

A Guide to Disaster Assistance and Relief Funding

How to Navigate the Disaster Assistance Process

Compliments of
U.S. Senator Kirsten E. Gillibrand
New York



September 2011

*This document will be continuously updated as information becomes available –
Last updated on September 27, 2011.*

Introduction

Dear Fellow New Yorker,

The devastating effects of Hurricane Irene and Tropical Storm Lee have been felt throughout the state. New Yorkers are currently experiencing power outages, flooding, and have incurred damage to their homes. President Obama has approved an emergency disaster declaration, with the following counties eligible for disaster assistance:

Hurricane Irene

- Individual Assistance (Assistance to individuals and households): Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Greene, Herkimer, Kings, Montgomery, Nassau, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester counties.
- Public Assistance (Assistance for debris removal, emergency protective actions and the repair or replacement of disaster-damaged facilities): Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Hamilton, Herkimer, Kings, Greene, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester Counties. Direct federal assistance is authorized.
- Hazard Mitigation Grant Program: (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.

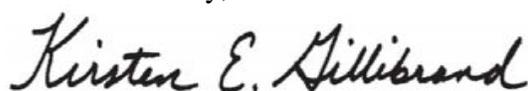
Tropical Storm Lee

- Individual Assistance (Assistance to individuals and households): Broome, Chemung, Chenango, Delaware, Otsego, Schenectady, and Tioga Counties.
- Public Assistance (Assistance for debris removal, emergency protective actions and the repair or replacement of disaster-damaged facilities): Broome, Chenango, Delaware, Otsego, Tioga, Tompkins

These designations allow the Federal Emergency Management Agency, U.S. Department of Agriculture, U.S. Small Business Administration and other federal agencies to assist these counties with emergency relief measures, including search and rescue efforts, emergency care and shelters, the distribution of food, water and other essentials, and with disaster assistance funding.

The information in this guidebook details emergency disaster assistance grants, loans, tax credits, and other programs to help New Yorkers recover from the storm's devastation. The guidebook's contents are by no means comprehensive, and as new programs, information and opportunities emerge, its contents will be updated to provide you with the most up-to-date information possible. For more information about the recovery process, please visit my Senate website at www.gillibrand.senate.gov or contact my office at (202) 224-4451.

Sincerely,



Kirsten E. Gillibrand
United States Senator

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Federal Section I

Federal Emergency Management Agency

FEMA oversees several federally administrated Disaster Recovery Programs offered to New York State to recover from storm damage.

Each program satisfies different needs, including rental payments for temporary housing, repairing and replacing damaged public facilities, and grants for home repairs and replacement of essential household items.

1) Individual Assistance (IA) Program

- The purpose of this program is to provide funding or direct assistance to individuals and families in an area where property has been damaged or destroyed and where losses are not covered by insurance.

Additional Information:

- **Assistance for affected individuals and families may include *as required*:**
 - Rental payments for temporary housing for individuals whose homes are unlivable. Initial Assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements
 - Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional
 - Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state, and charitable aid programs.
 - Unemployment payments up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who did not qualify for state benefits, such as self-employed individuals
 - Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance
 - Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan is a combination with a property loss loan cannot exceed a total of \$2 million. FEMA will work with the U.S. Small Business Administration in the evaluation of eligibility and provisions of these loan funds

- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. The U.S. Department of Agriculture will determine eligibility and disburse these loan funds.
- Other relief programs include crisis counseling for individuals traumatized by the disaster, income tax assistance for filing casualty losses, and advisory assistance for legal situations, veteran's benefits and social security matters

Eligibility:

- **As of 9/26/2011**, individuals or families who reside in a disaster area as designated by FEMA, include the following counties that experienced damage from **Hurricane Irene and Tropical Storm Lee**:

Hurricane Irene:

- | | |
|--------------|---------------|
| ○ Albany | ○ Putnam |
| ○ Bronx | ○ Queens |
| ○ Clinton | ○ Rensselaer |
| ○ Columbia | ○ Richmond |
| ○ Delaware | ○ Rockland |
| ○ Dutchess | ○ Saratoga |
| ○ Essex | ○ Schenectady |
| ○ Greene | ○ Schoharie |
| ○ Herkimer | ○ Suffolk |
| ○ Kings | ○ Sullivan |
| ○ Montgomery | ○ Ulster |
| ○ Nassau | ○ Warren |
| ○ Orange | ○ Washington |
| ○ Otsego | ○ Westchester |

Tropical Storm Lee:

- | | |
|------------|---------------|
| ○ Broome | ○ Otsego |
| ○ Chemung | ○ Schenectady |
| ○ Chenango | ○ Tioga |
| ○ Delaware | |

*****NOTE:** Delaware, Otsego and Schenectady Residents affected by Hurricane Irene and Tropical Storm Lee must register separately for each disaster in order to be eligible for the maximum amount of funding assistance.

