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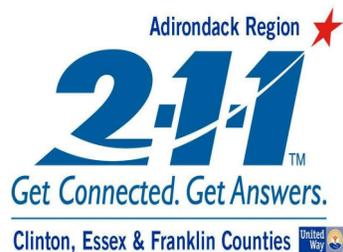
# **DISASTER ASSISTANCE RESOURCE GUIDE**

## **Adirondack Region**

**Version: 10.82.12**

**Updated (monthly): 6/4/2012**

*See this guide for up-to-date information. Visit [www.hudson211.org](http://www.hudson211.org) for other needed services*



*To help people locate assistance for needs caused by Hurricane Irene  
2-1-1 Adirondack Region is responsible for updating and distribution of this resource guide.*

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## **INTRODUCTION**

This resource guide is intended to help people locate assistance for needs caused by Hurricane Irene. 2-1-1 Adirondack Region is responsible for updating and distribution of this guide. All suggestions, corrections, and information on how to make this a better resource for both victims of disaster and helping organizations that serve them are welcomed and should be sent to 2-1-1 via [LMathew@uwwp.org](mailto:LMathew@uwwp.org). Please note that this guide is organized by general services, by county, and in certain circumstances, by town or city.

## **RECOVERY SERVICES**

### **Programs & Agencies**

*If you have been affected by Hurricane Irene in the Adirondack*, please dial 2-1-1 or 1-888-774-0289 to find out what disaster related services are available in your area, 8 am – 8 pm, 365 days a year. In addition, 2-1-1 provides comprehensive information and referral services to the Adirondack Region or visit [www.hudson211.org](http://www.hudson211.org) for up-to-date information.

### **American Red Cross Assistance**

American Red Cross relief focuses on meeting the immediate emergency disaster-caused needs of individuals and families.

**Adirondack Region (Clinton, Essex & Franklin):** 518-561-7280

**American Red Cross National Hotline:** 866-GET-INFO (866-438-4636)

**American Red Cross Blood Services:** 800-REDCROSS (800-733-2767) or visit [www.redcrossblood.org](http://www.redcrossblood.org)

## **FINANCIAL BENEFITS**

### **FEMA Assistance**

FEMA provides funding and assistance to local residents (renters and homeowners) and businesses who have sustained loss of or damage to property that is not covered by insurance. Contact your insurance company first: If you are NOT covered for the storm damage by your insurance company, you may be eligible for federal aid. You will need to obtain a letter from your insurance company saying you are not covered for damage from the storm. Applicants can feel confident that the information they provide is used only to access disaster recovery assistance, according to the head of disaster recovery operations in New York for the Federal Emergency Management Agency (FEMA).

The aid is available to citizens, non-citizen nationals, and qualified aliens. Qualified aliens include those with legal permanent residence (shown by green cards). Their status will not be jeopardized by requesting disaster assistance.

A minor child who is a citizen, non-citizen national or qualified alien can have a parent or guardian who is not eligible apply for assistance on the child's behalf. No information will be gathered on the adult's status.

The status of qualified alien includes:

- ✓ Legal permanent residents (those with green cards)
- ✓ Refugee or asylum status
- ✓ Deportation has been withheld
- ✓ Parolees into the U.S. for at least one year for humanitarian purposes
- ✓ Conditional entry
- ✓ Cuban-Haitian entrants
- ✓ Petitions for relief based on battery or extreme cruelty by a family member.

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The application for assistance from the Federal Emergency Management Agency (FEMA) requires applicants to certify that they are either citizens, non-citizen nationals or qualified aliens. FEMA conducts random audits of applications to verify U.S. citizenship and qualified alien documentation issued by the Immigration and Naturalization Service. However, assistance can be given as long as someone in the household is entitled to it, and no information will be gathered regarding the status of others in the household.

### **Individual Assistance (IA)**

Assistance to individuals and households which will allow them to file for federal assistance. Applications can be submitted by calling 1-800-621-FEMA (3362), or filing on-line by logging onto [www.disasterassistance.gov](http://www.disasterassistance.gov). Hearing impaired individuals using TTY may call 1-800-462-7585.

Counties eligible for Individual Assistance

- Clinton
- Essex

In addition, it is recommended to have the following information ready when applying for assistance:

- Your Social Security number
- Current and pre-disaster address.
- A description of your losses that were caused by the disaster.
- Insurance information.
- Directions to your damaged property.
- A telephone number where you can be contacted.
- Total household annual income
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account).
- After you've completed your application for assistance, you will receive a FEMA application number. Write down this number and keep it for future reference.

### **Rental Assistance**

New York State storm survivors who lost their home because of damages caused by Hurricane Irene and Tropical Storm Lee may be eligible to receive rental assistance, the New York State Office of Emergency Management (NYSOEM) and the Federal Emergency Management Agency (FEMA). FEMA's Individual and Households Program (IHP) offers funds to rent alternative housing for a limited period of time while repairs are made to the dwelling, and a free referral service to find a safe replacement rental property.

Residents should first apply by calling the FEMA Helpline at 1-800-621-3362; TTY 1-800-462-7585. Multilingual assistance is also available by phone.

Applicants can also register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or with a Smartphone at [m.fema.gov](http://m.fema.gov).

Have the following information at hand when calling:

- Your Social Security number;
- A general list of damages and losses you suffered;
- Clear directions to the property that was damaged;
- Current mailing address and phone number;
- Insurance information;
- General financial information; and
- Bank account code if you wish to speed up your assistance with direct deposit.

