



Disaster Assistance Guide

United We Stand



New York/November 2, 2001/FEMA ISSUE 2



FEMA photo by Andrea Booher

FEMA employee Pedro Pico greets area residents with a smile and offers assistance at the Disaster Assistance Service Center.

Help is available: 800-462-9029

Disaster assistance is available for people affected by the World Trade Center attack.

- Did you lose a family member or loved one?
- Did you lose your job as a result of the attack?
- Are you having trouble finding a new place to live or cleaning up your home?
- Are you about to receive written notice that you may be facing eviction or foreclosure?
- Do you need to talk to someone about your reactions to the terrorist attack?
- Has your business been affected?

If you answer yes to any of these questions or you need a referral or additional assistance, call the Federal Emergency Management Agency (FEMA) and register today: **800-462-9029**. (People with speech- or hearing-impairment can call **TTY: 800-462-7585**.)

If you have already registered with FEMA but still have questions, call the FEMA Helpline at **800-525-0321 (TTY: 1-800-462-7585)**.

Here's how we can help you:

- Grants for temporary housing or emergency repair
- Mortgage and rental assistance
- Individual and family grants to cover unmet needs
- Crisis counseling
- Medical bill coverage
- Disaster unemployment assistance
- Low-interest disaster loans for homeowners renters, businesses of all sizes and private not-for-profit organizations
- Working capital assistance for small businesses
- Referrals to other agencies, programs and services.

HELPLINE AVAILABLE FOR ASSISTANCE

Individuals who have applied for disaster assistance from the Federal Emergency Management Agency (FEMA) and have questions about their application may call the **Helpline at 800-525-0321 (TTY: 800-462-7585)** from 8 a.m. to 8 p.m., Monday through Saturday.

Helpline operators are available to assist callers with the following:

- Status of disaster assistance application
- Change of applicant's address or other application information
- Referrals to other agencies that may provide assistance

Translation service is available for non-English-speaking persons who call to register for disaster aid. Those who need to register in another language should have someone with them who speaks a little English when they call FEMA, so they can tell the operator which language is required.

The Disaster Assistance Service Center is available for people who need the same information but want to meet face-to-face with disaster assistance specialists. The center, located at 141 Worth St. at Centre St., is open Monday through Friday 9 a.m. to 7 p.m. and Saturday from 9 a.m. to 2 p.m.

APPLY BY PHONE

800-462-9029

(TTY: 1-800-462-7585)

TOLL FREE

8 a.m. to 8 p.m.

Monday through Saturday

Assistance for cleaning your apartment

If you were affected by the World Trade Center attack and receive rental assistance from the Federal Emergency Management Agency (FEMA), you may use the funds to clean your residence.

“We’re giving people the option to decide what makes the most sense for them – either cleaning their dwellings or finding someplace else to live,” said Michael Cosbar, FEMA housing officer.

Instead of using the check to rent another place, renters can use the funds to clean their residences.

However, if you use the funds for cleaning, you will be ineligible for more FEMA rental assistance because you will be able to move back into your home.

People who use the rental assistance checks for rent may request more assistance if they cannot return to their apartments. Call the FEMA Helpline at **800-525-0321 (TTY: 800-462-7585)** for more information. You will need to provide receipts for lodging.

For more information on cleaning apartments, visit the New York City Health Department’s web site at nyc.gov/health.

**Visit FEMA on the
Internet at
www.fema.gov**

Help for seniors, people with disabilities

She’s in her 60s and walks with a cane. She is proud of her ability to live and work on her own. But the Sept. 11 terrorist attack on the World Trade Center shook the foundations of her independence.

Her previous 20-minute walk to work now takes an hour as she zigzags around a bewildering maze of destroyed and damaged buildings and police checkpoints. Corner stores are slow to reopen.

This Lower Manhattan resident is one of many especially affected by the tragedy who have disabilities and/or are elderly. They can, however, get help from a wide variety of programs designed to help those affected by the disaster rebuild their lives.

By calling FEMA’s registration number at **800-462-9029 (TTY: 800-462-7585)**, victims can apply for city, state and federal disaster assistance.

To make sure their special needs are met, applicants are given the option of answering two questions during the phone interview: Does anyone in your household have a mental or physical disability? Has this disaster caused problems for this

person such as the loss of special equipment, supplies or other special needs?

“We want to make sure that all people who are eligible for assistance get help with their needs, including the special needs of the elderly and people with disabilities,” Federal Coordinating Officer Ted Monette said.

Older New Yorkers affected by the disaster may call the New York City Department for the Aging (DFTA) at **212-442-1000 (TTY: 212-442-3079)** for their non-disasters related needs. Representatives from DFTA, the Mayor’s Office for People with Disabilities and the state’s Office for the Aging also will be at the Disaster Assistance Service Center at 141 Worth St. at Centre St. in Manhattan.

The state of New York also offers services through its Office of Advocate for Persons with Disabilities. The toll-free number is **800-522-4369 (TTY: 518-473-4231)**.

“People can call our agency to obtain information about services for special needs,” State Coordinating Officer Edward F. Jacoby, Jr., said.

