

2006 NEW YORK FLOOD HELPING HANDBOOK

A RESOURCE FOR INDIVIDUALS, FAMILIES, AND SMALL BUSINESSES

This Handbook provides an overview of some of the issues that you may face, and the resources that may be available to you, as a result of the 2006 New York Flood and the ensuing damage. This Handbook is targeted to individuals, families, and small businesses in New York State. Please note that this Handbook is a work in progress, and that by the time you read this material, the federal, state, and county governments may have enacted additional legislation to assist flood victims.

This Handbook may not answer all of your questions. Rather, the Handbook is designed to set out some of the issues you may need to consider, to help you understand the basics about each issue, and to point you in the right direction for help. Much of the information in this Handbook is general, and you may need to contact federal, state, city or county officials, or local aid organizations, to obtain more specific information about legal issues in your particular area.

You may feel overwhelmed when considering the legal issues you face, and you may determine that it would be helpful, or even necessary, to have an attorney's assistance. If you do not have an attorney, legal advice and referrals are available to those in need, some at no charge. To help you get started, this Handbook includes a listing of State Bar certified lawyer referral agencies and several legal aid providers.

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

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

warrant that it is the most current information or complete, particularly as circumstances may change after this Handbook is posted on the web or published. Also, the Handbook is general in nature, and may not apply to particular factual or legal circumstances. In any event, the Handbook does not constitute legal advice and should not be relied upon as legal advice. Morrison & Foerster LLP renders legal advice only after compliance with certain procedures for accepting clients and when it is legally and ethically permissible to do so. Readers seeking to act upon any of the information contained in this Handbook are urged to seek individual advice from their own legal counsel; if a reader cannot afford counsel, referrals to pro bono counsel can be obtained from the organizations listed in the Lawyer Referral Services & Legal Aid sections of this book.

There is no cost for using or copying these resources. They were compiled to help the people and organizations affected by the flood. Reproduction or distribution of these materials for commercial purposes without prior written permission is strictly prohibited. This Handbook can be viewed online or printed at www.mofo.com/about/helpinghandbooks.html or www.semo.state.ny.us.

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CHAPTER 1

HOUSING ASSISTANCE

HOUSING ASSISTANCE

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) GRANTS FOR HOUSING

Resources Available

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

Eligibility Requirements

To be eligible you have to meet the following requirements:

- You have losses in an area that has been declared a disaster by the president;
- Either the damage or destruction of your property is not covered by insurance, or your insurance settlement is delayed;
- You or someone you live with is a U.S. citizen, a non-citizen national, or a qualified Alien;
- The damaged property was your primary residence.

Key Information Requested

- Your Social Security number;
- Current and pre-disaster address;
- A telephone number where you can be contacted;
- Insurance information;
- A description of your losses that were caused by the disaster;
- The date(s) of the disaster;
- Optional: If you want to have disaster assistance funds transferred directly into your bank account, you must provide a routing and account number from your bank.

Application Process

Apply by phone, (800) 621-3362, or online, www.fema.gov. An inspector will contact you within 10 to 14 days after you apply to schedule a time to meet you at your damaged home. In areas where access is still severely limited, it

may take longer for an inspection. About 10 days after the inspection, FEMA will decide if you qualify for assistance.

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

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

Contact Information

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

HOUSING ASSISTANCE

NEW YORK STATE DEPARTMENT OF LABOR GRANTS FOR HOUSING

Resources Available

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

Eligibility Requirements

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

Key Information Required

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

Applications can be obtained online at

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

Contact Information

(888) 769-7243

www.labor.state.ny.us

New York State Department of Labor

P.O. Box 1279

Albany, New York 12201-1279

SMALL BUSINESS ASSOCIATION (SBA)

Resources Available

The SBA provides low interest loans to *individuals* to repair or replace disaster damaged real estate and personal property. Individuals can borrow up to \$40,000 in Personal Property Loans to repair or replace possessions damaged or destroyed in the disaster. Homeowners may apply for Real Property Loans of up to \$200,000 to repair or restore a main residence to its pre-disaster condition.

Note: The SBA disaster relief program is NOT an immediate emergency relief program; it is a loan program to help you in your long-term rebuilding and repairing.

Application Process

To obtain a loan application, please contact the Customer Service Center at (800) 659-2955.

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

CHAPTER 2

HEALTH RELATED SERVICES

HEALTH RELATED SERVICES

WHAT KINDS OF HEALTH ISSUES SHOULD I BE AWARE OF?