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### **Storm Survivors Storm Survivors Looking For a Place to Rent**

- Call the FEMA Helpline 1-800-621-3362 and asking for rental resources by town, county, number of bedrooms, accessibility and other criteria.
- Visit the nearest Disaster Recovery Center (DRC) and consulting a FEMA specialist.
- Go online to the FEMA Housing Portal at <http://asd.fema.gov/inter/hportal/home.htm> and searching available properties by location, rent amount, accessibility, and other criteria.
- Visit the New York State website: <http://www.nyhousingsearch.gov/>.

### **New Yorkers With Property To Rent To Storm Survivor(s)**

Call the FEMA Helpline 1-800-621-3362 and provide the following information:

- Address of rental property;
- Monthly rent;
- Number of bedrooms;
- If the property is accessible to people with disabilities; and
- If you accept pets, and the deposit required for pets, if any.

### **FEMA Assistance for Immigrant Families**

FEMA helps the household, therefore if anyone in the household qualifies (a child born on the US, or a parent with a green card), then the family would qualify for help.

### **Post-Application Process**

If an inspection is required to process your application, an inspector will contact you to make an appointment to visit your property and assess the damage about 10 days after your application has been filed.

Within about 10 days of the inspector's visit, you will receive a letter from FEMA informing you of the decision on your request for help. FEMA will mail you a copy of your application and an applicant's guide that will answer many of your questions.

- If you are eligible for help, the letter will be followed by a U.S. Treasury/State check or there will be a transfer of cash to your bank account. The letter will explain what the money can be used to pay for. You should use the money given to you as explained in the letter.
- If you are not eligible for help, the letter will give the reason for the decision. You will be informed of your appeal rights in the letter from FEMA.

### **If FEMA Assistance is Denied**

A denial letter does not necessarily mean that an applicant is ineligible for assistance. It may mean that the information provided is incomplete. Make sure that clients have submitted sufficient documentation of identity, ownership and disaster damage. Complete and return the US Small Business Administration loan application. For information on how to appeal a denial letter go to [http://www.fema.gov/assistance/process/case\\_review.shtm](http://www.fema.gov/assistance/process/case_review.shtm)

### **Instructions for Filing an Appeal**

Appeals must be made in writing and sent by mail or fax to FEMA within **60 days** of receiving the letter of determination. The appeal letter should include

- New or missing information
- Documents and damage repair estimates that support the appeal request
- Your name
- Address of damaged home
- FEMA registration number
- Number of the disaster (for example: DR-4020-NY), found in the letter you received from FEMA.

**Mail appeals to:**

FEMA-Appeals Officer  
National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-8055

**Fax Appeals To:** 1-800-827-8112

**Report False Damage Claims**

If you suspect someone is filing false damage claims please report it to 800-323-8603

**Public Assistance (PA)**

Provide assistance to Nonprofit organizations and Local, County, State, and Tribal Governments for supplemental reimbursement or the repair or restoration of the infrastructures and facilities to pre-disaster condition after the declaration of a major disaster. Please see the following for more information:

- [Municipality Checklist/Forms](#) 
- [Request for Public Assistance \(RPA\)](#) 
- <http://www.dhSES.ny.gov/oem/recovery/documents/4020-Applicant-Handbook.pdf>

Counties eligible for public Assistance

- Essex

The application process for Public Assistance (PA), for both Hurricane Irene and Tropical Storm Lee projects is now closed.

**Hazard Mitigation Grant Program (HM)**

(Assistance for actions taken to prevent or reduce long term risk to life and property from natural hazards): All counties in the State of New York are eligible to apply for assistance under the Hazard Mitigation Grant Program.

**Household Appliance Grant Program**

New York State Division of Homeland Security and Emergency Services Offers an appliance grant program for New York state residents who sustained property damage due to Hurricane Irene and Tropical Storm Lee. The program will help cover the cost of replacing vital household appliances, such as refrigerators, boilers, hot water/heater tanks, washing machines, dryers, dehumidifiers, and furnaces damaged by flooding. Purchase of appliances and equipment must be for replacement purposes only and were not covered by insurance or FEMA. To apply call 877-697-6278 or check website: [www.NYSappliance rebates.com](http://www.NYSappliance rebates.com)

**ELIGIBLE APPLIANCES/EQUIPMENT AND REBATE AMOUNT**

- Boiler (ENERGY STAR): \$2500
- Clothes Dryer w/Moisture Sensor (Higher Efficiency): \$250
- Dehumidifiers (ENERGY STAR): \$100

**Free Energy Efficiency Assistance Program**

New York State Energy Research and Development Authority (NYSERDA) provides free energy efficiency assistance to income eligible New York State residents who have sustained damage by Hurricane Irene or Lee, and have been denied by FEMA or their insurance company. Services include replacement of primary refrigerators, heating systems, water heaters or other energy efficiency services. Call 800-263-0960 or Check website: [www.getenergysmart.org/empower](http://www.getenergysmart.org/empower). Eligibility criteria: Low income NY state residents (at or below 60% of state median income), households must be customers of customers of Con Ed, Central Hudson, O&R, NYSEG, NGrid, and RG&E, homes must be viable for continued habitation and measures covered by insurance or FEMA are not eligible.

