

Flood of 2006 Broome County Information Guide

Revised 8/2/06



**FIRST CALL
FOR HELP**
729-9100™

***FIRST CALL FOR HELP IS A DIRECT SERVICE OF
UNITED WAY OF BROOME COUNTY***

729-9100 or 1-800-227-5353

www.firstcallforhelp.info



This information is subject to change on a daily basis. This is current information as of 8/1/06. Information is very fluid and can change very quickly. Please check with First Call For Help for any changes and updates.

729-9100 or 1-800-227-5353

3 things to remember:

- 1. REGISTER FOR FEMA**
- 2. APPLY FOR STATE AID (SEMO)**
- 3. RETURN THE SMALL BUSINESS ADMINISTRATION LOAN APPLICATION**

**REMEMBER... YOU MUST APPLY FOR
FEMA AND STATE FUNDING BY SEPTEMBER 1ST**

DISASTER CLEAN UP SUPPLY KITS

Salvation Army 722-2987
Red Cross 785-7207

SITE ADDRESSES

As of 7/26/06; Monday - Friday: 9AM-6PM
Saturday: 9AM-3PM

Binghamton High School Gym 31 Main St. (Corner of Main and Oak) Binghamton.....762-8176

Cedarhurst Elementary Cafeteria, Route 11, Kirkwood

Deposit High School 171 Second St, Deposit

Agencies at sites

FEMA (information only) Call to apply at 1-800-621-3362

SEMO (State Emergency Management Office) 1-888-769-7243

Apply for State Aid Funds

Broome County Health Department

Broome County Office For Aging

Help and information for seniors.

Empire State Development

Assistance for Small Businesses

First Ward Action Council

Help with locating short-term and long-term housing

NYS Bar Association

NYS Banking

NYS Office of Children and Family Services

Coordinate and assist with Daycare Services

NYS Division of Housing and Community Renewal

Housing assistance

NYS Insurance Department 1-800-339-1759

Information about Auto, Property, Life, and Health Insurance

NYS Department of Labor

Help with applying for disaster unemployment insurance

NYS and/or Broome County Office of Mental Health

Mental Health Services including Crisis Counseling

Salvation Army

Assistance with Case Management. Emotional and Spiritual counseling upon request.

Social Security Administration

Replacement of Social Security Cards

CLEANING SUPPLIES - PERSONAL CARE ITEMS - FOOD

Catholic Social Services
Salvation Army
CHOW

These sites open now to get these items all in one place.

Monday & Wednesday: 3:00 pm - 7:00 pm
Tuesday, Thursday & Friday: 10:00 am - 2:00 pm

KIRKWOOD

St. Mary's
975 NY Rt. 11
743-1573

ENDICOTT

St. Ambrose
203 Washington Ave
743-0319

ENDWELL CHURCH OF CHRIST

Corner of Hooper and Country Club Road

Monday - Friday: 5 - 8 PM

Food, infant formula and needs, bottled water & cleaning supplies.

CLEAN UP CREWS AVAILABLE

Samaritan's Purse 765-3456

Conklin Presbyterian Church 372-8542 (Conklin Residents Only)

Endwell Church of Christ

You can go to the church between 5 PM- 8PM to receive assistance. If you cannot get there at those times, you may call the church at **748-6602**.

NECHAMA (Jewish Response to Disaster) 372-7989

CLEAN UP INFORMATION

DRY OUT YOUR HOME

Flood waters affect a home in three ways:

1. The water damages materials. Wallboard will disintegrate if it remains wet too long; wood can swell, warp, or rot; electrical parts can short out, malfunction, and cause fires or shock.
2. Mud, silt, and unknown contaminants in the water not only get everything dirty; they also create a health hazard.
3. Dampness promotes the growth of mildew, a mold or fungus that can grow on everything.

Try to reduce the humidity in the house using these ideas:

- OPEN UP THE HOUSE
- OPEN CLOSET AND CABINET DOORS
- USE FANS (unless mold is present)
- RUN DEHUMIDIFIERS
- USE DESICCANTS (materials that absorb moisture)

BE PATIENT DRYING OUT YOUR HOME

Drying out your home could take several weeks. Until your home is reasonable dry, damage caused by mildew and decay will continue. The musty odor will remain forever if the home is not thoroughly dried out well.

To remove mildew from washable and colorfast interior surfaces, we suggest that you first wash the surface and then apply a solution of 3/4 cup bleach per gallon of water. Keep the surface wet with this solution for 5 to 15 minutes, and then rinse with clear water and wipe dry. If there are any nicked spots on plaster surfaces, rinse them thoroughly after applying the solution to prevent bleach from getting behind the paint. We also recommend that you wear rubber gloves and avoid splashing, dripping, or spilling the solution on nearby surfaces such as floors, fabrics, rugs, and furniture. If a sponge is used, be sure to rinse it out with water after use. Always provide adequate ventilation during the entire process.

Thank you to the Clorox Company for giving us this information.

CHILD CARE

Boy's & Girl's Club of Binghamton (free membership for activities)	723-7404
Deposit Children's Center (some respite care possible)	467-5437
Family Enrichment Network Child Care Information & Referral	723-8313 X829
Early Childhood Direction Center	724-2111

CLOTHING

Caring Closet	797-0029
Carroll St. Ministries	232-0820
Chenango Fenton Project Concern	648-2492
Clothing Center	754-6060
Deposit Closet	467-3850
Nearly New	723-0194
PALS Kids Closet (children 0-5)	771-6334
Samaritan House (children only)	724-3969
Salvation Army	722-2987

CONSUMER INFORMATION -BUILDING CONTRACTORS/CLEANING SERVICES

Unfortunately, sometimes people try to take advantage of people in crisis for their own gain. Here are some tips provided to us from the Vestal Police Department in regards to Building Contractors/Cleaning Services.

- Request a written estimate which includes a description of all services to be provided.
- Make sure that you obtain a phone number, company name and name of the person providing the estimate. Ask to see some form of identification from the person.
- Beware of contractors who ask for cash deposits prior to performing the requested work.
NEVER pay for the work in advance.
- Obtain receipts for all work performed.
- Request to see the contractor's Workers Compensation and liability insurance policies and retain that information for your files.
- Make sure that the contractor has filed for the appropriate building permits if they are performing rehabilitation or reconstruction to your residence or business.
- If you have a question regarding the legitimacy of a contractor, contact our local Building and Code Enforcement Department or your local Police Department with your concerns.
- If you receive a questionable solicitation from a contractor or cleaning service, attempt to obtain the license plate number from the vehicle.
- Do not agree to have the work done on the spot. You should attempt to obtain more than one estimate from a qualified contractor.
- All contractors who are soliciting business door-to-door must register with the local Clerk's Office and obtain a permit. You can confirm with your local Clerk that the contractor soliciting business has in fact obtained the proper permit(s).

Thanks to the *Vestal Police Department* for pulling this information together!

NEW YORK STATE ATTORNEY GENERAL

1-800-771-7755

If you suspect price gouging, call this number and report it to the Attorney General's office.

PROGRAMS FOR FINANCIAL ASSISTANCE

FEMA Assistance: 1-800-621-3362

FEMA provides funding and assistance to individuals who have sustained loss of or damage to property that is not covered by insurance. Once you register with FEMA, an application guide will be mailed to you. Refer to this guide for more thorough information on FEMA's programs.

Temporary Housing – For disaster victims unable to occupy homes damaged by a disaster, funding is available to rent another place to live.

Repair – In order to make the damaged home safe, sanitary, and functional, homeowners are eligible to receive funding to repair damage caused by the disaster.

Replacement – When a home is destroyed by a disaster, homeowners are eligible to receive financial support to aid in the cost of replacing the home.