Contact Information:

- Residents who have sustained losses can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800-621-3362.

2) Public Assistance Grant Program

- The purpose of this program is to provide assistance to state, local and tribal governments, and certain types of private nonprofit organizations to allow communities

to quickly respond to and recover from major disasters or emergencies declared by the President.

Additional Information:

➤ **Assistance for state, local and tribal governments include:**

- Payment of not less than 75 percent of the eligible costs for repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas and similar publicly owned property, as well as certain private non-profit organizations that provide essential governmental services.
- Payment of not less than 75 percent of the eligible costs for removing debris and for emergency measures taken to save lives and protect property and public health.
- Projects of not more than 75 percent of the approved costs for hazard mitigation projects undertaken by state, local, and tribal governments to prevent or reduce long-term risk to life and property from natural or technological disasters.

Eligibility:

➤ **As of 9/26/2011, local and tribal governments, as well as private non-profit organizations, are eligible in the following counties that experience damage from Hurricane Irene:**

- | | |
|--------------|---------------|
| ○ Albany | ○ Otsego |
| ○ Bronx | ○ Putnam |
| ○ Clinton | ○ Queens |
| ○ Columbia | ○ Rensselaer |
| ○ Delaware | ○ Richmond |
| ○ Dutchess | ○ Rockland |
| ○ Essex | ○ Saratoga |
| ○ Franklin | ○ Schenectady |
| ○ Greene | ○ Schoharie |
| ○ Hamilton | ○ Suffolk |
| ○ Herkimer | ○ Sullivan |
| ○ Kings | ○ Ulster |
| ○ Montgomery | ○ Warren |
| ○ Nassau | ○ Washington |
| ○ New York | ○ Westchester |
| ○ Orange | |

Tropical Storm Lee:

- | | |
|------------|------------|
| ○ Broome | ○ Otsego |
| ○ Chenango | ○ Tioga |
| ○ Delaware | ○ Tompkins |

Contact Information:

- #### ➤ State, local and tribal governments can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800 621-3362

3) Disaster Unemployment Assistance

- The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date.

Additional Information:

- These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.
- Although most States have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all States require an individual to search for work.
- You must apply within 30 days of 9/1/2011.

Eligibility:

- **As of 9/26/2011**, individuals who have been unemployed as a result of **Hurricane Irene** and **Tropical Storm Lee** and who reside in the following counties:

Hurricane Irene

- | | |
|--------------|---------------|
| ○ Albany | ○ Putnam |
| ○ Bronx | ○ Queens |
| ○ Clinton | ○ Rensselaer |
| ○ Columbia | ○ Richmond |
| ○ Delaware | ○ Rockland |
| ○ Dutchess | ○ Saratoga |
| ○ Essex | ○ Schenectady |
| ○ Greene | ○ Schoharie |
| ○ Herkimer | ○ Suffolk |
| ○ Kings | ○ Sullivan |
| ○ Montgomery | ○ Ulster |
| ○ Nassau | ○ Warren |
| ○ Orange | ○ Washington |
| ○ Otsego | ○ Westchester |

Tropical Storm Lee

- | | |
|------------|---------------|
| ○ Broome | ○ Otsego |
| ○ Chemung | ○ Schenectady |
| ○ Chenango | ○ Tioga |
| ○ Delaware | |

- All unemployed individuals must register with the State's employment services office before they can receive DUA benefits

Contact information:

- To apply please call 1-888-209-8124. Applicants should inform the representative that you are calling due to Hurricane Irene.

4) Hazard Mitigation Grant Program

- The Hazard Mitigation Grant Program 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

Eligibility

- All counties in the State of New York are eligible to apply for assistance

Contact Information:

- State, local and tribal governments can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800 621-3362

*****NOTE:** The eligible counties listed above are subject to change and are accurate as of 9/26/2011. We are expecting more counties to be added within the next day or two as FEMA continues to assess the damage caused by the storm.

Federal Section II

U.S. Department of Agriculture (USDA)

The USDA is ready to provide food, emergency assistance and other resources to those affected by the devastation caused by the storm. I encourage farmers, ranchers, producers, landowners and rural communities to contact their local USDA Farm Service Agency Service Center to report damages to crops or livestock loss. Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take.

You can find contact information for your local FSA office at:
<http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>

1) Housing Assistance

- USDA'S Rural Development is encouraging residents affected by the disaster to immediately apply for funding assistance under the Rural Single Family Housing Loan and Grant Programs.
- Funds are available for housing repair, rehabilitation and home purchases. For home financing, USDA will assist with expediting lender approval and approval for access to the Guaranteed Underwriting Services; and offer streamlined loan processing.
- Individuals needing payment assistance on their existing USDA Rural Development Single and Multi-Family Loans are encouraged to contact the Centralized Servicing Center at 1-800-414-1226.