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## **FEMA DISASTER RECOVERY CENTERS**

Disaster Recovery Centers (DRCs) are open to assist individuals, households, and businesses affected by Tropical Storm Irene. Residents are encouraged to register with FEMA before visiting a center.

At the DRC visitors can expect to:

- Receive information about different types of state and federal disaster assistance
- Get help completing low interest loan applications from the US Small Business Administration for homeowners, businesses, and renters.
- Inquire about the status of applications for federal assistance
- Possibly receive referrals to agencies for unmet needs
- Learn cost-effective mitigation measures to reduce the impact of future disasters.

## **HOW TO REPLACE DOCUMENTS LOST IN A DISASTER**

Part of disaster preparation is for people to put critical documents in a safe place. This means placing them in a sealable plastic bag or other watertight container and securing that container where it is best protected and can easily be located. Unfortunately, sometimes even these steps will not keep documents from being lost or destroyed, especially in the event of tornados, hurricanes or wildfires. If papers are lost – like birth certificates, Social Security cards, drivers' licenses, tax records and so on – New York state and FEMA are advising residents on how to recover them:

- Birth certificates: If you were born within the confines of the five boroughs of New York City, visit or write to the Office of Vital Records, 125 Worth Street, Room 133, New York, N.Y. 10013. (A photo ID is required both by mail and in person.) The office advises the fastest way to get records is online at [www.nyc.gov/vitalrecords](http://www.nyc.gov/vitalrecords). The phone number is **(212) 788-4520**.
- To download and print an application, log onto <http://home2.nyc.gov/html/doh/downloads/pdf/vr/birth1.pdf> ; to apply online, log onto [www.nyc.gov/vitalrecords](http://www.nyc.gov/vitalrecords).
- If you were born in New York state outside of New York City, log onto [www.vitalchek.com](http://www.vitalchek.com) or phone 1-877-854-4481. This will connect you to a company called VitalChek, which is contracted with the state to handle credit-card orders. There are modest fees involved.
- Drivers' licenses: Visit any New York Department of Motor Vehicles office. To find an office nearby, log onto [www.nydmv.state.ny.us/offices.htm](http://www.nydmv.state.ny.us/offices.htm).
- Social Security cards: Call the U.S. Social Security office at **800-772-1213**, Monday through Friday, 7 a.m. to 7 p.m. local time. For TTY users the number is **800-325-0778**, or log onto [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber) for more information.
- Federal tax records: Call **800-829-1040**, Monday through Friday, 7 a.m. to 10 p.m. local time, or log onto [www.irs.gov](http://www.irs.gov).
- New York state tax records and New York City tax records: Log onto <http://www.tax.ny.gov> or phone **518-457-5181**

For copies of your utility bills, bank records, insurance policies, mortgage payments and the like, call the appropriate firm and speak to a customer-service representative.

It is also a good idea to make copies of all your vital and important documents and mail them to a friend or relative you can trust to keep them safe and retrievable in case disaster strikes.

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## **COMMONLY ASKED QUESTIONS ABOUT DISASTER AID**

Q: Does FEMA charge a fee for a home inspection?

A: No. FEMA never charges for an inspection.

Q: I have applied for disaster assistance before, do I need to apply again?

A: Yes. Even if you applied for assistance for a previous disaster, you must apply again for this disaster.

Q: I already cleaned up and made repairs to my property. Am I still eligible to register with FEMA?

A: Yes. You may be eligible for reimbursement of your clean up and repair expenses.

Q: Will FEMA assistance affect my Social Security check?

A: No. Any aid you receive from FEMA will not affect your monthly Social Security check.

Q: Are disaster relief payments taxable?

A: No. Qualified disaster relief payments are not taxable.

Q: Does my income need to be under a certain dollar amount to qualify for disaster aid?

A: No. FEMA's Housing Assistance program is available to anyone who suffered damage or loss in the declared counties, regardless of income. Some aid under the Other Needs Assistance program is income dependent and officials make decisions on a case-by-case basis.

Q: Isn't there a lot of paperwork to register with FEMA?

A: No. There is no paperwork to register with FEMA. You can register with one simple phone call. Call the FEMA Helpline at 800-621-3362. Phone lines are open from 7 a.m. to 10 p.m. ET, seven days a week until further notice. People with hearing disabilities can use the TTY number, 800-462-7585. Applicants can also register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or with any web-enabled mobile device or smartphone at [m.fema.gov](http://m.fema.gov). Follow the link to "apply online for federal assistance."

Q: If I got help from the American Red Cross, can I also get help from FEMA?

A: Yes. FEMA and New York State coordinate a number of programs to help disaster survivors. These programs differ from the emergency food, clothing and shelter provided by the American Red Cross and other voluntary agencies.

Q: When I get help from the American Red Cross, am I automatically registered with FEMA?

A: No. Registering with the American Red Cross or any voluntary agency is not the same as registering with FEMA. If you are a homeowner, renter, or business owner who has damages from a disaster, call the FEMA Helpline at 800-621-3362 to register.

Q: I have flood insurance. Should I still register with FEMA?

A: Yes. Everyone with flood insurance should register with FEMA. FEMA may be able to help with uninsured costs.

Q: Do I have to own a business to apply for a loan from the U.S. Small Business Administration?

A: No. The SBA is the primary source of financial assistance following a disaster and provides low-interest loans to homeowners, renters, businesses, and non-profits.