If you are unable to live in the apartment or house that you rent because of flood damage, your landlord may be obligated to return a pro-rated portion of rent that has already been paid.

Funding is also available for replacement of personal property lost or damaged by flooding and for other needs generated as a result of a disaster. You may be eligible to receive funding for

transportation, medical and dental expenses, funeral costs, personal property damage or loss, moving or storage, and other expenses approved by FEMA. You may contact FEMA (800-621-3362). Remember, disaster assistance covers a wide range of flood losses. Disaster-related damage or loss of personal property, anything from a wheelchair to a major appliance, may qualify for some form of federal/state assistance.

Disaster Loans (SBA)

Assistance is available from the SBA Disaster Loan program. SBA low-interest loans are available to renters, homeowners, business owners, and non-profit organizations that suffered losses due to this disaster. Homeowners may be eligible to borrow up to \$200,000 for real property. Renters and homeowners may borrow up to \$40,000 for replacement of disaster-damaged property. Businesses may apply for up to \$1.5 million for losses not fully covered by insurance. SBA loans are made for the repair or replacement of real or personal property. You may borrow up to 20 percent more to spend on measures that may help to prevent damage from happening again. The law authorizes loan terms up to a maximum of 30 years for homeowners and renters. For more information call 800-621-3362.

New York State Individual and Family Grant Program

Governor Pataki has created this program to provide assistance to those citizens who are victims of the flooding as well as the communities in which they live. The program is intended to work in tandem with the existing FEMA relief programs and to address gaps in coverage and eligibility that flood victims have experienced. Compensation (award, grant or insurance reimbursement) of up to \$5,000 per household or business or any loss suffered by an applicant as a result of the 06/06 floods. Deadline is Sept. 1, 2006. To apply, download an application from the NYS Department of Labor webpage, <http://www.labor.state.ny.us/>.

Unemployment Assistance:

Federal Disaster Unemployment Assistance (DUA) may be available for individuals, including the self-employed, who are unemployed as a direct result of the damages caused by this storm. You can call 1-888-209-8124 or apply on-line at www.labor.state.ny.us. Follow the instructions for filing a new claim. If you are not eligible for regular unemployment benefits, you will be sent a DUA application. Further information on DUA (or application forms if you did not receive one) can be obtained by calling 1-866-642-7227.

DISABILITIES (help for people with disabilities)

Southern Tier Independence Center

724-2111

FOOD

CHOW Call First Call For Help for a referral	729-9100 or 1-800-227-5353
Catholic Social Services	723-4563
Salvation Army	722-2987
BC Social Services Dept <i>Disaster</i> Emergency Food Stamps	778-3772

HEALTH INFORMATION (General health information)

Broome County Health Department www.gobroomecounty.com/safety/	778-3911
United Health Services Nurse Direct	763-5555 or 1-800-295-8088

HOUSEHOLD GOODS (*FURNITURE AND APPLIANCES*)

Hands of Hope Free Methodist Church

270 Robinson St, Binghamton

7/22, 7/29 & 8/5

10AM - 4PM

To donate furniture and appliances, call Robert Warner @ 724-6757

COUNTY SCHOOL DISTRICT HOMELESS LIAISONS

If, due to a lack of housing you are living in a shelter, motel, vehicle, or campground, on the street, in abandoned buildings or trailers, or doubled-up with relatives or friends, then according to the McKinney-Vento Act, you are considered homeless. Did you know that your children still have the right to go to school even if you are experiencing homelessness or temporarily displaced from your home?

****Please note that this includes lack of housing as a result of natural disasters. For more information visit www.nysteachs.org or call 1-800-388-2014**

SCHOOL DISTRICT	NAME	DESIGNATED LIAISON	PHONE NUMBER
Binghamton	Robert Darcangelo	Director of Attendance & Pupil Services	762-8114
Chenango Forks	Bonnie Pokorak	School Social Worker	648-7572
Chenango Valley	Jon Reiser	School Counselor	779-4748
Deposit	Beatrice Bailey	Director of Special Education	467-8506
Harpursville	Kathleen Wood	Superintendent	693-8101
Johnson City	Laurie Visgitus	Director of Student Services	763-1224
Maine-Endwell	Kathryn Sever	Assistant Super. for Instruction	754-1400
Susquehanna Valley	Charles Hutchinson	Assistant Principal	775-9114
Union-Endicott	Colleen Perkins	Director of Pupil Services	757-2123
Vestal	Annamary Allen	Director of Special Services	757-2211
Whitney Point	Mary Hibbard	Assistant Superintendent	692-8269
Windsor	Virginia Wardell	Assistant Superintendent	655-8220

HOUSING

First Ward Action Council Housing & grants to repair, rehabilitate, purchase another home or mobile home replacement	772-2850
Town of Union Helping Town of Union Residents to find permanent housing	786-2985
USDA Rural Development Low interest loans of low income households for rehabilitation.	723-1384 X 4

INFORMATION AND REFERRAL

Let us find the resources that you need or are looking for!

First Call For Help	729-9100 or 1-800-227-5353
City of Binghamton Information Line	240-8121

LEGAL SERVICES

Free consultation with an attorney

Broome County Bar Association	723-6331
New York State Bar Association	1-800-342-3661

MENTAL HEALTH RESOURCES

American Red Cross	785-7207
Broome County Council of Churches	724-9130
Catholic Charities	729-9166
Mental Health Association	771-8888
Salvation Army	722-2987

PET BOARDING

Front St. Dog Shelter	778-2493
HEART	775-4791

PERSONAL ADVOCATES (CASE MANAGEMENT)

Action For Older Persons	722-1251
Broome County Office For Aging	778-2411
Red Cross	785-7207
Salvation Army	722-2987

REPLACEMENT OF DAMAGED DOCUMENTS

Replacement of important documents such as mortgage notes, property deeds, marriage certificates, divorce decrees, passports etc. is often necessary after a major disaster such as a flood.

Broome County Clerk.....778-2451

SENIOR CITIZENS

It's ok to ask for help filling out paperwork and just having someone to talk to. These two organizations can help you with both.

Action For Older Persons	722-1251
Broome County Office For Aging	778-2411

TAX DEDUCTIONS

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers who need them to apply for benefits or to file amended returns claiming casualty losses. Such taxpayers should put the assigned Disaster Designation in red ink at the top of Form 4506, "Request for Copy of Tax Return," or Form 4506-T, "Request for Transcript of Tax Return," as appropriate, and submit it to the IRS. Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case. Taxpayers may download forms and publications from the IRS Web site at www.irs.gov, or may order them by calling 1-800-TAX-FORM (1-800-829-3676). The IRS toll-free number for general tax questions is 1-800-829-1040.

Helping Families and Educators Cope After the Floods



A Resource Compiled by The Broome County Early Childhood Coalition

While our community is continuing to recover from the devastating flooding, it is critical to remember that young children are especially affected by disasters. Families and caregivers of young children need to provide a stable, nurturing and comforting environment. Building Brighter Futures for Broome hopes this handout will help you and the children cope with the times ahead. Please access all our 'Flood Recovery' resources on our website, www.Brighterbroome.org and/or access the latest United Way Flood Relief Guide at www.firstcallforhelp.info.

Together we are
Building Brighter
Futures for Broome

Children's reactions to traumatic experiences may be difficult to predict, however experts agree that infants and toddlers depend on trusted adults to provide protection for them and help them make sense of their world. How a child reacts can depend on the child's developmental stage, age, temperament, previous experiences with grief/loss, degree of exposure to the event, how close they were to the event, (were they personally involved or know others that were affected) and their relationship with the people who are affected.

Helping them make sense of a frightening situation:

Age 1 year old: Children this age will not really understand what has happened but they will react to the stress, tension and anxiety of the adults around them. These children need reassuring that everything will be all right even if the adults may not feel that everything will be all right. It is critical to provide an infant with a sense of security and trust.

