

DISASTER ASSISTANCE RESOURCE GUIDE

Hudson Valley Region

Hurricane Sandy

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See this guide for up-to-date information. Visit www.hudson211.org for other needed services



*To help people locate assistance for needs caused by natural disasters
2-1-1 Hudson Valley 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 natural disasters. 2-1-1 Hudson Valley 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@uwvp.org. Please note that this guide is organized by general services, by county, and in certain circumstances, by town or city.

RECOVERY SERVICES

Programs and Agencies

If you have been affected by Hurricane Sandy in the Hudson Valley, please dial 2-1-1 or 1-800-899-1479 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 Hudson Valley Region or visit www.hudson211.org for up-to-date information.

American Red Cross Assistance

Relief focuses on meeting the immediate emergency disaster-caused needs of individuals and families.

Dutchess/Ulster Red Cross: 845-471-0200

Orange Red Cross: 845-673-5693

Rockland Red Cross: 845-358-0833

Sullivan Red Cross: 845-796-0461

Westchester/Putnam Red Cross: 203-869-8444

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

NEW YORK STATE FINANCIAL ASSISTANCE HELPLINE

A helpline to aid residents and business on how to apply for financial help after the storm.
HELPLINE 1-855-NYS- SANDY (1-855-697-7263) or Check website: www.dhSES.ny.gov

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
- ✓ Parole 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

The application for assistance from the Federal Emergency Management Agency FEMA-requires applicants to certify that they are 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)

Is disaster assistance directed to families, individuals, and businesses within a disaster area. Applications can be submitted by calling 1-800-621-FEMA (3362), or filing on-line by logging onto www.disasterassistance.gov. Hearing impaired individuals can call a TTY line at 1-800-462-7585.

Counties eligible for Individual Assistance

- **Orange**
- **Putnam**
- **Rockland**
- **Sullivan**
- **Ulster**
- **Westchester**

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 direct deposit of the disaster assistance funds into your 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. This number can also be used for identification at banks, airlines, etc if your identification has been destroyed.

Rental Assistance

New York State storm survivors who lost their home because of damages caused by Hurricane Sandy 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 or with a Smartphone at 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
- Bank account code if you wish to speed up your assistance with direct deposit

Storm Survivors Storm 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 search 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 Survivors)

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

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: <http://www.dhSES.ny.gov/oem/recovery/documents/municipality-checklist.pdf>
- Request for Public Assistance: <http://www.dhSES.ny.gov/oem/recovery/documents/RPA-Form-2011.pdf>
- Applicant Handbook: <http://www.dhSES.ny.gov/oem/recovery/documents/4020-Applicant-Handbook.pdf>

Counties eligible for public Assistance

- **Rockland**
- **Westchester**

Hazard Mitigation Grant Program (HM)

The Hazard Mitigation Grant Program (HMGP) provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. For more information visit the website: <http://www.fema.gov/hazard-mitigation-grant-program>

New York State Local Government Rebate

The New York State Energy Research and Development Authority (NYSERDA) announced the “Buy Green, Save Green Rebates for New York State Local Governments” program, making \$1.1 million available to encourage small municipal governments to replace inefficient appliances and equipment with energy-efficient models. The rebates will pay 75% of the purchase price of eligible products, which include ENERGY STAR® refrigerators, dehumidifiers, commercial dishwashers, room air conditioners, imaging equipment (including copiers and fax machines; digital duplicators; printers, scanners and all-in-one devices; and mailing machines), as well as compact fluorescent light bulbs (CFLs) and light emitting diode light bulbs (LEDs) in quantities of 10 or more. The program begins September 25, 2012. **To qualify, your eligible equipment must be purchased on or after September 25, 2012 and you must apply before the date that available funding runs out (or February 1, 2013, whichever comes first.)** To apply call 877-697-6278 or check website: www.NYSappliancerebates.com

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 Sandy 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. Eligibility criteria: Low income NY state residents at or below 60% of state median income, households must be 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.

New York State Disaster Case Management Program

Disaster Case Management program can help ANYONE that has been affected by Hurricane Sandy and has unmet needs. This includes:

- Those that are not eligible for FEMA,
- Those that got FEMA assistance but still have unmet needs,
- Those that are confused about where they stand in the FEMA process. We can help them find out where their case stands.