Q: Do I have to be turned down by my bank before I can apply for a disaster loan?

A: No. The SBA has its own criteria for determining each loan applicant's eligibility.

Q: If I rent an apartment, can I get help to replace my damaged personal property?

A: Yes. A renter may qualify for a FEMA grant or a SBA low-interest disaster loan to replace personal property.

Q: Will FEMA pay for all home repairs or contract work?

A: No. FEMA does not pay to return your home to its condition before the disaster. FEMA provides grants to qualified homeowners to repair damage not covered by insurance but the grants may not pay for all the damage. A SBA loan may return a home to its pre-disaster condition.

Q: Do I have to repay money I receive for disaster relief?

A: No. You do not have to repay grant money but you must repay SBA loans.

## **DISASTER LOANS (SBA)**

The United States Small Business Administration is providing low interest loans to **homeowners, renters, and businesses of all sizes and private, non-profit organizations** to repair or replace real estate, personal property, machinery, and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster.

**HOMEOWNER:** You may be eligible to borrow up to \$200,000 to repair or replace your home at a rate as low as 2.5%.

**RENTERS & HOMEOWNERS:** May be eligible to borrow up to \$40,000 to repair or replace personal property, including automobiles at a rate as low as 2.5%.

**BUSINESSES AND PRIVATE NON-PROFIT ORGANIZATIONS:** May be eligible to borrow up to \$2 million to repair or replace disaster-damaged business assets, rates are as low as 3% for non-profits and 4% for businesses. Businesses and non-profits organizations may also qualify for Economic Injury funds to cover necessary expenses.

SBA loans are made for the repair or replacement of real or personal property, transportation or rental of equipment to help with recovery, and economic loss. The loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an e-mail to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Those affected by the disaster may also apply for disaster loans electronically from SBA's website at <https://disasterloan.sba.gov/ela/>. The filing deadline to return applications for physical property and economic damage for Hurricane Irene and for Tropical Storm Lee **is closed**.

Counties eligible for both Physical and Economic Injury Disaster Loans from the SBA:

- Essex

Counties eligible to apply only for SBA Economic Injury Disaster Loans:

- Clinton
- Essex

## **NYS INSURANCE CLAIMS**

If you have homeowner's insurance and sustained any damage, start collecting documents to support any claim. Flood damage is often not covered under many policies. The NYS Insurance department opened Hurricane Irene information hot line from 8 AM to 8 PM, 1-800-339-1759 or visit <http://www.ins.state.ny.us/> for more information.

## **DISASTER LEGAL SERVICES**

New York state residents facing legal issues arising out of Hurricane Irene and Tropical Storm Lee can get free legal help through the Federal Emergency Management Agency's Disaster Legal Services program.

Disaster Legal Services (DLS) is a federal program operated by the American Bar Association Young Lawyers Division (ABA YLD) providing **free legal services** to persons affected by presidentially declared major disasters. Disaster Legal

Services can help survivors with bankruptcy, civil rights, employment law, landlord-tenant law, FEMA benefits claims, wills, trusts and probate matters, among other issues potentially arising from disaster.

Any person affected by Irene or Lee who does not have the means to hire a lawyer is eligible. Call the Disaster Legal Services Hotline at **1-800-342-3661** and the service is available from **9 a.m. to 5 p.m. ET Monday through Friday**. Callers will be connected with attorneys who can provide over-the-phone assistance. When needed, callers will be referred to attorneys who can provide legal representation free of charge. All calls are completely confidential.

## **SOCIAL SERVICE RELATED SERVICES**

### **Replacement Food Stamp Benefits**

Food Stamp households that have lost food due to flooding and or power outages may be eligible for replacement food stamps, please contact NOEP (Nutrition Outreach and Education Program Coordinators):

Contact NOEP (Nutrition Outreach and Education Program Coordinator) @ 518-436-8757 @112 or or by e-mail <a href="mailto:Dawn.Secor@HungerSolutionsNY.org">Dawn.Secor@HungerSolutionsNY.org</a> <a href="http://www.nutritionconsortium.org/FoodHelpNY.htm">http://www.nutritionconsortium.org/FoodHelpNY.htm</a>	Clinton, Essex, Franklin
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### **Federal Disaster Unemployment Assistance (DUA)**

DUA may be available for individuals, including the self-employed, who are unemployed as a direct result of the damages caused by Hurricane Irene. Eligibility requirements for DUA differ from regular unemployment insurance and you may qualify if you are self-employed, even if you own and operate a farm. Call 1-888-209-8124 for more information. **The application process is closed.**

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

- Your social security number
- Your NYS driver license or Motor Vehicle ID card number (if you have one)
- Your mailing address and zip code
- A phone number where you can be reached for additional information
- Your alien registration card number (if you have one)
- Your 2010 income tax return:
  - Self-employed workers:**
    - Schedule C (line 31) net profit or loss
  - Farmers:**
    - Schedule F (line 36) net farm profit or loss

### ***Can still run the business or farm and collect DUA?***

You may be able to earn an income and still collect DUA in some situations. Examples include, but are not limited to, the following:

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

### ***Will collecting DUA prevent from either cleaning or salvaging business/farm?***

- Restorative or clean-up work, which is necessary because of the disaster, will not disqualify an individual for DUA.
- Salvaging or other limited self-employment activity alone will not necessarily make someone ineligible for DUA as long as they work less than full time and their earnings do not exceed their maximum weekly benefit rate.