Age 2 years old: Children this age understand that something terrible has happened and that people are anxious or sad. They are beginning to feel very powerful so they may think that they have done something to cause the tragedy and loss. They can be told some detail in simple language and need to be reassured that it is not their fault.

Age 3 years old: These children will understand more of what has happened and may have some trouble telling the difference between what is real and what they see on TV. They need to be protected from seeing too many images of the event. They will likely repeat the event in their play and drawings. Let them do it, but if they seem to be stuck in their play, offer suggestions for a different story or ending.

Exposure to trauma can lead to the child exhibiting regressive behavior such as bedwetting, thumb sucking, baby talk, fear of sleeping alone, headaches, tummy aches, reluctant to leave their parent or caregiver. They can also be clingy; have decreased appetite, vomiting or diarrhea. If you notice children reverting to previous developmental stages and they do not progress within a reasonable amount of time, families should seek professional consultation.

All children should be protected from flood-damaged materials that may harbor bacteria, mold, sharp objects, and possibly lead from paint. Flood cleanup is adult work.

Places that families can seek help:

Your pediatrician or other medical providers

Family & Children's Society	729-6206
Catholic Social Services	729-9166
Broome County Mental Health Clinic	778-1992
Broome County Mental Health Association	771-8888
Greater Binghamton Health Center	773-4520
Samaritan Counseling Center	754-2660
The Corner for Youth & Family Services	584-4465
First Call for Help at	729-9100

Additional Resources and articles:

Support for Families with Babies & Toddlers www.zerotothree.org/ztt_parents.html

FEMA Family Readiness Kit www.fema.gov/kids/tch_aap.htm

Helping Children Cope after Disaster www.ag.uiuc.edu

www.naeyc.org/families/disaster.asp

Local Resources– Click on Health Department www.GoBroomeCounty.com

Resources to Help Cope with Natural Disasters www.aap.org/new/disasterresources.htm

www.bt.cdc.gov

If you need child care call Child Care Resource and Referral at Family Enrichment Network at 723-8313 ext. 829.

Taking care of children and supporting their needs requires taking care of yourself:

- In the absence of children, share your feelings, fears and concerns with adults you trust. We all know that children hear everything and they don't need to overhear your concerns.
- Get enough sleep and eat nutritious meals.
- Find time to get some exercise. Exercise is a great way to reduce stress.
- Take breaks or ask for help when you are feeling stressed. If you or someone you know needs support and you don't know who to ask, call First Call for Help at 729-9100.

Offer experiences that allow children to release tension and help them cope:

- Cuddle and hug children. Children of every age deserve to feel secure and loved.
- Give worried children more time for relaxing, therapeutic experiences such as playing with sand, water, clay, play dough and other expressive art and movement materials.
- Provide plenty of time and opportunities for children to work out their concerns and feelings through dramatic play. In dramatic play, children can pretend that they are big and strong to gain control over their trauma and to overcome feelings of helplessness.
- Provide opportunities for children to be storytellers through puppets, dolls and/or pretend play.
- Allow children to express their feelings with the reassurance that adults will keep them safe.
- Spend more time outdoors, at the gym, or in the park so children have opportunities for physical activity that provides an emotional release.

Books are a wonderful way to open the doors to communication with children.

Here are some titles that especially deal with flooding and trauma.

- **Preschool**
 - When Something Terrible Happens, Marge Heegard
 - Sad Isn't Bad: A Good-Grief Guidebook for Kids Dealing with Loss, Michaelene Mundy
 - No Matter What, Debi Gliori
 - When Sophie Gets Angry-Really, Really Angry. Scholastic, Molly Bang
 - The Way I Feel, Janan Cain
 - A Terrible Thing Happened, Margaret Holmes and Sasha Mudlaff
 - Jenny Is Scared-When Sad Things Happen in the World, Carol Shuman
- Radio Rescue, Lynne Barasch
- The Big Rain, Francoise
- Kinsey-Warnock, Natalie. Nora's Ark, Natalie Kinsey-Warnock (based on a true story)
- Letting Swift River Go, Jane Yolen
- Tattie's River Journey, Shirley Murphy (Available only @ libraries)
- **Kindergarten Through Grade 3**
 - A Rainy Day, S. Markle
 - Flood: Wrestling with the Mississippi, National Geographic, Patricia Lauber
 - Super Storms, Seymour Simon
 - Storm Rescue, Laurie Halse Anderson

Sometimes the most comforting book to share with children is a familiar favorite that underscores dependability and security--one that's been read before where you can count on a happy ending, like Goodnight Moon or the Runaway Bunny. If you would like other topics or suggestions ask your librarian or bookseller.

Children who were not directly affected by the flooding may still feel sad, stressed, confused or hopeless, seeing the media coverage or hearing adults talk about the events. It is important to offer the coping strategies listed above to all children. You can also give children the opportunity to feel that they are a part of the recovery efforts by coordinating one of the following tasks/events:

- Flood relief fundraiser; lemonade stand, penny drive, can drive, artwork auction, etc.
- Make "Thinking of You" cards for children or families affected by the floods.
- Donate gently used or new toys.

Attention Family Child Care Providers:

Family Enrichment Network has grants available for family child care providers, to help with replacing toys and health/safety equipment damaged or lost in the flooding. If you are a flood survivor and you recently received a grant from us, you are still eligible for another one to help with getting your child care business back on track. For more details contact Lisa Rosa at 723-8313 x 832.

Remember that being a nurturing competent adult in this time of flood recovery is an important job. If you are an Early Childhood Educator and would like more information or need additional support, contact the Broome Community College Caregiver Connection Office at 778-5444.

Resources were adapted from articles found at www.zerotothree.org and www.naeyc.org.

Keeping a normal routine is helpful for young children in a family trying to cope with the aftermath of a trauma. You may want to take time out with your child and visit one of the Family Resource Centers in Broome County. This could be a good break for both you and the child(ren).

Hillcrest

Family Resource Center
Board of Education Office
1160 Chenango Street
Binghamton, NY 13901
(607) 771-0090

Hours:

Monday – Friday
9:30 a.m. – 2:00 p.m.

Binghamton (PAL)

Family Resource Center
Station Square
45 Lewis Street
Binghamton, NY 13901
(607) 771-6334

Hours:

Mon., Wed., Friday.
9:00 a.m. – 2:00 p.m.
Tues. 9:00 a.m. – 7:30 p.m.
Thurs. 2:00 p.m. – 7:30 p.m.

Johnson City Schools

Family Resource Center
601 Columbia Drive
Johnson City, NY 13790
(607) 763-1252

Hours:

Mon., Thurs. and Fri.
9:00 a.m. – 11:30 a.m.
Tuesday 2:00 – 4:00 p.m.



Deposit

Family Resource Center
Elementary Bldg., Rm 209
171 Second Street
Deposit, NY 13754
(607) 467-2198 ext. 1209

Hours:

Mon., Tues., Wed. and Thurs.
8:30 a.m. – 1:00 p.m.

Endicott

Family Resource Center
United Methodist Church
53 McKinley Avenue
Endicott, NY 13760
(607) 785-4331

Hours:

Monday – Thursday
10:30 a.m. – 1:30 p.m.

Free Summer Lunch Programs are also available for children.

