a safe place to sleep, and health and mental health services for those in need. Those coming to the shelter should try to bring their own bedding, diapers and formula for babies, prescription medicines, toiletries, and food for special dietary needs. There is a kosher shelter in Nassau, at West Hempstead High School.

The only animals permitted in Red Cross shelters are service animals. There are, however, pet-friendly shelters listed below.

This shelter list will change. To find the closest shelter to you that is currently open, please visit www.redcross.org/nss, which is updated every 30 minutes.

Nassau County Shelters

Manhasset High School

200 Memorial Place
Manhasset, NY 11030

Manhasset, NY 11030

Levittown Memorial Spec. Ed. Ctr.

150 Abbey Lane
Levittown, NY 11756

Nassau Community College

1 Education Drive
Garden City, NY 11530

Farmingdale Senior High School

150 Lincoln St.
Farmingdale, NY 11735

West Hempstead High School

Kosher shelter

400 Nassau Blvd.
West Hempstead, NY 11552

Glen Cove High School

150 Dosoris Lane
Glen Cove, NY 11542

Manhasset High School
200 Memorial Place

Suffolk County Shelters

Robert Frost Middle School

450 Half Hollow Road
Deer Park, NY 11729

Sachem High School East

177 Granny Road
Farmingville, NY 11738

Walt Whitman High School

301 West Hills Road
Huntington Sta, NY 11746

Eastport S Manor JHS/SHS

543 Moriches
Manorville, NY 1



Food Distribution Centers

The hours of operation for each site will be 11 am to 1 pm for lunch and from 4 pm to 6 pm for dinner.

Nassau County

Nickerson Beach Park
880 Lido Blvd., Lido Beach, NY

Cedar Creek Park
3340 Merrick Rd., Seaford

Suffolk County

H. Lee Dennison Bldg.
100 Veterans Memorial Hwy., Hauppauge

Riverhead City Center
210 Center Dr., Riverhead

Mastic Fire House
1088 Mastic Rd., Mastic

Disaster Recovery Centers (DRCs)

For homeowners, renters, and business owners who sustained damage as a result of Hurricane Sandy, specialists from the state of New York, the Federal Emergency Management Agency (FEMA), and the U.S. Small Business Administration (SBA) are on hand to help New Yorkers get available assistance as quickly as possible.

Individuals can also register online at www.disasterassistance.gov or from a smartphone at m.fema.gov. You may also call 1-800-621-3362 or TTY 1-800-462-7585. If you use 711-Relay or Video Relay Services (VRS), call 1-800-621-3362.

Nassau County

Nassau Community College
1 Education Dr., Garden City
8am-8pm / 7 days per week

Suffolk County

H. Lee Dennison Bldg.
100 Veterans Memorial Hwy, Hauppauge
Beginning Monday, Nov. 5



PART ONE: Assistance for Individuals and Families



Individual and Family Assistance

There are multiple Federal, State and Local programs available to help individuals and families recover after a disaster. The first step for most is to file an application with FEMA, which can be done 3 ways:

- *Online: DisasterAssistance.gov*
- *Smartphone: m.fema.gov*
- *Phone: 1-800-621-3362 (TTY: 1-800-462-7585 for people with speech or hearing disabilities)*

Most programs will require that you have already filed insurance claims and will only cover the excess beyond what your insurance covers.

SECTION 1.1 – FEMA INDIVIDUAL ASSISTANCE

HURRICANE SANDY NOTE: NASSAU, SUFFOLK, QUEENS, ROCKLAND AND WESTCHESTER COUNTIES ARE ELIGIBLE TO APPLY

PURPOSE

The Individuals and Households Program (IHP) is a combined FEMA and State program. The IHP provides up to \$31,900 for financial help or direct services to those who have necessary and serious needs if they are unable to meet the needs through other means. When a disaster occurs, this program provides grant money and services to people in the declared area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

ELIGIBILITY

Those with unmet financial needs following a disaster. Further eligibility depends on the program.

FILING A CLAIM

You must register for assistance to establish eligibility. The toll-free registration number is 1-800-621-FEMA (3362). Applicants can register online at www.disasterassistance.gov or via their mobile device at <http://m.fema.gov>.

BENEFITS

The IHP has two provisions: Housing Assistance and Other Needs Assistance. They are available only to homeowners and renters who are U.S. Citizens, non-citizen nationals, or qualified aliens affected by the disaster.