It is important to note that immigrants are eligible for Disaster Case Management even if they are not eligible for FEMA.

The program connects individuals and families to services that might be able to help. Whether you have applied for FEMA or SBA assistance or not, even if you were not eligible for those federal programs, there may be local resources available to help you. A disaster case manager can work one-on-one with you to find resources, provide referrals and help you obtain the assistance you need. Case management information to be updates as information is available.

Dutchess, Putnam, Westchester, Rockland: 845-452-1400 ext 4213

Orange, Ulster, and Sullivan: 571-388-7347 or 571-388-7323.

FEMA DISASTER RECOVERY CENTERS (DRC)

Disaster Recovery Centers DRCs-are open to assist individuals, households, and businesses affected by Hurricane Sandy. 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. 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.
- If you were born in New York state outside of New York City, log onto 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.
- 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 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.
- 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.

COMMONLY ASKED QUESTIONS ABOUT DISASTER AID

Q. How do I apply for FEMA disaster assistance?

A. You can apply at www.DisasterAssistance.gov or m.fema.gov, or call the FEMA Helpline at **800-621-3362**. If you have a speech disability or hearing impairment and use a TTY, call **800-462-7585** directly. If you use 711 or Video Relay Service (VRS), call **800-621-3362**.

Q. What happens after I apply for disaster assistance?

A. FEMA will mail you a copy of your application and a copy of Help After a Disaster: Applicant's Guide to the Individuals and Households Program that will answer many of your questions.

- If you do not have insurance: An inspector will contact you after you apply to schedule a time to meet you at your damaged home.
- If you have insurance: You need to file your insurance claim and provide FEMA with a decision letter (settlement or denial) from your insurance company before FEMA issues an inspection.
- There is an exception for damages caused by flooding; if you have flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses since these are not covered by flood insurance.
- About 10 days after the inspection FEMA will decide if you qualify for assistance. If so, FEMA will send you a check by mail (or direct deposit) with an explanation of what the money covers (i.e. rent or home repair).
- If FEMA determines that you are ineligible for any reason, you will receive a letter and be given a chance to appeal. Appeals must be in writing and mailed within 60 days of the determination. Read the letter carefully for the reason of ineligibility before filing your appeal.

- If you get a Small Business Administration (SBA) Disaster Loan application in the mail, you must complete and return it to be considered for a loan or certain types of grant assistance, such as transportation, personal property, and moving and storage.

Q. Why didn't I receive rental assistance when my home can't be lived in?

A. If you cannot live in your home because of disaster damage and you did not receive rental assistance, please contact FEMA to check on your status. It could be that during the inspection you indicated that you were unwilling to relocate. If so, FEMA would not move forward to issuing a rental assistance check for you to move to another location.

Q. I received a rental assistance check, how do I find a new place to rent?

A. The FEMA Housing Portal is intended to help individuals and families, who have been displaced by a disaster, find a place to live. The portal consolidates rental resources to help individuals and families find available rental units in their area. This information can be accessed by visiting www.fema.gov and searching "Housing Portal," or by calling **800-621-3362**.

Q. Will my family get assistance faster if we each apply separately?

A. No. If two members of the same household apply for the same damaged home, FEMA assistance could actually be delayed. If more than one member of a household has applied, the additional registrants should call the FEMA Helpline, **800-621-3362** to withdraw their applications. Once this occurs, the original registration for the household can be processed for assistance.

Q. If I received a settlement from my insurance but still have additional needs, what can I do?

A. As soon as you receive an insurance settlement, you should provide a copy to FEMA and identify any unmet needs you have. Although FEMA cannot duplicate benefits that your insurance provided, FEMA may be able to assist you with lost essential items not covered by insurance and can also help you find resources through other recovery partners.

Q. Why did I get a different amount of home repair assistance than my neighbor?

A. Each survivor's case is unique. There are several factors involved, including insurance status and the extent and type of damage found during the home inspection. If you feel that the assistance you received does not cover your needs – for example, the funding you received for repairs are less than the estimates you've received from contractors and you have not yet met the FEMA maximum grant – you can appeal.