2) Community Assistance

- Rural Communities in the Presidentially-declared disaster areas may be eligible for funding through the Rural Community Facilities Program.
- Facilities eligible for funding include schools, libraries, childcare centers, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation.
- Contact your local FSA and USDA Rural Development office for more information.

Farmer and Rancher Assistance

As of 9/26/2011, Producers in **Clinton, Columbia, Dutchess, Essex, Orange, Rensselaer, Richmond and Washington** counties are eligible to be considered for Farm Service Agency (FSA) Emergency Loans (EM) and the Supplemental Revenue Assistance Program (SURE). Regarding EM loans, FSA will consider each application on its own merit by taking into account the extent of losses, security available, and repayment ability. Local FSA offices can provide affected farmers and ranchers with additional information.

3)Emergency Farm Loans (EM)

- Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.
- Go to the following website:
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

4)Supplemental Revenue Assistance Payment Program (SURE)

- The purpose of this program is to provide payment assistance to producers suffering crop revenue losses from quantity or quality deficiencies in only counties and contiguous counties in declared disaster areas by the Agriculture Secretary or in cases where a farm's overall production loss exceeds 50 percent.

Additional Information:

- To receive SURE payments, an eligible producer must have a qualifying loss, which is at least a 10 percent production loss affecting one crop of economic significance due to a disaster on a farm in a disaster county.
- Producers outside a declared disaster county, but with production losses greater than or equal to 50 percent of the normal production on the farm (expected revenue for all crops on the farm), also qualify for SURE.

Eligibility:

- To be eligible for SURE, a producer must have obtained a policy or plan of insurance for all crops through the Federal Crop Insurance Corporation.
- Eligible farmers and ranchers who meet the definition of "Socially disadvantaged" "Limited Resource", or "Beginning Farmer or Rancher", do not have to meet this requirement.

Contact Information:

- Contact your local FSA for more information.
- <http://disaster.fsa.usda.gov>

5)Livestock Forage Disaster Program (LFP)

- Provides financial assistance to producers who suffered grazing losses due to drought or fire.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.
- Go to the following website:
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=lfp>

6) Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish

- The purpose of this program is to provide emergency relief to producers of livestock, honeybees and farm-raised fish who suffered losses from disasters.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.

7) Tree Assistance Program (TAP)

- Provides financial assistance to qualifying orchardists to replace eligible trees, bushes, and vines damaged by natural disasters.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.

- Go to the following website:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=tap>

8) Livestock Indemnity Program

- The purpose of this program is to provide assistance to livestock producers for livestock deaths from disaster events, in excess of normal mortality.

Eligibility:

- To be eligible, a contract grower must be in possession and control of the eligible livestock the day of the livestock death.
- The contract grower's livestock also must have met the following conditions:
 - Have been poultry or swine
 - Have died as a direct result of the disaster
 - Not have been produced for reasons other than for commercial use as part of a farming operation

Contact Information:

- Contact your local FSA for more information.

www.fsa.usda.gov

9) Emergency Forest Restoration Program (EFRP)

- Provides payments to eligible owners of nonindustrial private forest (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.

- Go to the following website:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>

10) Emergency Watershed Program

- EWP helps protect lives and property threatened by natural disasters. The program provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding.

Eligibility:

- Public, Private and Tribal Lands are all eligible.

Contact Information

- Contact your local FSA for more information
www.fsa.usda.gov

11) Emergency Conservation Program (ECP)

- ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by wind erosion, floods, hurricanes, or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought.

Additional Information:

- For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:
 - Impair or endanger the land
 - Materially affect the land's productive capacity
 - Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area
 - Be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use.

Eligibility:

- County FSA committees determine land eligibility based on on-site inspections of damage.

Contact information:

- Contact your local FSA for more information
<http://disaster.fsa.usda.gov>

Assistance with Flood-Damaged Crops

- The U.S. Department of Agriculture (USDA) and the U.S. Food and Drug Administration (FDA) announced that assistance will be available to farmers whose crops were damaged by severe flooding from Tropical Storms Irene and Lee. USDA and FDA are working closely together to ensure that farmers with flood-damaged crops that cannot be marketed are compensated for their losses.

Additional Information:

- FDA considers ready-to-eat crops whose edible portion has been in contact with flood waters to be adulterated due to potential exposure to sewage, animal waste, heavy metals, pathogenic microorganisms, or other contaminants. Therefore, these crops should not enter the food or animal feed supply. Crops insured by federal crop insurance or by the Noninsured Disaster Assistance Program (NAP) are covered when floodwaters have rendered them valueless.
- Additionally, disposition of crops in proximity to, or exposed to a lesser degree of flooding, where the edible portion of the crop has not come in contact with flood waters, may need to be evaluated on a case-by-case basis. FDA experts are available for these through local FDA district offices.