- If salvaging results in a brief period of earnings of more than \$405 a week, then DUA would stop during that period, but resume after salvaging operations end. For example, a farmer who was substantially impacted by the disaster may be able to harvest the residual crops that were not impacted by the disaster. During the period where salvaging occurred, the farmer may not be eligible for DUA, but could be eligible later on.

### **New or Replacement Social Security Cards (SSI, SSD)**

Anyone receiving Social Security payments (or SSI, SSD) that have been interrupted can go to any Social Security office to get an emergency payment. For information about changing mailing addresses, obtaining a new card, direct deposit or locating a nearby SS office, call (800)772-1213.

### **Food Stamps**

In times of disaster it may become very difficult to obtain the resources needed to maintain a healthy and fulfilling diet for your family and yourself. You may be eligible for Food Stamps. Places to apply are:

Clinton Department of Social Services	(518) 565-3300
Essex Department of Social Services	(518) 873-3428
Franklin Department of Social Services	(518) 481-1876

### **Food Stamp eligibility is based on income guidelines:**

People in Household	Gross Monthly Income
1	\$1,174
2	\$1,579
3	\$1,984
4	\$2,389
Each Additional member	+406

### **Medicaid (Health Insurance)**

In times of disaster it may become very difficult to obtain the resources needed for health insurance. You may be eligible for the Medicaid program. Places to apply are:

Clinton Department of Social Services	(518) 565-3300
Essex Department of Social Services	(518) 873-3450
Franklin Department of Social Services	(518) 481-1876

### **Temporary Assistance from the Department of Social Services**

In a major disaster or large-scale emergency, you may qualify for temporary financial assistance to stabilize your current situation and begin to recover. Places to apply are:

Clinton Department of Social Services	(518) 565-3300
Essex Department of Social Services	(518) 873-3470
Franklin Department of Social Services	(518) 481-1876

### **Temporary Housing Units (THUs)**

The Federal Emergency Management Agency (FEMA) has initiated a program, in coordination with State and local governments, to provide Temporary Housing Units (THUs) to New York communities hard hit by Hurricane Irene.

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The temporary housing units meet short-term housing needs, while flood survivors make repairs.” Available rental units on the open market within a reasonable distance are the primary option for temporary housing. The FEMA temporary housing units are another option.

**FEMA housing experts will call people whose homes or rental units were destroyed or severely damaged in the flooding, and who have registered with FEMA** to assess their temporary housing needs on a case-by-case basis (To register with FEMA, call FEMA Helpline at 800-621-3362. People with hearing disabilities can call the TTY number, 800-462-7585. Applicants can also register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or with any web-enabled mobile device or smart phone at [m.fema.gov](http://m.fema.gov).

FEMA will discuss with flood survivors whether a temporary housing unit is the best option or if rental units are available within a reasonable distance. Once the unit is ready, FEMA will schedule an occupancy date with the homeowner or renter. While living in the housing unit, residents can actively pursue making home repairs so they can return to their home as soon as possible. **FEMA does not charge rent for the temporary housing unit, however applicants must pay all utilities.**

## **TAX DEDUCTIONS**

Property losses from natural disasters are tax-deductible. If you claim a casualty loss resulting from a disaster, you may be asked to show:

- The kind of disaster and when it occurred
- The damage that was a direct result of the disaster
- Proof of ownership of the property
- Your income tax basis in the property; this is the total value of your home (original cost plus cost of any improvements) minus any depreciation claimed for income tax purposes.
- Fair market value before and after the disaster
- Insurance benefits, free repairs, restoration, and cleanup from disaster relief agencies.

Before and after photographs, receipts, canceled checks, deeds, purchase contracts, and professional appraisals are good supporting evidence for casualty claims. For more information, call the IRS at 1-800-829-3676 or visit [www.irs.gov](http://www.irs.gov) for forms and information on how to contact specific units.

## **ADDITIONAL FINANCIAL SUPPORT**

### **Disaster Relief Funds**

Assist eligible families with damages/loss incurred as a result of Hurricane Irene. Items include Medication/Medical Care, Temporary Housing, Rent and Security Deposits, Household Goods/Furniture/Appliances, Food and Clothing, Utilities.

- JCEO (Joint Council for Economic Opportunity of Clinton and Franklin Counties, Inc. 54 Margaret St, Plattsburgh, NY 12901 (518) 561-6310, **eligible families in Clinton County**, Contact JCEO at 518-561-6310
- Adirondack Community Action Programs, Inc, 4572 Court street Suite 2, PO Box 848, Elizabethtown, NY 12932 or 1-877-873-2979, **eligible families in Essex County**

### **Disaster Relief Funds to Organizations**

The United Way of the Adirondack Region, Inc. is offering mini grants to organizations that help individuals and families with disaster assistance. The disaster relief mini-grants are available to organizations providing direct service to individuals and families that have been affected by the recent disaster in Clinton, Essex, and Franklin Counties. Priority will be given to organizations providing services that address the unmet needs of storm victims. There are limited funds so it is important for organizations to exhaust all available resources before applying for monies. The intention of the allotted funds is to provide a safety net for needs that are unmet by insurance agencies, government agencies, and other sources.

The mini-grants can be used for: supplies, repairs, housing expenses, transportation expenses, utility assistance and appliances, health and human service needs and other disaster related expenses.