General Safety Issues

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

Mold Growth

After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and a possible health risk for your family. For more information about mold, see "Fact Sheet – Flood Cleanup Avoiding Indoor Air Quality Problems" (www.epa.gov/iaq/pubs/flood.html), and the U.S. Department of Health and Human Services (HHS), Centers for Disease Control and Prevention's (CDC) Emergency Preparedness and Response page on "Protect Yourself from Mold" at www.bt.cdc.gov/disasters/mold/protect.asp. Source: www.bt.cdc.gov/disasters/mold/protect.asp

Water-Borne Risks

Many wells and water supplies may be contaminated and unsafe to drink. Both ground and surface water sources of drinking water may be contaminated due to flooding. Until you are certain that your tap water meets federal drinking water standards, either through notification by your local water utility or testing your private well, pregnant women and children should drink bottled water. Bottled water should also be used to mix baby formula and for cooking. For more help on cleaning up after a flood or water damage, contact the American Lung Association Help Line at (800)-LUNGUSA, or at www.lungusa.org/air/flood_factsheet99.html.

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

Emergency Power Risks

Without electricity, people may turn to portable gasoline (or diesel) powered generators, gas or charcoal stoves, grills, portable camping stoves and other devices to cook indoors. Carbon monoxide is produced whenever any fuel such as gas, oil, kerosene, wood, or charcoal is burned. Exposure to carbon

monoxide reduces the blood's ability to carry oxygen and can lead to death.
Source: www.lungusa.org/site/pp.asp?c=dvLUK9O0E&b=35694.

Special Concerns for Children

Children are different from adults. They may be more vulnerable to chemicals and organisms they are exposed to in the environment because:

- Children's nervous, immune response, digestive and other bodily systems are still developing and are more easily harmed;
- Children eat more food, drink more fluids, and breathe more air than adults in proportion to their body size – so it is important to take extra care to ensure the safety of their food, drink, and air;
- The way children behave – such as crawling and placing objects in their mouths – can expose them more to chemicals and organisms in the environment.

Lack of a reliable water supply, sewage and sanitation services, food supply, electricity and communication networks could all place children in harm's way. More specifically, water may not be safe for children to drink, and debris and mud may contain disease-causing organisms and chemicals that could potentially harm children. Lack of sanitation and sewage services could lead to infections and diarrhea-related diseases. Flood water in homes and schools may cause mold growth, deterioration of lead paint, and structural damage. Mold growth will be one of the most challenging and long-term problems resulting from the hurricanes and floods. Standing water may result in more mosquitoes and other pests. As the debris and mud begin to dry out, the amount of dust in the air will increase. Clean-up activities may expose children to a variety of chemicals. For more information on protecting your children's health, please visit the U.S. Environmental Protection Agency's webpage "Children's Health: Hurricane and Flood Disasters" at www.epa.gov/katrina/faqs.htm#13. Source: www.epa.gov/katrina/faqs.htm.

NEW YORK STATE DEPARTMENT OF HEALTH

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

CHAPTER 3

SOCIAL SERVICES

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM

Resources Available

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

Eligibility Requirements

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

Key Information Required

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

Application Process

You can file your application online at

<https://www.labor.state.ny.us/secure/flood/appForm.asp>, or print a hard

copy and mail it to the New York State Department of Labor at P.O.

Box 1279, Albany, NY 12201-1279. Once the department receives the application, the information will need to be verified and an inspection of the damage site will take place. After the inspection report is filed, eligible applicants will be mailed an award.

Contact Information

(888) 7-NYS-AID (888 769-7243)

Hearing Impaired: NYS Relay 711

AMERICAN RED CROSS

Resources Available

Emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster.

Source:

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

Contact Information

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

In Spanish: ((800) 257-7575)

NATIONAL SUICIDE PREVENTION LIFELINE

Resources Available

Referral services and short-term intervention counseling are available for mental health problems caused or aggravated by the disaster. *Source:*

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

Contact Information

(800) 273-8255

U.S. SOCIAL SECURITY ADMINISTRATION

Resources Available

Help is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social Security disability or survivor benefits. *Source:*

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

Contact Information

www.socialsecurity.gov

(800) 772-1213

SOCIAL SERVICES

U.S. DEPARTMENT OF VETERAN'S AFFAIRS

Resources Available

The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans. *Source:* www.disasteraid.fema.gov/IAC/DataView.do?page=agencies&DSTR_NR=1640

Contact Information

(800) 827-1000

U.S. INTERNAL REVENUE SERVICE

Resources Available

The federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a Presidential declared disaster. This relief includes postponing tax deadlines to provide you with extra time to file and pay before you will be assessed any penalty, additional amount, or addition to the tax, or abating your interest for periods for which you received an extension of time to file tax returns and pay taxes because you were located in a Presidential declared disaster area. *Source:*

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

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

Contact Information

(800) 829-3676

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

Resources Available

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

Source:

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

Contact Information

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

COMMISSION FOR QUALITY OF CARE AND ADVOCACY FOR PERSONS WITH DISABILITIES

Resources Available

The Information & Referral Line can provide information and technical assistance and direct you to a provider in your geographic area that may be able to provide further assistance. These community resources may have specific local information, such as lists of accessible housing or locations of specific medical services providers.