Where: PAL CENTER, 45 Lewis St., Binghamton

When: June 28 - August 27

For: Anyone 18 and under is eligible

Time: 12:00 Noon

Note: Lunch will be served 4 days only (Monday, Tuesday, Wednesday, Friday)

Where: Family Enrichment Network, 24 Cherry Street, Johnson City

When: June 26 - August 25

For: Anyone 18 and under is eligible

Snack: 8:00-8:30 M-F

Lunch: 11:30-12:30 M-F

Any questions please contact: Jessica Cramer (607) 723-8313 ext. 876

MONTGOMERY COUNTY ASSISTANCE GUIDE

Aging Montgomery County, Office for the Inc. 380 Guy Park Avenue, P.O. Box 52 Amsterdam, NY 12010 Phone: 843-2300 Fax: 843-7478

Cornell Cooperative Extension Fulton & Montgomery, 55 East Main Street, Suite 210, Johnstown, New York 12095, 762-3909, www.ccefm.com. Cleaning flood soiled linens, mold cleanup and food safety for flooded gardens information by telephone and on the web site.

Clothing & Furniture – Palatine Bridge/Canajoharie.

Sts Peter & Paul Church – Joe Cechnicki (518) 673-2807

Valley Alliance Church (clothing only) – Nelliston – Kathy Fetter 568-5222

Disabilities, People with: Resource Center for Independent Living

2540 Riverfront Center, Amsterdam NY 12010, Voice: 842-3561 TDD: 842-3593
www.rcil.com RCIL is a civil rights organization offering a wide range of independent living and advocacy services for people with disabilities. RCIL helps individuals of all ages and types of disability obtain the community supports and services they need to live independently.

EMERGENCY MANAGEMENT, MONTGOMERY COUNTY OFFICE of 1-518-853-4011

FEMA, 1-800-621-FEMA(3362); tty 1-800-462-7585, Money is available for temporary housing, housing repairs, and replacement of destroyed homes.

Food Pantries- Montgomery County:

Catholic Charities 1 Kimball Street, Amsterdam
Phone: 842-4202

Food - Free Meal Programs

Montgomery Co. Office for the Aging Home-delivered meals: Call 843-1478 or 673-5048 the day before to reserve a meal.

St. Casimir's Soup Kitchen 260-262 East Main Street, Amsterdam 842-5481

Fulmont Community Action Agency, Inc.

County Annex Building 20 Park Street Fonda, NY 12068 Phone: 853-3011;
Amsterdam Center, Riverfront Center, Phone: 842-2219, Fort Plain Center, 51 Main Street, Phone: 993-3230; Fax: 853-3855, A supplemental food/ educational program for pregnant, breast-feeding, and post-partum women, and children up to age 5. Vouchers for nutritious foods, including infant formula, to income eligible families.

Handy Ups N' Downs (thrift stores- 2 locations)

76 Guy Park Avenue Amsterdam, NY 12010 Phone: 518-842-2790 (inexpensive used furniture and free household goods and clothing with voucher from sponsoring agency)

Housing

Housing Authorities

Amsterdam, 842-2907, Canajoharie, 673-2203, Fort Plain, 993-3949, St. Johnsville, 568-2214

NEW YORK STATE DEPARTMENT OF LABOR GRANTS FOR HOUSING

Resources Available

grants of up to \$5,000 are available for documented flood losses not covered by insurance or other government programs.

Legal Aid Society of Mid-New York, Inc., 1170 Riverfront Center, Amsterdam, Phone: 518 842-9466, Fax: 518-843-1792

INSURANCE HOTLINE, 1-800-339-1759 (New York State Insurance Dept.) New York State Insurance department provides assistance in dealing with complaints when filing Claims with individual insurance companies.

Loans

SMALL BUSINESS ASSOCIATION (SBA)

Resources Available

The SBA provides low interest loans to individuals to repair or replace disaster damaged real state and personal property. Individuals can 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 main residence to its pre-disaster condition. Note: 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.

HEARING AND SPEECH IMPAIRED NYS AID (TTY) NYSRELAY711

Mental Health Hotline 842-9111 St. Mary's Hospital, assistance with emotional and psychiatric needs.

Public Health, Montgomery County Dept. of, Annex Building, 20 Park Street, Fonda, NY 12068-1500, Phone: 853-531, 736-1860, 673-5591, Fax: 853-8218
Free Td Immunizations, Replacement of lost Immunization records, Car seat replacement to eligible families, Educational Material including Guides for Family Disaster Planning, Carbon Monoxide, Lead, Information about Mold, Flooded Private Sewage Systems, Health Checklist for Repairing your Flooded Home, General Hygiene Practices, and Communicable Disease Surveillance

Respite Program Adults - Amsterdam Memorial Hospital - Amsterdam, NY 12010, 518-841-3700

Respite care offers a short term, pre-arranged and temporary nursing home admission to allow the caregiver time away from their responsibilities. Serves anyone over the age of 16

Red Cross, American of Northeastern New York, 33 Everett Road, Albany NY 12205, Phone: 458-8111 The American Red Cross helps with immediate emergency needs caused by disaster.

Social Services - Montgomery County Dept. of , County Office Building Broadway, Fonda, Phone: 853-4646. **Resources Available:** State Individual and Family grant (IFg) Program may provide individuals, families, and small businesses with grants of up to \$5,000 for documented flood losses not covered by insurance or other government programs.

Sheriff – Montgomery County, Sheriff's Office and Jail, P.O. Box 432, Fultonville, NY 12072, Phone: 853-5500, 853-4312, 736-1850, 736-1851, 673-2554, 673-5922, Fax: 853-4096. The Sheriff's Office can help with flood evacuation using our boats and other equipment along as a 24/7 contact point to notify other emergency responders to assist.

Tenant's Rights Phone: 518-474-5481

Transportation

Access, 50 River St, Fort Plain Phone: 518-993-4252; Medical transportation.

TAXIS: Amsterdam: Yellow Cab 843-1600, Community Cab 842-4788; Canajoharie Uptown Taxi 673-3974, Fort Plain, Capa Transport Service 993-5014

United Way of Montgomery County, 46 East Main Street, Amsterdam, NY, Phone: 842-6650, Fax: 842-6880

Utilities - NATIONAL GRID BUSINESS OFFICE 1-518-433-3770 (electrical and natural gas utility)

Valley Rural Housing

46 East Main Street, Amsterdam, NY 12010, 843-7137, assistance finding housing.

2006 NEW YORK FLOOD HELPING HANDBOOK

A RESOURCE FOR INDIVIDUALS, FAMILIES, AND SMALL BUSINESSES

This 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 the 2006 New York Flood and the ensuing damage. This Handbook is targeted to individuals, families, and small businesses in New York State. Please note that this Handbook is a work in progress, and that by the time you read this material, the federal, state, and county governments may have enacted additional legislation to assist flood victims.

This Handbook may not answer all of your questions. Rather, 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, and you may need to contact federal, state, city or county officials, or local aid organizations, to obtain more specific information about legal 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 State Bar certified lawyer referral agencies and several legal aid providers.

This project was done with the assistance of the New York State Emergency Management Office ("SEMO"). For those impacted by the flood, the most up-to-date information and resources related to flood assistance are on the SEMO website at www.semo.state.ny.us, or call SEMO at (518) 292-2200.

Morrison & Foerster LLP makes available the information and materials in this Handbook for general information purposes only. Although we hope and believe the Handbook will be helpful as background material, we cannot

warrant that it is the most current information 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 can be obtained from the organizations listed in the Lawyer Referral Services & Legal Aid sections of this book.

There is no cost for using or copying these resources. They were compiled to help the people and organizations affected by the flood. 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 www.mofo.com/about/helpinghandbooks.html or www.semo.state.ny.us.

2006 NEW YORK FLOOD HELPING HANDBOOK

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CHAPTER 1

HOUSING ASSISTANCE

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) GRANTS FOR HOUSING

Resources Available

Money is available for temporary housing, housing repairs, and replacement of destroyed homes.

Eligibility Requirements

To be eligible you have to meet 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 Requested

- Your Social Security number;
- Current and pre-disaster address;
- A telephone number where you can be contacted;
- Insurance information;
- 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

Apply by phone, (800) 621-3362, or online, www.fema.gov. An inspector will contact you within 10 to 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. About 10 days after the inspection, FEMA will decide if you qualify for assistance.