The application for funds is available at the United Way of the Adirondack Region, Inc. 45 Tom Miller Road Plattsburgh, NY 12901. Please call the United Way office at 518-563-0028 for more information or dial 2-1-1 for additional information and referrals.

**Suspension of Federal Student Loans**

If you live in a federally declared disaster area you may temporarily suspend federal student loan payments by contacting the following servicers:

- Direct Loans – 800-848-0979
- Federal Family Education Loans – 800-433-3243
- All borrowers can also contact the Federal Student Aid Ombudsman Program at 877-557-2575 for assistance

**Other Disaster Related Support**

School Supplies: Town of Jay offers school supplies for children whose homes were damaged due to Hurricane Irene, (518) 647-2204

**SUPPORTING RECOVERY SERVICES**

If you are fortunate enough not to have suffered major damage during Hurricane Irene and would like to help your neighbors through **donations of items or monetary donations and or volunteering, contact the agencies listed below.**

**Monetary Donations**

Town of Jay Irene Relief Fund-PO Box 730, AuSable Forks, NY 12912  
 United Way of the Adirondack Region Irene Relief Fund- Write to the Irene Relief Fund on check and mail to 45 Tom Miller Road, Plattsburgh, NY 12901

**Volunteer Opportunities**

Chaplain Jamie Grubb, Hesed Hope Ministries, <a href="http://www.hesedhope.org">www.hesedhope.org</a> , (518)570-9807		
Kathy Daggett, Essex County Public Health Department, 132 Water st., PO Box 217, Elizabethtown, NY 12932 (518) 873-3514 or email <a href="mailto:kdaggett@co.essex.ny.us">kdaggett@co.essex.ny.us</a>		
Town of Jay is match volunteers with homeowners in need of assistance with Hurricane Irene disaster cleanup, (518) 647-2204.		
2-1-1 Adirondack Region for up-to-date information on agencies needing volunteers for special programs.	Clinton, Essex, Franklin	Dial 2-1-1 or 1-888-774-0289

**Disaster Relief Training - to help for future emergencies**

American Red Cross National Hotline	(866) 438-4636
American Red Cross – Clinton, Essex & Franklin	(518) 561-7280

**Donations of goods**

2-1-1 Adirondack Region for up-to-date information on agencies accepting donations of goods.	Clinton, Essex, Franklin	Dial 2-1-1 or 1-888-774-0289
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## **Mud/Debris Removal and Flood Clean-up**

Contact Hesus Hope Ministries, Chaplain Jamie Grubb, (518)570-9807 Or Please dial 2-1-1 or 1-800-899-1479 to report a need so that 2-1-1 can report the unmet need to the community planners.

## **Mold Clean-Up/Prevention**

Learn more about clean up and prevention of mold at [www.bt.cdc.gov/disasters/mold/protect.asp](http://www.bt.cdc.gov/disasters/mold/protect.asp)

## **Flood Water Clean-up Tips - Inside the Home**

- Keep children and pets out of the affected area until cleanup has been completed.
- Wear rubber boots, rubber gloves, and goggles during cleanup of affected area.
- Remove and discard items that cannot be washed and disinfected (such as, mattresses, carpeting, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam-rubber items, books, wall coverings, and most paper products).
- Remove and discard drywall and insulation that has been contaminated with sewage or flood waters.
- Thoroughly clean all hard surfaces (such as flooring, concrete, molding, wood and metal furniture, countertops, appliances, sinks, and other plumbing fixtures) with hot water and laundry or dish detergent.
- Help the drying process by using fans, air conditioning units, and dehumidifiers.
- After completing the cleanup, wash your hands with soap and water. Use water that has been boiled for 1 minute (allow the water to cool before washing your hands).
- Or you may use water that has been disinfected for personal hygiene use (solution of 1/8 teaspoon of household bleach per 1 gallon of water). Let it stand for 30 minutes. If the water is cloudy, use a solution of 1/4 teaspoon of household bleach per 1 gallon of water.
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.
- Wash clothes contaminated with flood or sewage water in hot water and detergent. It is recommended that a laundromat be used for washing large quantities of clothes and linens until your onsite waste-water system has been professionally inspected and serviced.
- Seek immediate medical attention if you become injured or ill.

## **Change of Address Form**

Mail change of address forms are available online at [www.usps.com](http://www.usps.com) or at any US Postal Service location. Please be sure to update any FEMA applications with newest address information.

## **GET LOCAL PERMITS BEFORE YOU REBUILD AFTER STORMS**

Getting building permits is necessary for those with homes or businesses damaged by the storms. Residents need to know that permits are based on local codes and ordinances enforced by the community. Securing the correct local building permit is the homeowner's responsibility. Those who agree to have their contractor secure a permit on their behalf should follow up with building officials to verify. Permits may be required for repairs to roofs, walls, siding,

wallboard, plaster, insulation, paneling, cabinets, flooring, electrical systems, plumbing and heating or air conditioning systems. **Call your local municipal planning department to get accurate and updated permits and information.**

Renovation projects must meet community building codes and ordinances, and serve several purposes:

- Permits assure residents and communities that all proposed work complies with current codes, standards and recommended construction techniques.
- Local permit offices can provide suggestions and information on how to protect homes or businesses from future disaster-related damages.
- Permit offices may also provide consumers with information on selecting licensed contractors and with advice on protecting themselves from unscrupulous contractors.