Q. Will FEMA provide additional rental assistance beyond the initial assistance period if I still cannot return to my home?

A. Rental assistance can be provided for up to 18 months from the date of declaration while you are setting up your permanent housing plan. After your initial period of assistance, you will be sent a letter on how to "recertify" if you need additional rental assistance.

Q. Could FEMA assistance affect my Social Security benefits, federal taxes, food stamp (SNAP) eligibility, or Medicaid?

A. No. FEMA assistance does not affect benefits from other federal programs and is not considered taxable income.

Q. I've already cleaned up the damage to my home and made repairs. Is it too late to register once the work is done?

A. No. You may be eligible for reimbursement of your cleanup and repair costs, even if repairs are complete. The important thing is to document the expenses you incur. It is a good idea to take before-and-after photos for your records.

Q. If I received disaster assistance last year, could I get it again this year?

A. Assistance may be available if you also suffered damages from a previously federally declared disaster.

Q. My child is a U.S. citizen, but I am not. Can I apply for FEMA disaster assistance?

A. If anyone in an affected household is a U.S. citizen, non-citizen national or qualified alien (a “Green Card” holder), they are eligible to apply for FEMA disaster assistance. If a minor child is eligible by these criteria, even when other members of the family are not, the family can file an application on the child’s behalf. In this case, all identification documents have to be in the child’s name and Social Security number. The copy of the child’s Social Security card and birth certificate are acceptable verification. This information can be mailed to FEMA or brought to a Disaster Recovery Center.

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 or with any web-enabled mobile device or smartphone at 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 have 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.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

DISASTER LOANS SBA (SMALL BUSINESS ADMINISTRATION)

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.

RENTERS & HOMEOWNERS: May be eligible to borrow up to \$40,000 to repair or replace personal property, including automobiles.

BUSINESSES AND PRIVATE NON-PROFIT ORGANIZATIONS: May be eligible to borrow up to \$2 million to repair or replace disaster-damaged business assets. 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 or 800-877-8339 for the deaf and hard-of-hearing-or by sending an e-mail to 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 is to be determined.

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

- TBD

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

- TBD

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 Sandy information hot line from 8 AM to 8 PM, 1-800-339-1759 or visit <http://www.ins.state.ny.us/> for more information.

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 for more information about food safety following a power outage, or they can call their local Health Department.

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)

Catholic Charities Community Services Phone: 845-294-5124 Website: www.catholiccharitiesny.org	Orange
Catholic Charities Community Services Phone: 845-628-2006 ext 115 Website: www.catholiccharitiesny.org	Putnam

Catholic Charities Community Services Phone: 845-942-5791 ext 14 Website: www.catholiccharitiesny.org	Rockland
Catholic Charities Community Services Phone: 845-791-6023 Website: www.catholiccharitiesny.org	Sullivan
Catholic Charities Community Services Phone: 845-340-9170 Website: www.catholiccharitiesny.org	Ulster
Catholic Charities Community Services Phone: 914-476-2700 ext 210 Website: www.catholiccharitiesny.org	Westchester

Disaster Legal Services

New York state residents facing legal issues arising out of Hurricane Sandy 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 Hurricane Sandy 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.

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 Sandy.

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 or with any web-enabled mobile device or smart phone at 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.

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 Sandy. 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. To apply for unemployment benefits or disaster unemployment assistance, call Department of Labor's Telephone Claims Center (TCC) at 1-888-209-8124 by December 3, 2012.

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:

Dutchess County Department of Social Services	845-486-3000
Orange County Department of Social Services	845-291-4000
Putnam County Department of Social Services DSS-and Mental Health	845-808-1500 ext. 45233
Rockland County Department of Social Services	845-364-3100
Sullivan County Division of Health and Family Services	845-292-0100
Westchester County Department of Social Services	914-995-2000

Ulster County Department of Social Services	845-334-5000
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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:

Dutchess County Department of Social Services	845-486-3340
Orange County Department of Social Services	845-291-4296 or 845-291-4000
Putnam County Department of Social Services DSS-and Mental Health	845-808-1500
Rockland County Department of Social Services	845-364-3040
Sullivan County Division of Health and Family Services	845-292-0100
Ulster County Department of Social Services	845-334-5035
Westchester County Department of Health	New Rochelle: 914-813-5000 or 914-813-5525 White Plains: 914-995-5800 Yonkers: 914-231-2500

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:

Dutchess County Department of Social Services	845-486-3000
Orange County Department of Social Services	845-291-4000
Putnam County Department of Social Services DSS-and Mental Health	845-808-1500
Rockland County Department of Social Services	845-364-3100
Sullivan County Division of Health and Family Services	845-292-0100
Ulster County Department of Social Services	845-334-5000
Westchester County Department of Social Services	914-995-2000

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

Change of Address Form

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

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 for forms and information on how to contact specific units.

ADDITIONAL FINANCIAL SUPPORT

MEDICARE ENROLLMENT EXTENDED FOR SENIORS AFFECTED BY SANDY

Options are available for Medicare beneficiaries who want to change their Medicare health plan and Part D coverage for prescription drugs for 2013 but cannot meet the December 7, 2012 enrollment deadline because of Hurricane Sandy. Seniors should still make every effort to enroll by the deadline, but those who cannot should call 1-800-633-4227, and TTY users can call 1- 877-486-2048 The line is open 24 hours a day, seven days a week. Representatives can help callers review their plan options and make a choice, even after December 7. Coverage under the new plan will start January 1, 2013.

Beneficiaries who do not live in the area affected by Hurricane Sandy but depend on help from friends or family who were, should also call 1-800-633-4227. In addition, seniors can call the year-round Medicare Information at their local County's Department of Senior Programs and Services.

The New York State Office for the Aging reminds seniors to be aware that even a devastating hurricane cannot stop con artists from making calls to prey on unsuspecting people. The state says that neither CMS nor the Social Security Administration ever call beneficiaries in their homes for their Medicare or Social Security numbers. Likewise, the office urges seniors to **never** give out their credit card and banking information.

SUPPORTING RECOVERY SERVICES

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

Monetary Donations

American Red Cross, 800-REDCROSS (800-733-2767)

Westchester County Disaster Recovery Fund, Call United Ways 2-1-1 Helpline or Website: <http://www.uwwp.org/disaster-fund.shtml>

Blood Donations

American Red Cross, 800-733-2767 or visit: www.redcrossblood.org/make-donation

Volunteer Opportunities

American Red Cross		518-458-8111
Volunteer Center of United Way	Westchester	914-948-4452
Hands on the Hudson Valley	Dutchess, Orange, Ulster, Sullivan	845-229-4680
2-1-1 Hudson Valley Region for up-to-date information on agencies needing volunteers for special programs.	Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester	Dial 2-1-1 or 1-800-899-1479

Disaster Relief Training (help for future emergencies)

American Red Cross – Dutchess / Ulster	845-471-0200
American Red Cross – Orange	845-673-5693
American Red Cross - Rockland	845-358-0833
American Red Cross - Sullivan	845-796-0461
American Red Cross – Westchester / Putnam	203-869-8444
American Red Cross National Hotline	866-438-4636

Donations of goods

2-1-1 Hudson Valley Region for up-to-date information on agencies accepting donations of goods.	Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester	Dial 2-1-1 or 800-899-1479
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Mud/Debris Removal and Flood Clean-up

Presently no Mud-out teams are in the area. 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

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.

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.

OTHER LONG TERM RECOVERY/RELATED ISSUES

Dutchess County

2-1-1 Hudson Valley –for comprehensive information & referral services, 9 am – 7 pm		Dial 2-1-1 or 1-800-899-1479
Dutchess Works One Stop Employment and Training Center	233 Main Street, Poughkeepsie, NY 12601	845-473-9000
Legal Services of the Hudson Valley – Dutchess County	29 North Hamilton Ave. Poughkeepsie, NY 12601	845-471-0058
Dutchess County Department of Mental Hygiene	230 North Road Poughkeepsie, NY 12601	877-485-9700
Dutchess County Department of Social Services	60 Market Street, Poughkeepsie, NY 12601	845-486-3000
Dutchess County Veterans’ Service Agency		845-486-2060
Office for the Aging – Dutchess County	27 High Street	845-486-2555