Contact Information:

- The USDA encourages all farmers and ranchers to contact their crop insurance companies and local FSA, as applicable, to report damages to crops or livestock loss. <http://disaster.fsa.usda.gov>
- More information about federal crop insurance may be found at www.rma.usda.gov.
- Additional resources to help farmers and ranchers deal with flooding may be found at <http://www.usda.gov/disaster>.

Federal Section III

Small Business Administration (SBA)

The SBA provides low-interest, long-term disaster loans to homeowners, renters, non-farm businesses of all sizes and private, nonprofit 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 area.

1) Home and Personal Property Loans

- If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration – even if you don't own a business. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, and other items damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.

Additional Information:

- The loans may not be used to upgrade homes or make additions unless as required by local building authority/code.
- Loans may be increased up to 20 percent of the total amount of disaster damage to real estate, as verified by the SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.
- Secondary homes or vacation properties are not eligible for these loans.
- Any proceeds from insurance coverage on your property or home will be deducted from the total damage to the property to determine the loan amount you are eligible for. The SBA is not permitted to duplicate any benefits.
- For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain credit elsewhere, the interest rate will not exceed 8 percent.
- The SBA determines whether an applicant has credit available elsewhere. The SBA offers loans with long-term repayments, in many cases up to 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

Eligibility:

- Individuals

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 18.
- E-mail: disastercustomerservice@sba.gov

2) Business Physical Disaster Loans

- Any non-farm business or private, nonprofit organization that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help replace damaged property or restore the property to the condition it was in before the disaster.

Additional Information:

- SBA makes physical disaster loans of up to \$2 million to qualified businesses or private, nonprofit organizations.
- Physical Disaster Loan proceeds may be used for the repair or replacement of the following:
 - Real Property
 - Machinery
 - Equipment
 - Fixtures
 - Inventory
 - Leasehold Improvements
- Disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to protect the damaged real property against possible future disasters of the same type.
- SBA loans cover uninsured and under-insured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.
- The interest rate is determined by your ability to obtain credit elsewhere (from non-federal sources).
- The interest rate on both these loans will not exceed 4 percent if you do not have credit available elsewhere. Repayment can be up to 30 years, depending on the business' ability to repay the loan. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant has credit available elsewhere.

Eligibility:

- Small-businesses
- Non-profit Organizations
- Private Businesses not deemed small

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 18.
- E-mail: disastercustomerservice@sba.gov

3) Economic Injury Disaster Loans (EIDL)

- If your business is located in a declared disaster area and has suffered economic injury because of the disaster (regardless of physical damage), you may be eligible for an Economic Injury Disaster Loan (EIDL). Substantial economic injury is defined as the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

Additional Information:

- EIDL assistance is available only to businesses determined unable to obtain credit elsewhere. The SBA can provide up to \$2 million in disaster assistance, which includes both economic injury and physical damage assistance. Your loan amount will be based on your actual economic injury and your company's financial needs.
- An EIDL can help you meet the normal financial obligations that your business or private nonprofit organization could have met had the disaster not occurred. It permits you to maintain a reasonable working capital position during the period affected by the disaster.
- The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan.

Eligibility:

- Small businesses
- Small Agricultural Cooperatives
- Qualified Non-profit organizations

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 18.
- E-mail: disastercustomerservice@sba.gov

SBA New York Regional Office Phone Numbers

- **Buffalo:** (716) 551-4301
- **Syracuse:** (315) 471-9393
- **New York City:** (212) 264-4354

*****NOTE: Only non-farm businesses are eligible for SBA Business Physical Disaster Loans and Economic Injury Disaster Loans. Farm households are eligible for the SBA Home and Personal Property Loans for any losses incurred to ONLY their home and its contents.**

Federal Section IV

U.S. Department of Labor

1) Disaster National Emergency Grants (NEG)

- Disaster NEG's require that the Federal Emergency Management Agency (FEMA) has declared a disaster area eligible for public assistance and are only available to states. The primary purpose of a disaster project is to create temporary employment to assist with clean-up activities.

Additional Information:

- This initial award will restrict the clean-up period to 6 months from the date of the grant award until there is a subsequent modification that justifies a longer clean-up period
- A state may include in its fully documented plan, or modification request, a component for employment-related services. This component is for workers involved in the clean-up work and who will not return to their prior employment. The modification must demonstrate that the participants need employment-related assistance to return to the workforce and demonstrate that other resources are not available to provide such services.