OTHER NEEDS ASSISTANCE - FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) AND STATE EMERGENCY MANAGEMENT

- **Personal Property:** Money to repair or replace damaged and destroyed personal property as a result of the disaster, that is not covered by insurance. The goal is help with the cost for the necessary expenses and serious needs. All applicants must apply for a Small Business Administration disaster loan for personal property before being considered for ONA. FEMA will not pay for all damaged or destroyed personal property. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement of personal property include:
 - (1) Clothing
 - (2) Household items (room furnishings, appliances)
 - (3) Specialized tools or protective clothing and equipment required for your job
 - (4) Necessary educational materials (computers, school books, supplies)
 - (5) Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- **Transportation:** This money is intended to pay for the repair and/or replacement of an individual's primary means of transportation that is no longer usable because of disaster-related damage or for the increased cost of using public transportation.
- **Medical and Dental expenses:** This money is intended for an individual's medical and/or dental treatment costs or the purchase of medical equipment required because of physical injuries received as a result of the disaster.
- **Funeral and Burial costs:** This money is intended for the individual to pay for funeral services, burial or cremation, and other funeral expenses related to a death caused by the disaster.

Contact Information

(800) 621-3362, (800) 462-7585 (hearing/speech impaired)
www.fema.gov

NEW YORK STATE DEPARTMENT OF LABOR GRANTS FOR HOUSING

Resources Available

Grants of up to \$5,000 are available for documented flood losses not covered by insurance or other government programs.

Eligibility Requirements

You are eligible if you were renting, leasing or owning real property within the "Affected Areas" at the time of flooding caused by the June 2006 Floods.

Key Information Required

- Your Social Security number;
- The amount and description of the loss;
- One of the following documents, to provide "proof of loss":
 - (1) A damage report of a damage estimate from a contractor or engineer, an insurance claim adjuster, or a government agency.
 - (2) An invoice which documents Nature of Loss and Eligible Project Costs;
 - (3) A letter of denial of coverage from an applicant's insurer for Eligible Project Costs.

Application Process

Applications are available at the following service centers:

- Broome County: Binghamton High School, 31 Main Street, Binghamton, NY
- Broome County: Town of Conklin, Susquehanna Valley High School, 1040 Conklin Road, Conklin, NY
- Broome County: Deposit High School, 171 Second Street, Deposit, NY
- Chenango County: Town Hall, Intersection of Rt. 206 & Rt. 7, 16 North Main Street, Bainbridge, NY
- Delaware County: Walton High School, 47-49 Stockton Avenue, Walton, NY
- Otsego County: SUNY Campus, Lee Hall, Ravena Parkway, Oneonta, NY

- Herkimer County: Herkimer BOCES, 352 Gros Blvd., Herkimer, NY
- Montgomery County: Fonda-Fultonville CSD Campus (Middle School), 112 Old Johnstown Road, Fonda, NY
- Chenango County: Bainbridge Municipal Building, West Main Street, Bainbridge, NY
- Tioga County: Owego-Apalachin CSD Middle School, 3 Sheldon Guile Blvd., Owego, NY

Applications can be obtained online at <https://www.labor.state.ny.us/secure/flood/appForm.asp>, or by calling (888) 7-NYS-AID ((888) 769-7243). Send completed paper applications by *Tuesday September 6, 2006*.

Contact Information

(888) 769-7243

www.labor.state.ny.us

New York State Department of Labor

P.O. Box 1279

Albany, New York 12201-1279

SMALL BUSINESS ASSOCIATION (SBA)

Resources Available

The SBA provides low interest loans to *individuals* to repair or replace disaster damaged real estate and personal property. Individuals can 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 main residence to its pre-disaster condition.

Note: 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 (800) 659-2955.

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

CHAPTER 2

HEALTH RELATED SERVICES

WHAT KINDS OF HEALTH ISSUES SHOULD I BE AWARE OF?

General Safety Issues

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

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" (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. *Source:* www.bt.cdc.gov/disasters/mold/protect.asp

Water-Borne Risks

Many 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 (800)-LUNGUSA, or at www.lungusa.org/air/flood_factsheet99.html. *Source:* www.epa.gov/katrina/faqs.htm

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.

Source: www.lungusa.org/site/pp.asp?c=dvLUK9O0E&b=35694.

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. 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 www.epa.gov/katrina/faqs.htm#13. Source: www.epa.gov/katrina/faqs.htm.

NEW YORK STATE DEPARTMENT OF HEALTH

For more information on spoiled foods and frozen foods, injuries, home clean up to avoid disease, and other health issues relating to the floods, visit the New York State Department of Health website at www.health.state.ny.us.

CHAPTER 3

SOCIAL SERVICES

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM

Resources Available

State Individual and Family Grant (IFG) Program may provide individuals, families, and small businesses with grants of up to \$5,000 for documented flood losses not covered by insurance or other government programs.

Eligibility Requirements

You must be a resident of the affected areas, and be able to present proof of loss.

Key Information Required

- Social Security Number or Tax Identification Number
- Contact information (phone or cell number, address if different than damage site)
- Description of the Loss
- Proof of Loss (for example, damage report, invoice, or insurance coverage denial letter.)

Application Process

You can file your application online at <https://www.labor.state.ny.us/secure/flood/appForm.asp>, or print a hard copy and mail it to the New York State Department of Labor at P.O. Box 1279, Albany, NY 12201-1279. Once the department receives the application, the information will need to be verified and an inspection of the damage site will take place. After the inspection report is filed, eligible applicants will be mailed an award.

Contact Information

(888) 7-NYS-AID (888 769-7243)
Hearing Impaired: NYS Relay 711

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.

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

Contact Information

(866) GET-INFO ((866) 438-4636)

In Spanish: ((800) 257-7575)

NATIONAL SUICIDE PREVENTION LIFELINE

Resources Available

Referral services and short-term intervention counseling are available for mental health problems caused or aggravated by the disaster. Source: www.disasteraid.fema.gov/IAC/DataView.do?page=agencies&DSTR_NR=1640

Contact Information

(800) 273-8255

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:

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

Contact Information

www.socialsecurity.gov

(800) 772-1213

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

Contact Information

(800) 827-1000

U.S. INTERNAL REVENUE SERVICE

Resources Available

The federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a Presidentially declared disaster. 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. *Source:*

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

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

Contact Information

(800) 829-3676

U.S. DEPT OF HEALTH & HUMAN SERVICES & NEW YORK STATE OFFICE FOR THE AGING

Resources Available

Your local agency on aging may help you with special needs such as transportation, meals, or home care.

Source:

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

Contact Information

(800) 677-1116 or (800) 342-9871

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.

Source:

www.semo.state.ny.us/uploads/0703%20I&R%20Hotline%20Information.pdf

Contact Information

(800) 522-4369

Hearing Impaired: NYS Relay 711

CHAPTER 4

INSURANCE

NEW YORK STATE INSURANCE DEPARTMENT FLOOD ASSISTANCE

Resources Available

New York State Insurance Department provides assistance in dealing with complaints when filing claims with individual insurance companies. If you do not have insurance, this office can assist in directing you to other agencies such as FEMA or the New York State Department of Labor.

Eligibility

Individuals affected by the floods in New York.

Key Information Required

When calling the hotline, provide all pertinent personal information, *i.e.*, Social Security number, mailing address, etc. You should also have all information relating to your claims ready so the hotline can best assist you.