	Poughkeepsie, NY 12601	
Department of Health – Dutchess County	387 Main Street Poughkeepsie, NY 12601	845-486-3400
Consumer Protection – Dutchess County	98 Peach Road Poughkeepsie, NY 12601	845-486-2949
Dutchess County Motor Vehicle	22 Market Street Poughkeepsie, NY 12601	845-486-2130

Orange County

2-1-1 Hudson Valley – for comprehensive information & referral services, 9 am – 7 pm		Dial 2-1-1 or 1-800-899-1479
NYS Department of Labor – Middletown One Stop	33 Fulton Street, 2nd Fl, Middletown, NY 10940	845-346-1162
Orange County Veterans’ Service Agency	111 Craigville Road Goshen, NY 10924	845-291-2470
Orange County Office for the Aging	8 Seward Avenue Middletown, NY 10940	845-615-3710
Orange County Department of Health	124 Main Street Goshen, NY 10924	845-291-2332
Orange County Department of Mental Health	30 Harriman Drive, Goshen, NY 10924	845-291-2600
Orange County Department of Social Services	Box Z-11 Quarry Road, Goshen, NY 10924	845-291-4000
Orange County Consumer Protection	99 Main Street Goshen, NY 10924	845-291-2400
Orange County Motor Vehicle	255 Main Street Goshen, NY 10924	845-291-3090

Putnam County

2-1-1 Hudson Valley –for comprehensive information & referral services, 9 am – 7 pm		Dial 2-1-1 or 1-800-899-1479
Legal Services of the Hudson Valley – Putnam County	29 North Hamilton Ave. Poughkeepsie, NY 12601	845-471-0058
Putnam County Workforce Partnership	110 Old Route 6, Carmel, NY 10512	845-808-1651
Putnam County Department of Social Services DSS-and Mental Health	110 Old Route 6, Building 2, Carmel NY 10512	845-808-1500
Putnam County Veterans’ Service Agency	110 Old Route 6, Bldg 3- Room 45, Carmel NY 10549	845-808-1620
Office for the Aging – Putnam County	110 Old Route 6, Building 1, Carmel NY 10512	845-808-1700
Department of Health – Putnam County	1 Geneva Road, Brewster, NY 10509	845-808-1335
Consumer Protection – Putnam County	110 Old Route 6, Building 3, Carmel NY 10512	845-808-1617
Putnam County Motor Vehicle	1 Geneva Road, Brewster, NY 10509	845-808-1301

Rockland County

2-1-1 Hudson Valley –for comprehensive information & referral services, 9 am – 7pm		Dial 2-1-1 or 1-800-899-1479
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DISASTER ASSISTANCE RESOURCE GUIDE
 Updated: 12/07/2012



Information Rockland – for local information & referral to all Rockland County services as listed below and others that may become available	Bldg. C – Sanatorium Road, Pomona, NY 10970	845-364-2020
Division of Employment Services	11 Perlman Drive Spring Valley, NY 10977	845-426-2700
Legal Services of the Hudson Valley – Rockland	4 Cromwell Place White Plains, NY 10601	914-949-1305
Veterans’ Service Agency – Rockland County	20 Squadron Blvd, Suite 480 New City, NY 10956	845-638-5244
Rockland County Department of Mental Health	50 Sanatorium Road Pomona, NY 10970	845-364-2378
Rockland County Department of Social Services		845-364-2020
Rockland County Office for the Aging		845-364-2110
Rockland County Department of Health		845-364-2512
Rockland County – Consumer Protection	18 New Hempstead Rd New City, NY 10956	845-708-7600
Rockland County Motor Vehicle	50 Samsondale Plaza West Haverstraw, NY 10993	800-342-5368