EPA: Addressing Disaster Health Concerns

EPA has been monitoring for a range of substances since the day of the World Trade Center explosion. Monitoring confirms the presence of some pollutants including asbestos, but test results show there is no cause for concern about long-term health effects from any hazardous materials.

Two key factors are used in determining whether or not a hazardous substance poses a health hazard: how much a person is exposed to and how long the person will be exposed. While some individual test results exceeded federal standards, those standards were written to protect people who might be directly exposed for decades.

EPA monitoring finds no evidence of significant levels of airborne asbestos or contaminants beyond the disaster site. See www.epa.gov for further information.

Many people who live and work in Lower Manhattan have experienced lung irritation, coughing, sneezing and runny noses from the smoke and dust. There are no known long-term health effects from breathing smoke or dust.

Some workers involved in the response work or conducting area cleanups wear protective gear because their work exposes them to hazardous materials on a daily basis throughout their careers.

Suppressing and removing dust are keys to controlling asbestos. Within days of the disaster, EPA had 10 vacuum cleaner trucks blitzing the financial district. Power washers cleaned building fronts and wetted down streets and sidewalks to capture the dust.

Once Wall Street reopened, three giant vacuums began systematically cleaning streets and sidewalks, parking areas, parks and playgrounds in the impacted area. Work has been completed in virtually every area outside the immediate WTC work zone that needed cleaning.

To ensure that dust is not tracked into the clean areas by people and vehicles leaving the work zone, EPA has established a number of wash-down stations. Cars and trucks are power-washed and debris being hauled to piers is wetted down.

Dealing with post-disaster stress

Crisis counselors are available to help victims of the World Trade Center attack weather the emotional storm.

Stress is common and appears in many forms. It may include despair, anger, alcohol or substance abuse, sleeplessness or loss of appetite, nightmares, depression and concentration problems. Other symptoms include having recurring thoughts of the incident, not leaving the house, stopping daily routines, feeling guilty about surviving, being reluctant to express feelings and losing a sense of control over your life.

For help or information on crisis counseling, visit the Disaster Assistance Service Center at 141 Worth St. in Manhattan or contact a crisis hotline number (see phone numbers on the back page of this newsletter).

Protect the air in your home

New York residents can take steps to protect themselves from the dust, soot and ash left in the wake of the World Trade Center attack and the subsequent clean-up.

The New York City Department of Health makes the following recommendations, especially for Lower Manhattan:

- w Avoid unnecessary outdoor strenuous activity.
- w Avoid sweeping or other outdoor maintenance.
- w Keep dust out of the house as much as possible. For example, remove shoes before entering the house.
- w Keep windows closed.
- w Set the air conditioner to recirculate air, with the vents closed. Clean or change the filter frequently.

People with respiratory problems may be particularly vulnerable to poor air quality. If they experience symptoms ranging from chest tightness to wheezing and shortness of breath, they should consult their doctors. People with asthma may want to discuss

For WTC victims facing foreclosure or eviction

Help may be available for homeowners and renters facing mortgage foreclosure or eviction because of economic hardship directly related to the WTC attack.

The Federal Emergency Management Agency (FEMA) Mortgage and Rental Assistance Program (MRA) provides financial assistance to disaster victims about to lose their primary residence through eviction or foreclosure as a direct result of financial hardship caused by the WTC attack.

“During difficult times, the last thing people need to worry about is losing their homes,” said Ted Monette, federal coordinating officer.

“People won’t be able to move on with their lives until their basic needs are addressed,” said Edward F. Jacoby, Jr., state coordinating officer.

Residents can apply for assistance following written notice of the intent to evict or foreclose. If eligible, homeowners and renters may continue to receive MRA for up to 18 months from the date of the disaster declaration. Applicants will be asked to prove with documentation that they suffered economic hardship as a direct result of the WTC attack.

Whether potential applicants live in the state of New York or elsewhere, they may be eligible for MRA if their employment was directly affected by damages in the WTC impact zone. Additionally, if any member of an affected household is a United States citizen or a qualified alien, the household may be eligible for assistance.

To apply for MRA, call the FEMA toll-free registration line at **800-462-9029** (TTY: **800-462-7585**).

Assistance for all For as long as it takes

Undocumented aliens who may have lost friends or family in the New York City terrorist attack can contact local authorities without fear that U.S. officials will try to obtain information for immigration purposes.

“We have heard disturbing reports that some people whose loved ones are missing have not come forward because of immigration issues,” said Immigration and Naturalization Service Commissioner James Ziglar. “We cannot let that happen. It is crucial that local authorities get the help they need in identifying victims and the missing.

“I want to personally urge the immigration community to come forward and assure everyone that INS will not seek immigration status information provided to local authorities in the rescue and recovery efforts.” Ziglar continued, “The INS is committed to the rescue and recovery efforts taking place at the World Trade Center.”



FEMA Photo by Michael Rieger

FEMA employees Patricia Bennett (left) and Jose Montijo (right) continue to assist victims at the Disaster Assistance Service Center. The center provides information on a wide variety of federal, state and voluntary agency disaster assistance programs.