Contact Information

(800) 339-1759

Monday-Friday 7:30 am-5:00 pm

EMPIRE STATE SMALL BUSINESS FLOOD RECOVERY GRANT PROGRAM

Resources Available

Grants of up to \$20,000 per location for uncompensated losses, including damages incurred as a result of flooding, repair, cleanup, replacement of property, equipment and lost inventory. This grant has been established by the Empire State Development to supplement the \$5,000 grant available from the New York State Department of Labor.

Eligibility

Business owners in New York State affected by the flood.

Key Information Required

- Completed and signed Form 8821 (available at www.empire.state.ny.us)
- Copy of the completed application with all attachments as submitted to the NYS Department of Labor's Individual and Family Grant Program
- Description of loss (see application form at website, above)
- Photocopy of lease, deed, or permit indicating business location as of June 26, 2006
- Photocopies of both sides of cancelled checks for rent for month of June or July 2006 for the address of the business on June 26, 2006, or photocopy of a utility bill for the address of the business on June 26, 2006
- Voided check for the business bank account imprinted with the business name (all grant payments will be deposited electronically into this account)

Application Process

Business owners must file an application with the Department of Labor first (see information in application process for NYS Department of Labor). The application deadline is *September 5, 2006*.

Contact Information

(800) 782-8369 (Hours: Monday-Friday 9:00 am to 5:00 pm)

www.empire.state.ny.us

floodgrantprogram@empire.state.ny.us

Empire State Development

P.O. Box 4438

Grand Central Station

New York, NY 10017

CHAPTER 5

UNEMPLOYMENT ASSISTANCE

UNEMPLOYMENT ASSISTANCE

NYS provides Unemployment Insurance (UI) and Disaster Unemployment Insurance (DUA) for those unemployed individuals who qualify. You cannot receive aid from both. There is also the Self-Employment Program (SEP) which is available for those who find themselves unemployed as a result of economic or natural disaster. SEP provides money to start one's own business while collecting unemployment insurance.

UNEMPLOYMENT INSURANCE

Eligibility

UI is available for those people who find themselves unemployed by no fault of their own. The qualifications required for this assistance are dependent upon 3 factors:

- Worked and paid 2 calendar quarters in base period*
- Compensated at least \$1600 in one calendar quarter
- Total wages equal 1.5 times your high quarter wages

*base period = first 4 of the last 5 completed calendar quarters

Application Process

To receive UI, you can apply online at www.labor.state.ny.us and download a hardcopy of the application for insurance. If you do not have access to the internet, applications and help can be reached by contacting your UI claims center by telephone at (888) 209-8124 (if you are hearing impaired, TTY/TTD, call (800) 662-1200).

Note: If you are not eligible for Unemployment Insurance, you might be eligible for Disaster Unemployment Assistance.

DISASTER UNEMPLOYMENT ASSISTANCE

Eligibility

To qualify for DUA, you must not qualify for UI and you must be out of work as a direct result of the flooding. Disaster Unemployment Assistance is available to individuals for weeks of unemployment beginning July 1, 2006, and for up to 26 weeks after the major disaster was declared by the

President, as long as their unemployment continues to be the result of the major disaster. The maximum weekly benefit amount is determined under the provisions of the state law for unemployment insurance in New York.

Application Process

To receive DUA, you can apply online at www.labor.state.ny.us and download a hardcopy of the application for assistance. If you do not have access to the internet, you can receive a hardcopy from your UI claims center by calling (888) 209-8124. Your UI claim center can provide you with specific information regarding your eligibility.

Key Information Required

Provide the following when applying for Unemployment Insurance (*best applied for within the 1st week of partial/total unemployment*) and Disaster Unemployment Insurance:

- Social Security number;
- Names and addresses of all of your employers within the last 18 months;
- New York State driver's license or Motor Vehicle ID card number *if possessed*;
- Mailing address and zip code;
- Telephone number where you can be contacted for additional information;
- If you are *not* a U.S. citizen, provide your alien registration card number;
- If you have been a *federal employee* within the last 18 months, provide copies of your separation forms (SF 8 and SF 50); and
- If you are a *former service member*, provide a copy of your most recent separation form DD214.

SELF-EMPLOYMENT BENEFITS

Information regarding Self-Employment Benefits is available by contacting your UI claims center at the above number.

EMPLOYMENT OPPORTUNITIES

The New York State Department of Labor provides information on recruitment and jobs (800) HIRE-992.

CHAPTER 6

SMALL BUSINESSES

U.S. SMALL BUSINESS ADMINISTRATION OFFICE OF DISASTER ASSISTANCE

The U.S. Small Business Administration (SBA) provides two types of disaster loans to businesses: (1) physical damages, and (2) economic injury caused by the declared disaster. Loans are made for uninsured losses or otherwise uncompensated disaster losses.

Contact Information

SBA at (800) 659-2955; (800) 877-8339 (TTL)

To learn about the locations of SBA activity centers, visit www.sba.gov/disaster

U.S. Small Business Administration Office of Disaster Assistance
National Processing and Disbursements Center
14925 Kingsport
Fort Worth, Texas 76155

Business Programs

If your business (large or small, including non-profits) has suffered physical damages as a result of a disaster you may be eligible for financial assistance from the SBA. Any business located in a declared disaster area which has incurred physical damages (real property, leasehold improvements, machinery & equipment, fixtures, and inventory) during the disaster may apply for a loan to help repair or replace damaged property to its pre-disaster condition.

The SBA makes combined physical and economic injury disaster loans up to \$1.5 million to qualified businesses. The SBA will cover uncompensated damages (physical & economic). Payback could be as long as 30 years with interest rates as low as 4%. The actual rate and term will be determined by the SBA based on your individual business needs and your ability to repay the loan. Your loan will be made for specific and designated purposes. Collateral and personal guarantees are required for most loans.

The New York physical disaster loan deadline is *September 1, 2006*. The SBA requires that you obtain receipts and maintain good records for at least three years of all loan expenditures as you complete your repairs. The SBA funds cannot be utilized to expand or upgrade a business.

The New York economic injury disaster loan deadline is *April 3, 2007*. The economic injury loans are limited to qualified businesses (non-profits and religious organizations are not eligible for this program) to assist them with working capital through the disaster recovery period.

Additional Filing Requirements

- The business name, address and tax identification number, along with a business contact.
- An itemized list of losses with your estimate of repair or replacement cost of each item and relevant insurance information.
- A complete copy of the business's 2003, 2004 & 2005 Federal Tax Return, including all schedules.
- A complete copy 2004 & 2005 Federal Tax Returns, including all schedules, for all individual principals with 20% or more interest in the applicant business.
- A brief history of the business
- Personal and business financial statements.

The SBA must review the applicant business financial statements and the individual financial statements for each partner, officer, member, director or stockholder with 20% of more ownership.

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM

Resources Available

The New York State Individual and Family Grant Program provides grants of up to \$5,000 to assist small businesses to cover the uninsured or otherwise uncompensated costs of replacing or mitigating damage to real property, machinery and equipment.

Eligibility Requirements

Small businesses with 500 or fewer full-time employees, including sole proprietorships, located within the flood affected area designated by the Governor.

Key Information Required

You will need the following information to complete the application:

- Name, principal place of business and telephone number;
- Social Security number or tax identification number (if applicable);
- Description of the business and the number of full-time employees at the place of business at the time of the flooding;
- Description of the loss and the costs as a result of the flooding (the application requires that you include additional documentation, such as a report of damage estimate from a contractor or engineer, an insurance claim adjuster, a government agency or other entity, an invoice which documents loss and costs, or a letter of denial of coverage from an applicant's insurer); and
- Proof of business operation or ownership such as
 - (1) "Doing Business As" (DBA) form duly filed with the office of a county clerk or Office of the Secretary of State;
 - (2) A valid Certificate of Incorporation filed with the Secretary of State; or
 - (3) A federal or New York State tax identification number issued by the Internal Revenue Service or the New York State Department of Taxation and Finance.