Eligibility:

- State Governments
- Local Governments
- Indian and Native American Tribes
- Local Workforce Investment Boards

Contact Information:

- For additional Information please visit <http://www.doleta.gov/neg/>

Federal Section V

Internal Revenue Service (IRS)

1) Disaster Assistance and Emergency Relief for Individuals and Businesses

- Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster. Both individuals and businesses in a federally declared disaster area can get a faster tax refund by claiming losses related to the disaster on the tax return for the previous year.
- The IRS has postponed tax filing and payment deadlines for individuals and businesses in declared federally declared disaster areas. Corporations, which had extensions until September 15th, and sole proprietors or partners, which had extensions until October 17th, now have until October 31st to file their 2010 tax returns.
- The September 15th deadline for quarterly estimated tax payments has been extended to October 31st.
- If tax preparers for businesses were in areas under evacuation order or severe weather warning, these businesses have until September 22 to file their returns.

Eligibility:

- **As of 9/26/2011**, Individuals and Businesses residing in the following counties and sustained damage from **Hurricane Irene** and **Tropical Storm Lee** are eligible for relief:

Hurricane Irene:

- | | |
|--------------|---------------|
| ○ Albany | ○ Putnam |
| ○ Bronx | ○ Queens |
| ○ Clinton | ○ Rensselaer |
| ○ Columbia | ○ Richmond |
| ○ Delaware | ○ Rockland |
| ○ Dutchess | ○ Saratoga |
| ○ Essex | ○ Schenectady |
| ○ Greene | ○ Schoharie |
| ○ Herkimer | ○ Suffolk |
| ○ Kings | ○ Sullivan |
| ○ Montgomery | ○ Ulster |
| ○ Nassau | ○ Warren |
| ○ Orange | ○ Washington |
| ○ Otsego | ○ Westchester |

Tropical Storm Lee:

- Broome
- Chemung
- Chenango
- Delaware
- Otsego
- Schenectady
- Tioga

Contact Information:

- For more information please visit:
<http://www.irs.gov/businesses/small/article/0,,id=156138,00.html> or call 1-800 829-3676.



State Section I

New York State Insurance Department

1) Insurance Disaster Assistance

- The New York State Insurance Department is assisting individuals and businesses in dealing with complaints when filing claims with individual insurance companies

Eligibility

- Individuals affected by the disaster in New York

Contact Information

- For more information please call 1-800 339-1759 or visit www.ins.state.ny.us

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

State Section II

New York State Department of Agriculture & Markets

1) Agricultural & Community Recovery Fund (ACRF)

- The New York State Department of Agriculture & Markets has begun assessing damage in agricultural disaster areas and is beginning to identify projects to restore farms and farmland. This fund will provide funding to farmers to restore farmland damaged by the disaster and prevent further damage in the future.

Additional Information:

- The ACRF will include three components:
 - Farm Operations Match Program: This will match farmers' dollars for the purchase of feed for animals and produce from other New York producers to allow the farms operations to continue;
 - On Farm Capital Needs Program: This will provide grants and deferred and low/interest loans to meet the immediate and long-term needs of farmers devastated by Hurricane Irene; and
 - Main Street Business Assistance Program: This will provide a combination of grants and low interest loans to help Main Street Businesses get back in operation in eligible counties.

Eligibility:

- As of **9/26/2011**, Farms and Farmland residing in the following counties and experienced damaged from **Hurricane Irene**:

○ Albany	○ Putnam
○ Bronx	○ Queens
○ Clinton	○ Rensselaer
○ Columbia	○ Richmond
○ Delaware	○ Rockland
○ Dutchess	○ Saratoga
○ Essex	○ Schenectady
○ Greene	○ Schoharie
○ Herkimer	○ Suffolk
○ Kings	○ Sullivan
○ Montgomery	○ Ulster
○ Nassau	○ Warren
○ Orange	○ Washington
○ Ostego	○ Westchester

Contact Information:

- Farmers in eligible counties should contact their local Soil and Water District immediately
- A complete list can be found at :
http://www.nys-soilandwater.org/contacts/county_offices.html



State Section III

New York State Energy Research and Development Authority (NYSERDA)

1) Household Appliance Grant Program

- The purpose of this program is to help New Yorkers cover the costs of replacing vital household appliances, such as refrigerators, boilers, washing machines and furnaces, damaged by the recent flooding. Grants will be a fixed amount for different appliances and could cover up to 100 percent of the costs of a purchase. If the cost of the appliance exceeds the cap, the program will pay a portion of the total costs up to the cap.

Additional Information:

- Purchases of appliances and equipment, with the exception of dehumidifiers, must be for replacement purposes only and purchases covered by insurance or FEMA are not eligible.
- Grants will be for ENERGY STAR® qualified appliances and equipment. In product categories for which there are no ENERGY STAR Criteria, the higher efficiency (HE) units will be eligible.
- A list of eligible equipment and appliances and rebate levels is as follows:
 - Refrigerators (ENERGY STAR) - \$350
 - Clothes Washers (ENERGY STAR) - \$250
 - Clothes Dryers w/Moisture Sensor (HE) - \$250
 - Dehumidifiers (ENERGY STAR) - \$100
 - Furnace (ENERGY STAR) - \$2,000
 - Boiler (ENERGY STAR) - \$2,500
 - Hot Water Heater Tanks (electric-HE; gas – ENERGY STAR) - \$400