Housing Assistance

- **Temporary Housing:** Homeowners and renters receive funds to rent a



different place to live or a temporary housing unit when rental properties are not available.

- **Repair:** Homeowners receive grants to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe and sanitary. (Provided as a one-time payment.)
- **Replacement:** Homeowners receive limited funds to replace their destroyed home. (Provided as a one-time payment.)
- **Semi-permanent or Permanent Housing Construction:** Homeowners receive funds for construction of a home when no other type of housing assistance is possible.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses

- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

SECTION 1.2 – DISASTER UNEMPLOYMENT ASSISTANCE

PURPOSE

The Disaster Unemployment Assistance (DUA) program is funded by FEMA and administered by the U.S. Department of Labor. DUA provides unemployment benefits and re-employment services to eligible individuals who have become unemployed because of major disasters.

ELIGIBILITY

These benefits are made available to individuals not covered by other unemployment programs, are unemployed as a direct result of the disaster and have not refused an offer of employment in another suitable position.



FILING A CLAIM

NYS Department of Labor, Unemployment Insurance: 1-888-209-8124 for NYS residents (8am to 5pm, Monday through Friday) and http://www.labor.state.ny.us/ui/how_to_file_claim.shtm.

Generally, individuals must apply for benefits within 30 days after the date the state announces availability of DUA benefits. When applicants have good cause, they may file claims after the 30-day deadline. This deadline may be extended; however, initial applications filed after the 26th week following the declaration date will not be considered.

BENEFITS

DUA benefits are generally paid up to 26 weeks beginning with the first week following the date the major disaster began and ending with the 26th week following the date the major disaster is declared by the President, as long as the individual's unemployment continues to be a direct result of the major disaster. When a reasonable comparative earnings history can be constructed, DUA benefits are determined in a similar manner to regular state unemployment compensation (UC) rules. The minimum weekly DUA benefit is required to be half of the average weekly UC benefit for the state where the disaster occurred.

SECTION 1.3 – SBA PHYSICAL DISASTER LOANS

PURPOSE/ELIGIBILITY

Homeowners, renters, and personal property owners located in a declared disaster area (and in contiguous counties) may apply to the SBA for loans to help recover losses from the disaster.

FILING A CLAIM

Electronically:

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

By mail:

<http://www.sba.gov/content/disaster-loan-paper-applications>

Customer Service: 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail

disastercustomerservice@sba.gov.

*SBA also states that individuals should register with FEMA as well. See Section 1.1

BENEFITS

SBA's Home Disaster Loan Program falls into two categories:

- **Personal Property Loans:** A personal property loan provides a creditworthy homeowner or renter with up to \$40,000 to repair or replace personal property items, such as furniture, clothing, or automobiles, damaged or lost in a disaster. These loans cover only uninsured or underinsured property and primary residences and cannot be used to replace extraordinarily expensive or irreplaceable items, such as antiques, recreational vehicles, or furs.
- **Real Property Loans:** A creditworthy homeowner may apply for a "real property loan" of up to \$200,000 to repair or restore the homeowner's primary residence to its pre-disaster condition. The loans may not be used to upgrade homes or build additions, unless upgrades or changes are required by city or county building codes. A real property loan may be increased by 20% for repairs to protect the damaged property from a similar disaster in the future.



Any proceeds from insurance coverage on your property or home will be deducted from the total damage to the property to determine the loan amount you are eligible.

For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain elsewhere,

the interest rate will not exceed 8 percent. The SBA determines whether an applicant has credit available elsewhere. The SBA offers loans with long-term repayments, in many cases up to 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

SECTION 1.4 – HUD MORTGAGE ASSISTANCE

203(h) Mortgage Insurance for Disaster Victims

PURPOSE

Section 203(h) provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs.

ELIGIBILITY

Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary.

FHA approved lending institutions, such as banks, mortgage companies, and savings and loan associations, are eligible for Section 203(h) insurance.