Sullivan County

2-1-1 Hudson Valley –for information & referral services, 9 am – 7 pm		Dial 2-1-1 or 1-800-899-1479
Sullivan Works One Stop Center	50 North Street, Monticello, NY 12701	845-794-3000
Sullivan County Division of Health and Family Services	16 Community Lane, Liberty, NY 12754	845-292-0100
Veterans’ Service Agency – Sullivan County	100 North Street, Monticello, NY 12701	845-807-0233
Mobile Mental Health Team - Sullivan County	6 Pelton Street, Monticello, NY 12701	845-791-7248
Sullivan County Office for the Aging	100 North Street, Monticello, NY 12701	845-807-0241
Sullivan County Department of Health	50 Community Lane, Liberty NY 12754	845-292-5910
Sullivan County – Consumer Affairs	100 North St., Monticello NY 12701	845-794-3000
Legal Services of the Hudson Valley – Rockland	4 Cromwell Place White Plains, NY 10601	914-949-1305
Sullivan County Motor Vehicle	100 North Street, Monticello, NY 12701	845-794-3872

Ulster County

2-1-1 Hudson Valley –for comprehensive information & referral services, 9 am – 7 pm		Dial 2-1-1 or 1-800-899-1479
Ulster County Department of Social Services	1061 Development Court Kingston, NY 12401	845-334-5000
Legal Services of the Hudson Valley – Ulster	101 Hurley Avenue Kingston, NY 12401	845-331-9373
Ulster County Department of Mental Health	239 Golden Hill Lane Kingston, NY 12401	845-340-4000
Veterans’ Service Agency – Ulster County	308 Flatbush Avenue Kingston, NY 12401	845-340-3190

Office for the Aging – Ulster County	400 Stockade Drive Kingston, NY 12401	845-340-3456
Department of Health – Ulster County	300 Flatbush Avenue Kingston, NY 12401	845-340-3150
Consumer Protection - Ulster County	20 Lucas Avenue Kingston, NY 12401	845-340-3260
Office of Employment and Training – Ulster County	601 Development Court Kingston, NY 12401	845-338-4696
Motor Vehicle – Ulster County	240 Fair Street Kingston, NY 12401	845-340-3700

Westchester

2-1-1 Hudson Valley – for information & referral services, 9 am – 7 pm		Dial 2-1-1 or 1-800-899-1479
Westchester County Mental Health Department	112 East Post Road, White Plains, NY 10601	914-995-5258
Westchester County Veterans' Services		914-995-2145
Westchester County Consumer Protection		914-995-2155
Legal Services of the Hudson Valley – Westchester	4 Cromwell Place White Plains, NY 10601	914-949-1305
Westchester County Department of Social Services	112 East Post Road, White Plains, NY 10601	914-995-5000
Westchester County – Office for Aging	9 South First Avenue, 10 th floor Mount Vernon, NY 10550	914-813-6400
Westchester County Department of Health	145 Huguenot Street, 8 th Flr New Rochelle, NY 10801	914-995-5800
Westchester County One Stop Employment Center	143 Grand Street White Plains, NY 10601	914-813-6555
Westchester County – Motor Vehicle	200 Hamilton Avenue White Plains, NY 10601	800-342-5368

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

HELPFUL LINKS

Power outages

Residents are reminded to report outages directly to the utilities.

- Central Hudson at 845-452-2700 or Via website: www.centralhudson.com/hurricaneirene.html
- NY State Gas & Electric: Electricity interruptions/emergencies: 800-572-1131 or Natural gas odors/emergencies: 800-572-1121 www.nyseg.com

- ConEd power outage or gas and electrical service problems: 800-75-CONED, www.conEd.com
- Orange & Rockland Utilities: 877-434-4100 www.oru.com

Transportation

- Bee-Line Buses: 914-813-7777 for bus service status or 914-995-7272 and press 2 at the prompt, for paratransit status
- Dutchess County Mass transit Loop Bus System: 845-485-4690 (24-Hour Line)
- Putnam Transit 845-878-7433
- Ulster County Area Transit UCAT: 845-334-8458 (Dispatch)
- Sullivan County Division of Transportation 845-807-0180
- Transit Orange 845-615-3850
- Transportation of Rockland: 845-364-2064
- Metro-North Railroad: 800-METRO INFO

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 then click on Recover and Rebuild.

AVOID FRAUD, SCAMS IN THE WAKE OF HURRICANE SANDY

New York residents are urged to be alert for potential fraud during recovery and rebuilding efforts following Hurricane Sandy . 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.

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.

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- 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>.