Application Process

Applications can be completed online at <https://www.labor.state.ny.us/secure/flood/appForm.asp>; or can be printed from the website at www.labor.state.ny.us/application.pdf or can be filled out at a Disaster Assistance Service Center; and should then be mailed to:

New York State Department of Labor
P.O. Box 1279
Albany, NY 12201-1279

All Applications must be postmarked by Tuesday, *September 5, 2006*.

Contact Information

(888) 7-NYS-AID

www.labor.state.ny.us/grant_info.shtm

New York State Department of Labor

P.O. Box 1279

Albany, NY 12201-1279

EMPIRE STATE SMALL BUSINESS FLOOD RECOVERY GRANT PROGRAM**Resources Available**

Empire State Small Business Flood Recovery Grant Program grants up to \$20,000 per affected business location to cover uninsured or otherwise uncompensated costs related to cleanup, repair and replacement of real property, equipment and lost inventory. Up to \$10,000 is disbursed based on estimated losses; the remainder is based on actual losses incurred. The entire grant must be supported by documentation showing actual loss.

Eligibility Requirements

Small businesses with fewer than 500 full-time employees (at all locations) with location(s) within the disaster area designated by the Governor. Mobile businesses, farm businesses directly engaged in the production of agriculture, housing, residential facilities, businesses operating out of a residence (except overnight lodging businesses), and casinos and other gambling establishments are not eligible for assistance.

Key Information Required

The Empire State Small Business Flood Recovery Grant Program requires information similar to that required for the application for the New York State Individual and Family Grant Program:

- Completed application form (available at www.nylovesbiz.com)
- Copy of the completed application with all attachments as submitted to the NYS Department of Labor's Individual and Family Grant Program
- Description of loss (see application form at website, above)
- Photocopy of lease, deed, or permit indicating business location as of June 26, 2006

- Photocopies of both sides of cancelled checks for rent for the month of June or July 2006 for the address of the business on June 26, 2006, or photocopy of a utility bill for the month of June or July 2006 for the address of the business on June 26, 2006

Application Process

A business may apply for a grant of up to \$20,000 per affected business location, 50% of which will be made available upon approval of the application and the remainder of which will be paid upon approval of documentation of payments made for actual repairs and restoration. These receipts must be submitted no later than *December 31, 2006*. To be eligible, business owners must file an application for, and receive funding from, the New York State Individual and Family Grant Program administered by the New York State Department of Labor (see above). The deadline for application for this program is *September 5, 2006*.

Contact Information

(800) STATENY

www.nylovesbiz.com

Empire State Small Business Flood Recovery Grant Program

Empire State Development

P.O. Box 4438

Grand Central Station

New York, NY 10017

floodgrantprogram@empire.state.ny.us

Additional Economic Fund Grants are anticipated to be announced by the Empire State Development Corporation in mid-July. Information is not available on such programs at the time of the printing of this brochure; call the Empire State Development Corporation at (212) 803-3230 or visit the web address www.empire.state.ny.us/flood_grant/default.asp, for more information.

CHAPTER 7

FARM ASSISTANCE

CORNELL COOPERATIVE EXTENSION (CCE)

Resources Available

Your local CCE office can assist you with crop recommendations to replace damaged crops.

Contact Information

Website: www.cce.cornell.edu

Broome County

840 Upper Front St.
Binghamton, NY 13905-1542
Phone: (607) 772-8953
Fax: (607) 723-5951

Chenango County

99 North Broad St.
Norwich, NY 13815-1386
Phone: (607) 334-5841
Fax: (607) 336-6961

Cortland County

60 Central Ave., Room 105
Cortland, NY 13045-5590
Phone: (607) 753-5077
Fax: (607) 753-5212

Delaware County

P.O. Box 184
Hamden, NY 13782-0184
Phone: (607) 865-6531
Fax: (607) 865-6532

Greene County

HCR3, Box 906
Cairo, NY 12413-9503
Phone: (518) 622-9820
Fax: (518) 622-0115

Hamilton County

Room 20 Piseco Common School
Route 8, P.O. Box 7
Piseco, NY 12139
Phone: (518) 548-6191
Fax: (518) 548-7803

Herkimer County

5657 State Rt. 5
Herkimer, NY 13350-9721
Phone: (315) 866-7920
Fax: (315) 866-0870

Madison County

P.O. Box 1209
Morrisville, NY 13408-1209
Phone: (315) 684-3001
Fax: (315) 684-9290

Montgomery County

Johnstown Hotel
55 East Main Street Suite 210
Johnstown, NY 12095
Phone: (518) 762-3909
Fax: (518) 762-8155

Oneida County

121 Second St.
Oriskany, NY 13424-9799
Phone: (315) 736-3394
Fax: (315) 736-2580

Otsego County

123 Lake St.
Cooperstown, NY 13326-0121
Phone: (607) 547-2536
Fax: (607) 547-5180

Rensselaer County

61 State St., Life Science Bldg.
Troy, NY 12180-3412
Phone: (518) 272-4210
Fax: (518) 272-1648

Schenectady County

Schaffer Hghts, 107 Nott Terr., Suite 301
Schenectady, NY 12308-3170
Phone: (518) 372-1622
Fax: (518) 372-8703

Schoharie County

173 South Grand St.
Cobleskill, NY 12043
Phone: (518) 234-4303
Fax: (518) 234-4305

Suffolk County

246 Griffing Ave.
Riverhead, NY 11901-3086
Phone: (631) 727-7850
Fax: (631) 727-7130

Sullivan County

69 Ferndale-Loomis Rd.
Liberty, NY 12754-2903
Phone: (845) 292-6180
Fax: (845) 292-2154

Tioga County

56 Main St.
Owego, NY 13827-1588
Phone: (607) 687-4020
Fax: (607) 687-3619

Tompkins County

615 Willow Ave.
Ithaca, NY 14850-3555
Phone: (607) 272-2292
Fax: (607) 272-7088

Ulster County

10 Westbrook Lane
Kingston, NY 12401-3824
Phone: (845) 340-3990
Fax: (845) 340-3993

USDA FARM SERVICE AGENCY (FSA)

Resources Available

Farmers who have experienced crop, cropland, livestock or milk losses, should contact their county USDA FSA office. FSA offers a variety of programs to help farmers, including Emergency Loans and the Emergency Conservation Program. Emergency Loan funds may be used to restore or replace essential property; pay all or part of production costs associated with the disaster year; pay essential family living expenses; reorganize the farming operation; and refinance certain debts. If funded, the Emergency Conservation Program provides money to rehabilitate farmland damaged by floods. FSA has requested \$4 million under this program to aide farmers. Farmers should also check back routinely with their FSA office to report new or additional damages and to learn of any new funding opportunities.