OBTAINING HELP

The borrower's application for mortgage insurance must be submitted to the lender within one year of the President's declaration of the disaster. Applications are made through an FHA approved lending institution, who make their requests through a provision known as "Direct Endorsement," which authorizes them to consider applications without submitting paperwork to HUD. To

find an eligible lending institution:

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

BENEFITS

This program provides mortgage insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Like the basic FHA mortgage insurance program it resembles (Section 203(b) Mortgage Insurance for One to Four Family Homes), Section 203(h) offers features that make recovery from a disaster easier for homeowners:

- No downpayment is required. The borrower is eligible for 100 percent financing. Closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing or by the seller, subject to a 6 percent limitation on seller concessions.
- FHA mortgage insurance is not free. Mortgagees collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.
- Some fees are limited. FHA rules impose limits on some of the fees that lender's may charge in making a



mortgage. For example, the lender's mortgage origination charge for the administrative cost of processing the mortgage may not exceed one "point", that is, one percent of the amount of the mortgage excluding any financed upfront mortgage insurance premium. In addition, property appraisal and inspection fees are set by FHA.

- HUD sets limits on the amount that may be insured. To make sure that its programs serve low and moderate income people, FHA sets limits on the dollar value of the mortgage. The current FHA mortgage limit can be viewed online. These figures vary over time and by place, depending on the cost of living and other factors (higher limits also exist for two to four family properties).

203(k) Rehab Mortgage Insurance

PURPOSE

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

ELIGIBILITY

All persons who can make the 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 the Federal Housing Administration or the Department of Veterans Affairs, or meet certain Fannie Mae guidelines.

OBTAINING HELP

Applications must be submitted through an FHA approved lender:

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

BENEFITS

Section 203(k) insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least a year old. A portion of the loan proceeds is used to pay the seller, or, if a refinance, to pay off the existing mortgage, and the remaining funds are placed in an escrow account and released as rehabilitation is completed. The cost of the rehabilitation must be at least \$5,000, but the total value of the property must still fall within the **FHA mortgage limit for the area**. The value of the property is determined by either (1) the value of the property before rehabilitation plus the cost of rehabilitation, or (2) 110 percent of the appraised value of the property after rehabilitation, whichever is less.

Many of the rules and restrictions that make FHA's basic single family mortgage insurance product (Section 203(b)) relatively convenient for lower income borrowers apply here. But lenders may charge some additional fees, such as a supplemental origination fee, fees to cover the preparation of architectural documents and review of the rehabilitation plan, and a higher appraisal fee.

The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though exceeding \$5000 in cost) to virtual reconstruction: a home that has been demolished or will be razed as part of rehabilitation is eligible, for example, provided that the existing foundation system remains in place. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one-to four- unit structure. The types of improvements that borrowers may make using Section 203(k) financing include:

- structural alterations and reconstruction
- modernization and improvements to the home's function



- elimination of health and safety hazards
- changes that improve appearance and eliminate obsolescence
- reconditioning or replacing plumbing; installing a well and/or septic system
- adding or replacing roofing, gutters, and downspouts
- adding or replacing floors and/or floor treatments

- major landscape work and site improvements
- enhancing accessibility for a disabled person
- making energy conservation improvements

HUD requires that properties financed under this program meet certain basic energy efficiency and structural standards.

SECTION 1.5 – OTHER INDIVIDUAL ASSISTANCE

Tax Relief

Individuals and businesses located in areas in major disaster declarations are allowed extra time (four years for homes and two years for business property) to replace property due in involuntary conversion (e.g., destruction from wind or floods, theft, or property ordered to be demolished). Casualty losses can also be deducted against income in the prior tax year, and certain disaster relief grants are not taxable. These losses also include property loss due to government-ordered demolition because the property is unsafe. Disaster relief payments for certain expenses are not subject to tax. The IRS also has the authority to extend certain filing deadlines.

Legal Services

PURPOSE

The Suffolk County Bar Association has partnered with Touro Law School to open a center next week to legal advice for local residents and small businesses affected by the storm. The center will be staffed with volunteer lawyers and law students.

ELIGIBILITY

Applicants must be low-income or do not have the resources to otherwise obtain appropriate legal services.

OBTAINING HELP

Call the hotline at (631) 761-7198 or email

tlcheart@tourolaw.edu to receive assistance from disaster relief trained law students and attorneys who will match resident concerns with referrals to federal, state and local government agencies and private groups offering storm-related assistance. The telephone hotline will be answered live Monday through Thursday from 9:00 am to 6:00 pm and on Friday from 9:00 am to 3:00 pm. Voicemail messages can be left 24/7.