FEMA is **not** a permit agency and does **not** give permission to rebuild or repair by providing a disaster grant, loan or flood insurance claim. FEMA does **not** recommend or endorse any contractors, and recovery officials warn people to **be wary** of any contractors who claim they are authorized by FEMA.

**HEALTH CONCERNS**

**Power Outages and Food Safety**

Homes that have been without power for some period of time, residents will need to evaluate food left in refrigerators and freezers. Bacteria can readily grow at temperatures above 41 degrees Fahrenheit in many foods and make people ill. Here are some general guidelines from the NYS Department of Health:

- Foods such as eggs, milk, meats, chicken, seafood, cooked leftovers, gravies, soups, or products with these ingredients, **must be discarded if temperatures exceeded 41 degrees Fahrenheit for more than 2 hours.** If these foods were above 41 degrees for less than two hours and can be cooled to less than 41 degrees within the next two hour time frame, they do not need to be discarded.
- Foods such as fruits, vegetables, juices, cheeses and condiments, may be stored above 41 degrees Fahrenheit for an extended time, but should be checked for appearance, odor, texture and color before being served for consumption.
- Frozen chicken, seafood, meats, cooked leftovers, gravies, soups, or products with these ingredients that have thawed (soft to touch, liquid evident) but have not warmed to above 41 degrees Fahrenheit should be cooked immediately and either consumed, refrigerated or discarded. Semi-perishable foods, i.e., breads, fruits, vegetables, can be cooked and used or refrozen. Refreezing may cause a loss in nutritional and/or taste value.
- Frozen foods that have completely thawed and have been warmed to temperatures above 41 degrees Fahrenheit should be discarded.
- The motto to remember relative to refrigerated or frozen food is: **“WHEN IN DOUBT, THROW IT OUT.”**

Residents can visit [www.fda.gov](http://www.fda.gov) for more information about food safety following a power outage, or they can call their local Health Department.

**OTHER LONG TERM RECOVERY RELATED SERVICES**

**Clinton**

2-1-1 Adirondack – for comprehensive information & referral services, 8 am – 8 pm		Dial 2-1-1 or 1-888-774-0289
Legal Aid Society of Northeastern New York	100 Court Street Plattsburgh, NY 12901	(518) 563-4022
One Work Source	194 US Oval, Plattsburgh, NY 12903	(518) 561-0430

**DISASTER ASSISTANCE RESOURCE GUIDE**

Updated (monthly): 6/4/2012

Department of Social Services	13 Durkee Street, Plattsburgh, NY 12901	(518) 565-3300
National Alliance On Mental Illness of Champlain Valley	14 Healey Avenue, Suite D, Plattsburgh, NY 12901	(518) 561-2685 ext 17
Veterans' Service Agency – Clinton County	137 Margaret Street, Ste 106, Plattsburgh, NY, 12901	(518) 565-4720
Office for the Aging – Clinton County	135 Margaret Street, Ste 105 Plattsburgh, NY 12901	(518) 565-4620
Department of Planning - Clinton County	135 Margaret Street, Ste 124 Plattsburgh, NY 12901	(518) 565-4711
Department of Health - Clinton County	133 Margaret Street, Ste 117 Plattsburgh, NY 12901	(518) 565-4840

**Essex**

2-1-1 Adirondack – for comprehensive information & referral services, 8 am – 8 pm		Dial 2-1-1 or 1-888-774-0289
Legal Aid Society of Northeastern New York	100 Court Street Plattsburgh, NY 12901	(518) 563-4022
One Work Source	103 Hand Avenue, Elizabethtown, NY 12932	(518) 873-2341
Department of Social Services	7551 Court Street, Elizabethtown NY 12932	(518) 873-3441
Mental Health Association – Essex County	6096 NYS Route 9N, Westport, NY 12993	(518) 962-2077
Veterans' Service Agency – Essex County	7551 Court Street, Elizabethtown, NY 12932	(518) 873-3488
Motor Vehicle – Essex County	7559 Court Street, Elizabethtown, NY 12932	(518) 873-3620
Office for the Aging – Essex County	132 Water St, Elizabethtown, NY 12932	(518) 873-3695
Department of Health – Essex County	132 Water St, Elizabethtown, NY 12932	(518) 873-3500

**Franklin**

2-1-1 Adirondack – for information & referral services, 8 am – 8 pm		Dial 2-1-1 or 1-888-774-0289
Legal Aid Society of Northeastern New York	100 Court Street Plattsburgh, NY 12901	(518) 563-4022
One Work Source	158 Finney Blvd, Malone, NY 12953	(518) 481-5755
Department of Social Services	158 Finney blvd, Malone, NY 12953	(518) 481-5755
Mental Health Association – Franklin County	14415 State Route 30, Malone, NY 12953	(518) 521-3507
Veterans' Service Agency – Franklin County	355 West Main Street, Suite 438, Malone, NY 12953	(518) 481-1540
Office for the Aging – Franklin County	125 Catherine Street, Malone, NY 12953	(518) 481-1526
Department of Health – Franklin County	136 Broadway, Saranac Lake, NY 12953	(518) 891-4471

## **OTHER NYS RELATED SERVICES**

Child Abuse Hotline	(800) 342-3720
Equal Employment Opportunity Commission	(800) 669-4000
NYS Disability Program	(518) 474-6681
Occupational Safety of Health Admin (OSHA)	(800) 321-6742
Social Security Administration	(800) 772-1213
NYS Consumer Protection Board	(800) 697-1220