Contact Information

Broome County

FSA (607) 723-1384
Emergency Services (607) 778-1208

Chenango County

FSA (607) 334-3231
Emergency Services (607) 337-1862

Cortland County

FSA (607) 753-0851
Emergency Services (607) 753-5064

Delaware County

FSA (607) 865-4005
Emergency Services (607) 746-9600

Greene County

FSA (518) 828-4385
Emergency Services (518) 622-3643

Herkimer County

FSA (315) 866-2520
Emergency Services (315) 867-1212

Madison County

FSA (315) 824-9076
Emergency Services (315) 366-2258

Montgomery County

FSA (518) 853-4015
Emergency Services (518) 853-4011

Oneida County

FSA (315) 736-3316
Emergency Services (315) 765-2526

Otsego County

FSA (607) 547-8131
Emergency Services (315) 591-9150

Rensselaer County

FSA (518) 271-1889
Emergency Services (518) 270-4160

Schenectady County

FSA (518) 234-4377
Emergency Services (518) 370-3113

Schoharie County

FSA (518) 234-4377

Emergency Services (518) 295-8344

Suffolk County

FSA (631) 727-5666

Emergency Services (631) 852-4850

Sullivan County

FSA (845) 292-6471

Emergency Services (845) 794-3000

Tioga County

FSA (607) 565-2106

Emergency Services (607) 687-2023

Ulster County

FSA (845) 677-3952

Emergency Services (845) 331-7000

Washington County

FSA (518) 692-9940

Emergency Services (518) 747-7520

NEW YORK FARM BUREAU

The Farm Bureau can direct you to other resources that may be of help. Please check their website www.nyfb.org for updates, or contact them using the following information:

Main Office

159 Wolf Road, P.O. Box 5330

Albany, NY 12205-0330

Phone: (518) 436-8495

Fax: (518) 431-5656

Eastern NY Office

4318 St. Rte. 22

Salem, NY 12865

Phone: (518) 854-7368

Fax: (866) 995-7300

nyeny@fb.org

Finger Lakes Office

12 N. Park St.

Seneca Falls, NY 13148

Phone: (315) 568-2658

Fax: (315) 568-2752

nymjames@fb.org

Western New York

Resource Center

41 Liberty Street

Batavia, NY 14020

Phone: (877) 383-7663

or (585) 343-3489

Fax: (585) 343-8179

nywny@fb.org

Long Island Office

104 Edwards Avenue

Calverton, NY 11933

Phone: (631) 727-3777

NEW YORK STATE DEPARTMENT OF ENVIRONMENTAL CONSERVATION (DEC)

Resources Available

If you have had any stream bank damage due to flooding and reside in Regions 3, 4, 6, or 7, 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 is currently expediting the permit process and will visit your farm to issue an emergency authorization.

Contact Information

Region 3 (Orange, Sullivan and Ulster Counties)

For Environmental Permits Call: (845) 256-3054

Visit: DEC Region 3 office at 21 South Putt Corners Road, New Paltz, NY 12561 to obtain an application form.

Region 4 (Montgomery, Otsego, Delaware, and Schoharie Counties)

For Environmental Permits Call: (518) 357-2069

Visit: DEC Region 4 office at 1150 North Westcott Road, Schenectady, NY 12306 to obtain an application form.

Region 6 (Oneida and Herkimer Counties)

Environmental Permits, Joe Homburger Call: (315) 793-2554;

Visit: DEC Region 6 office at 207 Genesee St., Utica, NY 13501 to obtain an application form.

Region 7 (Broome, Chenango, Cortland, and Tioga Counties)

Environmental Permits Call: (315) 426-7438;

Visit: DEC Region 7 office at 615 Erie Boulevard West, Syracuse, NY 13204 to obtain an application form.

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM

Resources Available

Grants of up to \$5,000 are available to supplement insurance and other government program payments. These grants can be used to replace or mitigate damage to real property, machinery, equipment, feed and livestock.

Eligibility Requirements

Your farm must be located in one of the affected counties as designated by the governor, must have 500 or fewer employees, and must have been fully operational at the time of the floods.

Key Information Required

- tax identification number
- description of business
- number of full-time employees at the time of the floods
- a “Doing Business As” (DBA) form; a valid Certificate of Incorporation; a federal or New York State tax identification number; or any other form that may be acceptable to the New York State Department of Labor
- a damage report of a damage estimate from a contractor, engineer, insurance claim adjuster, government agency; an invoice that documents the property that was damaged and its value; a letter of denial of coverage from your insurer for the damaged property; or any other eligible report

Application Process

Complete applications online at

<https://www.labor.state.ny.us/secure/flood/appForm.asp> or print a hardcopy and mail it to:

New York State Department of Labor
P.O. Box 1279
Albany, NY 12201-1279

You can also fill it out at a Disaster Assistance Service Center. Applications must be postmarked by *Tuesday, September 5, 2006*.

Contact Information

(888) 7-NYS-AID; (Hours: Monday-Friday, 8am-8pm; Saturday-Sunday, 8am-5:00pm)

www.labor.state.ny.us/grant_info.shtm

SMALL BUSINESS ASSOCIATION LOANS FOR SMALL AGRICULTURAL COOPERATIVES

Resources Available

Economic Injury Disaster Loans are available for small agricultural cooperatives that are unable to pay their normal and necessary operating costs and maturing obligations due to a physical disaster.

Eligibility Requirements

Only small agricultural cooperatives, defined as associations acting pursuant to provisions of the Agricultural Marketing Act in which each member meets the SBA size standard of \$0.75 million, are eligible for the loans. These cooperatives must be unable to obtain credit from private sources at reasonable rates and terms.

Key Information Required

- your total debt obligations
- operating expenses that will mature during the period following the floods
- the amount you need to maintain a reasonable working capital position
- expenses that you could have met and the working capital position that you could have maintained had the natural disaster not occurred
- personal financial statements
- balance sheets
- operating statements

Application Process

After applications are filed, the SBA will determine the financial needs of your cooperative and will take reasonable steps to ensure that the loan will

be repaid. Fully completed applications are processed in the order received, and the SBA tries to make decisions on the application within 21 days. Thereafter, additional documents may be needed to close the loan.

Contact Information

(800) 659-2955; (716) 843-4100; (800) 877-8339 (TTL)

Fax: (716) 843-4290

Hours: Monday-Saturday, 8am - 9pm

Disaster Assistance Customer Service Center

130 South Elmwood Avenue

Buffalo, NY 14202

disastercustomerservice@sba.gov

CHAPTER 8

PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES

Disaster Assistance Customer Service Center

- (800) 659-2955
- (716) 843-4100
- (800) 977-8339

NYS Individual and Family Grant Program Hotline

- (888) 7-NYS-AID (also number listed for NYS Dept. of Labor)

FEMA

- (800) 621-3362

Small Business Association

- (800) 659-2955

NYS Insurance Department Flood HOTLINE (for individuals)

- (800) 339-1759

Empire State Development (for business)

- (800) 782-8369

Unemployment Insurance Claims Center

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

Disaster Unemployment Assistance

- (866) 642-7227

NYS Department of Labor (For Job Recruitment and Hire)

- (800) HIRE-992

American Red Cross

- (866) GET-INFO
- (800) 257-7575

National Suicide Prevention Lifeline

- (800) 273-8255

U.S. Social Security Administration

- (800) 772-1213

U.S. Department of Veterans Affairs

- (800) 827-1000

U.S. Internal Revenue Service

- (800) 829-3676

U.S. Department of Health & Human Services

- (877) 696-6775

NYS Office for the Aging

- (800) 342-9871

Commission for Quality of Care and Advocacy for Persons with Disabilities

- (800) 522-4369
- TTY: Dial NYS Relay 711

CHAPTER 9

LEGAL REFERAL SERVICES

NEW YORK STATE BAR ASSOCIATION

For a free consultation with an attorney: (800) 342-3661

For a lawyer in Broome County: (607) 723-6331

For a lawyer in Orange County: (845) 294-8222

For a lawyer in Sullivan County: (845) 794-2426

For general information on obtaining legal assistance visit the NYSBA website at www.nysba.org.

Legal Aid Services

Provides free legal services to low income clients:

Legal Aid Society of Central New York: (315) 475-3127

Legal Services for Hudson Valley:

Kingston (845) 331-9373

Newburgh (845) 569-9110

Intake (877) 574-8529

Legal Aid Society of Mid-New York: (607) 723-7966 or (800) 404-2782

Legal Services of Mid-New York: (315) 732-2131

Legal Aid Society of Northeastern New York: (518) 842-9466 or
(800) 821-8347

Tompkins/Tioga Neighborhood Legal Services: (607) 273-3666 or
(800) 724-4170 (Tioga County only)