BENEFITS

The assistance that participating lawyers provide typically include:

- Assistance with insurance claims (life, medical, property, etc.);
- Assistance with home repair contracts;
- Counseling on landlord/tenant problems;
- Assisting in consumer protection matters, remedies, and procedures; and
- Replacement of wills and other important legal documents destroyed in a major disaster.

Disaster Distress Hotline



PURPOSE/ELIGIBILITY

The goal of the Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Distress Helpline is to provide crisis counseling and support to individuals in distress related to disaster, in order to help them move forward on the path of recovery.

OBTAINING HELP

The Disaster Distress Helpline is the first national hotline dedicated to providing year-round disaster crisis counseling. This toll-free, multilingual, crisis support service is available 24/7 via telephone (1-800-985-5990) and SMS (text 'TalkWithUs' to 66746) to residents in the U.S. and its territories who are experiencing emotional distress related to natural or man-made disasters. TTY for Deaf/Hearing Impaired: 1-800-846-8517.

Callers and texters are connected to trained and caring professionals from the closest crisis counseling center in the network. Helpline staff provides counseling and support, including information on common stress reactions and healthy coping, as well as referrals to local disaster-related resources for follow-up care and support.

BENEFITS

The following services are offered:

- **Individual crisis counseling:** Helps survivors understand their reactions, improve coping strategies, review their options, and connect with other individuals and agencies that may assist them.
- **Basic supportive or educational contact:** General support and information on resources and services available to disaster survivors.
- **Group crisis counseling:** Group sessions led by trained crisis counselors who offer skills to help survivors cope with their situations and reactions.
- **Public education:** Information and education about typical reactions, helpful coping strategies, and available disaster-related resources.
- **Community networking and support:** Relationship building with community resources organizations, faith-based groups, and local agencies.



PART TWO: Assistance for Small Businesses and Non-Profits



Small Business and Non-Profit Assistance

The Small Business Administration has many disaster recovery services available for both business owners and non-owners.

Applications can be found at <https://sba.gov/disaster>.

SECTION 3.1 – SBA ECONOMIC INJURY DISASTER LOANS

PURPOSE

This program assists small businesses suffering economic injury as a result of disasters by offering loans and loan guarantees. Businesses must be located in disaster areas declared by the President, the SBA, or the Secretary of Agriculture.

ELIGIBILITY

Those eligible for these loans are small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations of all sizes that have suffered substantial economic injury resulting from a physical disaster or an agricultural production disaster (as designated by the Secretary of Agriculture). Economic Injury Disaster Loans assistance is available only to small businesses determined unable to obtain credit elsewhere.

OBTAINING HELP

Businesses may apply directly to the SBA for

possible assistance. The SBA will send an inspector to estimate the cost of your damage once you have completed and returned your loan application.

Online: <https://disasterloan.sba.gov/ela/>
By mail:
<http://www.sba.gov/content/applying-disaster-loan>

Phone: 800-659-2955

BENEFITS

The SBA can provide up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage. The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan.

SECTION 3.2 – SBA PHYSICAL DISASTER LOANS FOR BUSINESSES

PURPOSE

This program provides loans to small and large businesses in declared disaster areas for uninsured physical damage and losses.

ELIGIBILITY

Any business or private, nonprofit organization that is located in a declared disaster area and has incurred damage during



the disaster may apply for a loan to help replace damaged property or restore it to the condition it was in before the disaster.

OBTAINING HELP

Businesses may apply directly to the SBA for possible assistance. The SBA will send an inspector to estimate the cost of your damage once you have completed and returned your loan application.

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

By mail:

<http://www.sba.gov/content/applying-disaster-loan>

Phone: 1-800-659-2955 or

email disastercustomerservice@sba.gov

BENEFITS

Physical Disaster Loan proceeds may be used for the repair or replacement of the following:

- Real property
- Machinery
- Equipment
- Fixtures
- Inventory

- Leasehold improvements

In addition, disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements as verified by SBA to protect the damaged real property against possible future disasters of the same type.

SBA loans cover uninsured and under-insured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.

The interest rate is determined by your ability to obtain credit elsewhere (from non-federal sources). The interest rate on both these loans will not exceed 4 percent if you do not have credit available elsewhere. Repayment can be up to 30 years, depending on the business's ability to repay the loan. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant has credit available elsewhere.