## **AVOID FRAUD, SCAMS IN THE WAKE OF HURRICANE IRENE AND TROPICAL STORM LEE**

New York residents are urged to be alert for potential fraud during recovery and rebuilding efforts following Hurricane Irene and Tropical Storm Lee. Recently, residents have encountered a potential fraudster canvassing certain neighborhoods claiming to be a “financial consultant” allegedly doing a survey for FEMA in a bid to obtain personal financial information. Many legitimate persons -- insurance agents, FEMA Community Relations personnel, local inspectors and real contractors -- may have to visit a storm-damaged property. Survivors could, however, encounter people posing as inspectors, government officials or contractors in a bid to obtain personal information or collect payment for repair work. Your best strategy to protect yourself against fraud is to ask to see identification in all cases and to safeguard your personal financial information.

All New Yorkers are reminded that all FEMA employees and contractors wear a laminated photo identification -- a FEMA shirt or jacket alone is not sufficient proof that someone works for FEMA.

- FEMA inspectors may require verification of identity but will not ask for personal financial information during a home inspection.
- FEMA and U.S. Small Business Administration (SBA) staff never charge applicants for disaster assistance, inspections or for help filling out applications.
- FEMA inspectors verify damage but do not recommend specific contractors.

*Be suspicious of someone who:*

- Has no physical address or proper identification
- Wants your personal financial information
- Demands cash or full payment up front for home repairs
- Urges you to borrow to pay for repairs, then steers you to a specific lender or tries to act as an intermediary between you and a lender
- Asks you to sign something you have not had time to review.

*To avoid scams:*

- Question strangers and demand to see identification
- Never give any personal financial information to an unfamiliar person
- Never sign any document without first reading it fully. Ask for an explanation of any terms or conditions you do not understand
- Do your own research before borrowing money for repairs. Compare quotes, repayment schedules and rates. If they differ significantly, ask why.

If you believe you are the victim of a scam or price gouging, contact local law enforcement and report it to the New York State Office of the Attorney General. Call the Consumer Helpline at **1-800-771-7755** or download a complaint form online at [www.ag.ny.gov](http://www.ag.ny.gov).

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## **FREE ADVICE OFFERED ON REDUCING DAMAGE FROM FUTURE DISASTERS**

Mitigation experts from the Federal Emergency Management Agency (FEMA) will provide information on:

- Cleaning mold and mildew;
- Elevating electrical services and appliances;
- Installing sewer back-flow valves;
- Removing and replacing drywall and insulation;
- Channeling water away from foundations;
- Repairing with water-resistant materials; and
- The permitting process required for rebuilding.

More information on ways to protect your home from future disasters is available at: [www.fema.gov](http://www.fema.gov). Choose the menu for Recover and Rebuild.

## **PLANNING FOR YOUR PET IN THE EVENT OF DISASTER**

If you are one of the millions of New Yorkers with a cat, dog or other companion animal, now is a good time to start planning for what to do with your pet in the event of disaster. FEMA has teamed with the American Society for the Prevention of Cruelty to Animals, the American Kennel Club, the American Veterinary Medical Association and the Humane Society of the United States to develop these pet-preparedness guidelines.

### **Have a pet supply kit ready, including:**

- Pet food for three days in an airtight, waterproof container and bowls;
- Water for three days;
- Pet medicines and first aid supplies;
- Collar (with ID tags firmly secured), harness or sturdy leash.
- Important documents such as registration, adoption papers, vaccination and medical records in a plastic bag or waterproof container;
- Travel crate or other pet carrier;
- Cat litter, litter box, paper towels, newspapers, plastic trash bags and cleaning supplies;
- Photos of you and your pet together for identification purposes;
- Familiar items such as toys, treats and blankets.

### **Plan ahead for your pet:**

- The single most important thing you can do to protect your pets is to take them in the event that you must evacuate. Animals left behind in a disaster can easily be lost or injured.
- If evacuation is necessary, plan ahead where you will go. Consider friends or family outside the area who can take in you and your pet. Other options may include a pet-friendly hotel or motel. If your only evacuation option is a Red Cross or other publicly-run shelter, be aware that not all shelters are equipped or designed to accept non-service animals. Consider boarding your animals at a kennel or veterinary hospital before going to a public shelter.
- Plan with neighbors, friends or relatives to evacuate your pet for you if you are unable to do so yourself. Talk with them about your evacuation plans and pet supply kit.
- Consult your veterinarian and consider "microchipping" your pet. These permanent implants may be invaluable if you and your pets are separated.
- Stay informed about what types of emergencies are likely to affect your region. Be ready to follow instructions from authorities on the scene.

### After the disaster:

- Don't allow your pets to roam loose. Familiar landmarks and smells may have been changed by the disaster and your pet could become disoriented or lost.
- Be patient with your pets after a disaster. Try to get them back into normal routines as soon as possible and be ready for behavioral problems that may result from the stress of the situation. If behavioral or health problems persist, talk to your vet.

Preparedness can be a lifesaver for you and your pets. Plan ahead and leave no pets behind! For information on pet-friendly accommodations in your area and disaster planning, visit <http://www.ready.gov/pets> and click on the Pet Preparedness Toolkit link. More information is available at <http://www.fema.gov/plan/prepare/animals.shtm>.