Source:

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

Contact Information

(800) 522-4369

Hearing Impaired: NYS Relay 711

CHAPTER 4

INSURANCE

INSURANCE

NEW YORK STATE INSURANCE DEPARTMENT FLOOD ASSISTANCE

Resources Available

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

Eligibility

Individuals affected by the floods in New York.

Key Information Required

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

Contact Information

(800) 339-1759

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

EMPIRE STATE SMALL BUSINESS FLOOD RECOVERY GRANT PROGRAM

Resources Available

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

Eligibility

Business owners in New York State affected by the flood.

Key Information Required

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

Application Process

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

Contact Information

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

www.empire.state.ny.us

floodgrantprogram@empire.state.ny.us

Empire State Development

P.O. Box 4438

Grand Central Station

New York, NY 10017

CHAPTER 5

UNEMPLOYMENT ASSISTANCE

UNEMPLOYMENT ASSISTANCE

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

UNEMPLOYMENT INSURANCE

Eligibility

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

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

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

Application Process

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

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

DISASTER UNEMPLOYMENT ASSISTANCE

Eligibility

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

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

Application Process

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

Key Information Required

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

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

SELF-EMPLOYMENT BENEFITS

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

EMPLOYMENT OPPORTUNITIES

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

CHAPTER 6

SMALL BUSINESSES

SMALL BUSINESSES

U.S. SMALL BUSINESS ADMINISTRATION OFFICE OF DISASTER ASSISTANCE

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

Contact Information

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

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

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

Business Programs

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

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

Collateral and personal guarantees are required for most loans.

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

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

Additional Filing Requirements

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

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

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM

Resources Available

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

Eligibility Requirements

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

Key Information Required

You will need the following information to complete the application:

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

Application Process

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

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

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

Contact Information

(888) 7-NYS-AID

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

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

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

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

Eligibility Requirements

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

Key Information Required

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

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

SMALL BUSINESSES

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

Application Process

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

Contact Information

(800) STATENY

www.nylovesbiz.com

Empire State Small Business Flood Recovery Grant Program

Empire State Development

P.O. Box 4438

Grand Central Station

New York, NY 10017

floodgrantprogram@empire.state.ny.us

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

CHAPTER 7

FARM ASSISTANCE

FARM ASSISTANCE

CORNELL COOPERATIVE EXTENSION (CCE)

Resources Available

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

Contact Information

Website: www.cce.cornell.edu

Broome County

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

Chenango County

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

Cortland County

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

Delaware County

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

Greene County

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

Hamilton County

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

Herkimer County

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

Madison County

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

Montgomery County

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

Oneida County

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

Otsego County

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

Rensselaer County

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

Schenectady County

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

Schoharie County

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

Suffolk County

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

Sullivan County

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

Tioga County

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

Tompkins County

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

Ulster County

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

FARM ASSISTANCE

USDA FARM SERVICE AGENCY (FSA)

Resources Available

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

Contact Information

Broome County

FSA (607) 723-1384

Emergency Services (607) 778-1208

Chenango County

FSA (607) 334-3231

Emergency Services (607) 337-1862

Cortland County

FSA (607) 753-0851

Emergency Services (607) 753-5064

Delaware County

FSA (607) 865-4005

Emergency Services (607) 746-9600

Greene County

FSA (518) 828-4385

Emergency Services (518) 622-3643

Herkimer County

FSA (315) 866-2520

Emergency Services (315) 867-1212

Madison County

FSA (315) 824-9076

Emergency Services (315) 366-2258

Montgomery County

FSA (518) 853-4015

Emergency Services (518) 853-4011

Oneida County

FSA (315) 736-3316

Emergency Services (315) 765-2526

Otsego County

FSA (607) 547-8131

Emergency Services (315) 591-9150

Rensselaer County

FSA (518) 271-1889

Emergency Services (518) 270-4160

Schenectady County

FSA (518) 234-4377

Emergency Services (518) 370-3113

Schoharie County

FSA (518) 234-4377

Emergency Services (518) 295-8344

Suffolk County

FSA (631) 727-5666

Emergency Services (631) 852-4850

Sullivan County

FSA (845) 292-6471

Emergency Services (845) 794-3000

Tioga County

FSA (607) 565-2106

Emergency Services (607) 687-2023

Ulster County

FSA (845) 677-3952

Emergency Services (845) 331-7000

Washington County

FSA (518) 692-9940

Emergency Services (518) 747-7520

NEW YORK FARM BUREAU

The Farm Bureau can direct you to other resources that may be of help.