Eligibility:

- As of 9/26/2011, Individuals or families who experienced damage from either **Hurricane Irene** and/or **Tropical Storm Lee** and reside in one of the following counties:

Hurricane Irene:

- | | |
|------------|--------------|
| ○ Albany | ○ Essex |
| ○ Bronx | ○ Greene |
| ○ Clinton | ○ Herkimer |
| ○ Columbia | ○ Kings |
| ○ Delaware | ○ Montgomery |
| ○ Dutchess | ○ Nassau |

- Orange
- Otsego
- Putnam
- Queens
- Rensselaer
- Richmond
- Rockland
- Saratoga
- Schenectady
- Schoharie
- Suffolk
- Sullivan
- Ulster
- Warren
- Washington
- Westchester

Tropical Storm Lee:

- Broome
- Chemung
- Chenango
- Delaware
- Otsego
- Schenectady
- Tioga

Contact Information:

- All grants will be awarded on a first-come, first-served basis for completed applications, which will be available beginning Monday, September 19 at www.NYSApplianceRebates.com or by calling 1-877-NY-SMART (877-697-6278).

State Section IV

New York State Office for the Aging

1) Information for Older Persons and Family Caregivers

- The Office for the Aging has centers located in all counties to provide information and assistance in location local services and programs that support older individuals and their caregivers
- Information about programs and services for older New Yorkers is available at <http://www.aging.ny.gov/ResourceGuide/index.cfm>

Contact Information

- For a list of local offices for the aging, visit <http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm> or call the Senior Citizen's Help Line at 1-800 342-9871

State Section V

New York State Environmental Facilities Corporation

1) Hurricane Emergency Loan Program (H.E.L.P.)

- The New York State Environmental Facilities Corporation (EFC) has established a Hurricane Emergency Loan program to provide financial assistance to municipalities with storm-damaged drinking water, storm water, and wastewater infrastructure in counties eligible for public assistance as declared by FEMA.

Additional Information:

- EFC will offer interest-free loans in amounts up to \$1,000,000 for critical assessment and repair to damaged drinking water, storm water and wastewater infrastructure. Expenses for repairs to pump stations, electrical equipment, treatment facilities and other critical equipment, temporary emergency services such as vacuum truck hauling, bypass pumping and disinfection and related engineering and other professional services

Eligibility:

- **As of 9/26/2011**, Municipalities affected by **Hurricane Irene and Tropical Storm Lee** and located in the following counties can receive aid:

Hurricane Irene

- | | |
|--------------|---------------|
| ○ Albany | ○ Otsego |
| ○ Bronx | ○ Putnam |
| ○ Clinton | ○ Queens |
| ○ Columbia | ○ Rensselaer |
| ○ Delaware | ○ Richmond |
| ○ Dutchess | ○ Rockland |
| ○ Essex | ○ Saratoga |
| ○ Franklin | ○ Schenectady |
| ○ Greene | ○ Schoharie |
| ○ Hamilton | ○ Suffolk |
| ○ Herkimer | ○ Sullivan |
| ○ Kings | ○ Ulster |
| ○ Montgomery | ○ Warren |
| ○ Nassau | ○ Washington |
| ○ New York | ○ Westchester |
| ○ Orange | |

Tropical Storm Lee

- Broome
- Chenango
- Delaware
- Otsego
- Tioga
- Tompkins

Contact Information:

- For more information please call 1-800-882-9721
- E:mail: RecoveryHELP@efc.ny.gov



Important Contact Information

Federal Emergency Management Agency (FEMA)

- For more information on the public assistance process can be found at the following site <http://www.fema.gov/government/grant/pa/process.shtm>. For more information regarding all available FEMA assistance, please visit www.disasterassistance.gov or call the New York FEMA regional office at (212) 680-3600.

Important

- Some New Yorkers affected by Hurricane Irene and Tropical Storm Lee may receive a letter from FEMA saying their disaster assistance application has been denied. A denial letter does not necessarily mean that you are not eligible for assistance. It may mean that FEMA does not have all the information needed to make a decision. Applicants should make sure they have all of the following if they receive said letter:
 - Insurance settlement letter detailing exactly what is covered under their claim
 - Information to prove occupancy or ownership to the damaged property
 - Completed U.S> Small Business Administration loan application
- FEMA reminds applicants to return the completed SBA loan application even if they choose to decline the loan; Filling out the application is a necessary step if applicants are to be considered for some other form of disaster aid.
- Flood survivors who need to update their application information or have any questions about disaster assistance can 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.

Federal Emergency Management Agency (FEMA) Disaster Recovery Centers

- Listed below is the contact information for the FEMA Disaster Recovery Centers in New York State. These centers are staffed with disaster-recovery specialists who can answer questions or assist individuals, households and businesses that have suffered damage from Hurricane Irene:
 - **Albany County**
Cornell Cooperative
Extension
24 Martin Road
Voorheesville, NY 12186
 - **Bronx County**
Bronx Borough Hall
851 Grand Concourse
Bronx, NY 10451
 - **Essex County (2)**
Town Hall
11 School Street
Jay, NY 12912
AND
Moriah Fire Station
630 Tarbell Hill Road
Moriah, NY 12960
 - **Greene County**

- Prattsville Town Hall
49 Main Street
Prattsville, NY 12468
- **Kings County**
Brooklyn College
2900 Bedford Ave.
Brooklyn, NY 11210
 - **Montgomery County**
100 Riverfront Center
Amsterdam, NY 12010
 - **Nassau County**
Sports Complex Mitchell
Field, Airport 1
Charles Lindberg Blvd
Uniondale, NY 11553
 - **Orange County**
Orange County Fire
Training Center
9 Training Center Lane
New Hampton NY 10953
 - **Queens County**
Dept of Finance-Financial
Business Center
144-06 94th Ave
Jamaica, NY 11405
 - **Rensselaer County**
Social Services Office
127 Blooming Grove
Drive
Troy, NY 12180
 - **Richmond County**
Staten Island Armory
321 Manor Rd
Staten Island, NY 10307
 - **Rockland County**
Provident Bank Ballpark
1 Provident Bank Park Dr
Pomona, NY 10970
 - **Schenectady County**
Rotterdam Square Mall
93 West Campbell
Rotterdam, NY 12306
 - **Schoharie County**
Holiday Inn Express
160 Holiday Way
Schoharie, NY 12157
 - **Suffolk County**
H. Lee Denison Bldg
Veterans Memorial
Highway
Hauppauge, NY 11788
 - **Ulster County (2)**
Business Resource Center
1061 Development Court
Ulster Avenue
Kingston, NY 12401
- AND**
Belleayre Mountain Ski
Area
Belleayre Mountain Road
Pine Hill, NY 12465

Federal Emergency Management Agency 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 FEMA Disaster Legal Services Program. Operated by the American Bar Association Young Lawyers Division, they provide free legal services in matters such as bankruptcy, civil rights, employment law, landlord-tenant law, FEMA benefit claims, wills, and trusts.
- For more information please call the Disaster Services hotline at 1-800-342-3661 or visit www.disasterlegalaid.org

Small Business Administration (SBA)

- For more information about the different loans available and to see if you qualify, please visit <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans> or call 1-800-659-2955 or (404) 331-0333.
- Forms can also be found online at:
http://www.sba.gov/sites/default/files/serv_da_sba_form_5c.pdf

U.S. Department of Agriculture

- Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take. You can find your county FSA at:
<http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>. Also, please visit <http://disaster.fsa.usda.gov> for more information regarding the assistance programs being offered through the USDA.

U.S. Department of Veteran's Affairs

- The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.
- For more information please call 1-800 827-1000 or visit
<http://www.military.com/veterans-report/va-disaster-assistance>

U.S. Social Security Administration

- The Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social security disability or survivor benefits.
- For more information please visit
https://www.disasteraid.fema.gov/IAC/DataView.do?page=agencies&DSTR_NR=1640 or call 1-800 772-1213

New York Farm Bureau

- The Farm Bureau may be helpful in directing individuals to the appropriate resources and agencies that could aid in disaster clean up and recovery
- For more information please call (518) 436-8495 or 1-800 342-4143. You may also visit www.nyfb.org

Cornell Cooperative Extension (CCE)

- Your local CCE office can assist with recommendations to replace damaged crops
- CCE Forage Exchange
 - CCE has set up an online forage exchange to provide a venue for farmers who have available feed and forage to post that information, and for farmers in need to locate feed and forage.
- For more information please visit www.cce.cornell.edu, and for more information about the Forage Exchange, please visit: <http://ccetest-lamp.cit.cornell.edu/forage/>

New York State Department of Taxation Finance

- Below please find a link for disaster assistance information offered from the NYS Department of Taxation Finance:
http://www.tax.ny.gov/pdf/notices/n11_8.pdf
- If you have any questions, please contact one of my offices and we can connect you with a caseworker at Taxpayer Rights Advocate within the NYS Department of Taxation and Finance

New York State Homes and Community Renewal (HCR)

- HCR is providing housing assistance, determining the immediate, temporary and long-term needs of people affected by the storm, coordinating housing efforts with FEMA, Red Cross, local charities and providing resources.
- For more information please call: 1-866-275-3427 or visit <http://nysdhcr.gov>
- The HCR disaster client intake form can be found at
<https://www1.dhcr.state.ny.us/DisasterRecovery/default.aspx>

New York Business Development Corporation (NYBDC)