Please check their website www.nyfb.org for updates, or contact them using the following information:

Main Office

159 Wolf Road, P.O. Box 5330

Albany, NY 12205-0330

Phone: (518) 436-8495

Fax: (518) 431-5656

Eastern NY Office

4318 St. Rte. 22

Salem, NY 12865

Phone: (518) 854-7368

Fax: (866) 995-7300

nyeny@fb.org

Finger Lakes Office

12 N. Park St.

Seneca Falls, NY 13148

Phone: (315) 568-2658

Fax: (315) 568-2752

nymjames@fb.org

Western New York

Resource Center

41 Liberty Street

Batavia, NY 14020

Phone: (877) 383-7663

or (585) 343-3489

Fax: (585) 343-8179

nywny@fb.org

Long Island Office

104 Edwards Avenue

Calverton, NY 11933

Phone: (631) 727-3777

FARM ASSISTANCE

NEW YORK STATE DEPARTMENT OF ENVIRONMENTAL CONSERVATION (DEC)

Resources Available

If you have had any stream bank damage due to flooding and reside in Regions 3, 4, 6, or 7, you *must* contact the DEC to obtain a general permit before making any routine repairs, such as repairing damaged bridges, removing flood-deposited debris, installing permanent stream bank stabilizations, and clearing streams of gravel and boulders. The DEC staff is currently expediting the permit process and will visit your farm to issue an emergency authorization.

Contact Information

Region 3 (Orange, Sullivan and Ulster Counties)

For Environmental Permits Call: (845) 256-3054

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

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

For Environmental Permits Call: (518) 357-2069

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

Region 6 (Oneida and Herkimer Counties)

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

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

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

Environmental Permits Call: (315) 426-7438;

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

NEW YORK STATE INDIVIDUAL AND FAMILY GRANT PROGRAM**Resources Available**

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

Eligibility Requirements

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

Key Information Required

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

Application Process

Complete applications online at

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

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

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

FARM ASSISTANCE

Contact Information

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

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

SMALL BUSINESS ASSOCIATION LOANS FOR SMALL AGRICULTURAL COOPERATIVES

Resources Available

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

Eligibility Requirements

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

Key Information Required

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

Application Process

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

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

Contact Information

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

Fax: (716) 843-4290

Hours: Monday-Saturday, 8am - 9pm

Disaster Assistance Customer Service Center

130 South Elmwood Avenue

Buffalo, NY 14202

disastercustomerservice@sba.gov

CHAPTER 8

PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES

PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES

Disaster Assistance Customer Service Center

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

NYS Individual and Family Grant Program Hotline

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

FEMA

- (800) 621-3362

Small Business Association

- (800) 659-2955

NYS Insurance Department Flood HOTLINE (for individuals)

- (800) 339-1759

Empire State Development (for business)

- (800) 782-8369

Unemployment Insurance Claims Center

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

Disaster Unemployment Assistance

- (866) 642-7227

NYS Department of Labor (For Job Recruitment and Hire)

- (800) HIRE-992

American Red Cross

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

National Suicide Prevention Lifeline

- (800) 273-8255

PHONE NUMBERS FOR DISASTER ASSISTANCE RESOURCES

U.S. Social Security Administration

- (800) 772-1213

U.S. Department of Veterans Affairs

- (800) 827-1000

U.S. Internal Revenue Service

- (800) 829-3676

U.S. Department of Health & Human Services

- (877) 696-6775

NYS Office for the Aging

- (800) 342-9871

Commission for Quality of Care and Advocacy for Persons with Disabilities

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

CHAPTER 9

LEGAL REFERAL SERVICES

LEGAL REFERRAL SERVICES

NEW YORK STATE BAR ASSOCIATION

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

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

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

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

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

Legal Aid Services

Provides free legal services to low income clients:

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

Legal Services for Hudson Valley:

Kingston (845) 331-9373

Newburgh (845) 569-9110

Intake (877) 574-8529

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

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

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

(800) 821-8347

Tompkins/Tioga Neighborhood Legal Services: (607) 273-3666 or

(800) 724-4170 (Tioga County only)

NOTES