- NYBDC is providing disaster loans to businesses suffering storm or flood damage resulting from storm.
- Working capital loans in amounts ranging from \$5,000 to \$25,000 will be available on an expedited application basis and favorable terms to qualifying businesses that qualify for the program
- Loans will be interest free for 60 days and then interest only for four months, with the balance payable with interest over 36 months.
- For more information, please visit:
http://www.nybdc.com/Disaster_Loan_Program_Irene.html

Shelters

- The American Red Cross provides emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster.
- For a list of American Red Cross shelters in your area, please refer to <http://www.redcross.org/nss/> or call the Northeastern New York Region chapter at (518) 458-8111

Electricity

- Below please find the six electric utilities companies regulated by the Public Service Commission. If you are unable to contact your energy company, please contact the New York State Public Service Commission at 1-800-342-3377.
 - Central Hudson Gas & Electric: To report outages & receive updates, call (845) 452-2700 or visit
<https://inet.cenhud.com/CustomerservicePortal/updates/TrblReport.aspx>

- ConEdison: To report outages and receive updates, call 1-800-75-CONED or visit www.conEd.com
- National Grid: To report outages and receive updates, visit <https://www1.nationalgridus.com/niagaramohawk/YourAccount/MultiLogin.aspx?where=OutageReporting>
- NYSEG: To report outages and receive updates, call 1-800-572-1131 or visit <http://ebiz1.nyseg.com/cusweb/outagenotification.aspx>
- Orange & Rockland: To report outages and receive updates, call 1-877-434-4100 or visit <https://apps2.coned.com/online/outage/electricoutage.aspx>
- RG&E: To report outages and receive updates, call 1-800-743-1701 or visit <http://ebiz1.rge.com/cusweb/outagenotification.aspx>
- For constituents on Long Island, the Long Island Power Authority is closely monitoring power outages and is working to restore electricity in critical areas. To report a power outage in your area and to receive regular updates, please visit www.lipower.org.

Waste Management

- To find Regional Materials Management Contacts, please refer to <http://www.dec.ny.gov/chemical/76718.html>.
- Capital Region
 - For debris removal and waste management, contact the Schenectady Regional Office of the New York State Department of Environmental Conservation, which oversees Albany, Columbia, Delaware, Greene, Montgomery, Otsego, Rensselaer, Schenectady and Schoharie Counties, by calling (518) 357-2243.
- Long Island
 - For debris removal and waste management, contact the Stony Brook Regional Office of the New York State Department of Environmental Conservation, which oversees Nassau and Suffolk Counties, by calling (631) 444-0375.
- Hudson Valley
 - For debris removal and waste management, contact the New Paltz Regional Office of the New York State Department of Environmental Conservation, which oversees Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties, by calling (845) 256-3123.

New York State Emergency Information Handbook

- General planning and safety information in downloadable format: http://www.dhSES.ny.gov/media/documents/2011_EI_Handbook.pdf

General Safety Issues

- Consumer Product Safety Commission's "Safety Tips for Flood Victims" can be found at <http://www.cpsc.gov/cpsc/pub/pubs/fema/flood.html>. This guide provides safety recommendations and illustrates dangerous practices flood victims may engage

in during efforts to rebuild or while staying in temporary housing or partially damaged homes.

Salvation Army: Emergency Disaster Services

- The Salvation Army offers such services as food service, cleanup restoration, donation management, spiritual and emotional care, disaster workers and emergency management personnel, disaster social services and emergency communications
- For more information please call (315) 345-6621 or visit http://www.salvationarmyusa.org/usn/www_usn_2.nsf

Mold Growth Prevention

- After natural disasters, such as hurricanes and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and a possible health risk for your family
- For more information about mold, please visit www.epa.gov/aiq/pubs/floods.html or www.bt.cdc.gov/disasters/mold/protect.asp

Water-Borne Risks

- Wells and water supplies may be contaminated and unsafe to drink. Both ground and surface water sources of drinking water may be contaminated due to flooding. Until you are certain that your tap water meets federal drinking water standards, either through notification by your local water utility or testing your private well, pregnant women and children should drink bottled water. Bottled water should also be used to mix baby formula and for cooking.

Volunteer Organizations

- To find a listing of Volunteer Organizations active in the disaster recovery, please refer to: www.nyvoad.org

New York Council for the Humanities

- Many of the State's cultural organizations sustained major damage in the aftermath of Hurricane Irene. To assist in the recovery efforts, the New York Council for the Humanities has successfully secured emergency funding from the National Endowment for the Humanities. The Hurricane Irene Recovery Grants are available to any tax-exempt group in New York State with a focus on cultural programming. Applications for these special grants will be accepted on a rolling basis until December 31, 2011.
- For more information and easy-to-use application forms can be found at: www.nyhumanities.org/grants/recovery.php

The Offices of Senator Gillibrand

Capitol District

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