I have been told that I cannot stay in my apartment while my landlord makes repairs. Is there any assistance to help me?

Yes, you may be eligible for temporary housing assistance. Contact FEMA toll-free at **800-462-9029 (TTY: 800-462-7585)**.

I was allowed back into my home to pick up some items, but when I got there, I found an eviction notice on my home. What can I do?

Tenants who receive eviction notices and who need legal advice should call the Disaster Legal Services toll-free hotline at **866-606-0626**. Tenants may also be eligible to receive free legal services from Legal Services of New York City at **212-431-7200**. FEMA may be able to provide mortgage and rental assistance. Call **800-462-9029**.

I incurred expenses to rent a room while the utilities in my home were out. Will FEMA reimburse my expenses?

FEMA may provide assistance if you were displaced due to disaster-related circumstances. Contact FEMA at **800-462-9029 (TTY 800-462-7585)** to help determine what programs you're eligible for.

I am still out of my home because the utilities are out. What can I do?

Contact FEMA at **800-462-9029 (TTY: 800-462-7585)**.

Disaster housing assistance Q&A

The following questions and answers may help clarify what housing help is available and where to find it.

I heard that the Federal Emergency Management Agency (FEMA) has a temporary housing program. Can I stay in one of these housing units until my home is repaired?

FEMA **does not** have housing units for the New York disaster recovery. However, FEMA does provide financial assistance to eligible applicants for their temporary housing needs. Applicants requiring housing assistance as a result of the World Trade Center incident can contact FEMA toll-free at **800-462-9029 (TTY: 800-462-7585)**.

I am unable to find a place to live. Where can I go to get help in locating some type of housing?

Disaster assistance benefits will not affect your eligibility for Social Security, food stamps or other federal benefits

FEMA maintains a list of rental resources in the affected area. Contact the FEMA Helpline at **800-525-0321 (TTY: 800-462-7585)** for more information.

I had to leave my home because of the attack and I have been staying in a hotel since then. What kind of assistance can I get?

You may be eligible for lodging reimbursement assistance. Contact FEMA toll-free at **800-462-9029 (TTY: 800-462-7585)**.

Will FEMA give me money for my hotel costs, and if so, how much can I expect to receive?

FEMA may reimburse applicants for temporary lodging expenses for a limited time period, based on receipts.

Do I have to pay rent on my apartment while I don't have access to it?

First, check with your landlord. If you are unable to contact your landlord, or are uncomfortable with the answer you receive, check with your state or local housing office for laws and policies applicable to your situation. You may also contact Disaster Legal Services toll free at **866-606-0626**.

Make sure disaster aid goes to those who deserve it.
FEMA Fraud Hotline
800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the FEMA Helpline 800-525-0321 (TTY: 800-462-7585).



FEMA photo by Andrea Booher

Michael McCarley and John Gates of the U.S. Small Business Administration review program information at the Disaster Assistance Service Center.

SBA

Complete Your Application Now

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to property owned by homeowners, renters and businesses of all sizes and non-profit organizations, which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster recovery center or assistance service center to provide one-on-one service to disaster victims. You may visit SBA representatives at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA's toll-free number **800-659-2955**.

Q. My business suffered economic injury. What's available?

A. You can apply for an Economic Injury Disaster Loan (EIDL). The loan will provide you

with operating funds until your business recovers. To the extent you could have made payments had the disaster not occurred you may use the loan to make payments on short-term notes, accounts payable and installment payments on long-term notes.

Q. How much money can I borrow?

A. You may request an EIDL for the amount of economic injury and operating needs, but not in excess of what your business could have paid had the disaster not occurred. In determining your eligible amount, the SBA will look at:

- (a) the total of your debt obligations;
- (b) operating expenses that mature during the period affected by the disaster, plus the amount you need to maintain a reasonable working capital position during that period; and
- (c) expenses you could have met and a working capital position you could have maintained had the disaster not occurred. The SBA will evaluate the information you provide and determine the reasonableness of your loan request.

Q. I received a check from FEMA to pay for repairs to my home, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant provides a safety net for individuals, not businesses and is available only when you have serious needs that cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical and dental expenses are referred directly to the state-run grant program. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.



Disaster Assistance Guide



Disaster Assistance Guide is published by the Federal Emergency Management Agency and the New York State Emergency Management Office with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to 800-525-0321.

Internet / World Wide Web
<http://www.fema.gov>
 DR 1391

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 FEMA, Managing Editor



FEMA community relations worker Pricilla Llamas discusses disaster assistance programs with Eddie Clay.

FEMA photo by Andrea Booher

you live in New York, New Jersey or Connecticut call the New York Unemployment Insurance Telephone Claims Center at **888-209-8124**. If you live outside these states, call the New York Department of Labor Teleservice Line at **888-864-9920**.

If you have a family member who is missing/injured/deceased due to the terrorist attack and it has caused a loss of household income for your family, call the New York Crime Victims Compensation Board at **800-247-8035 (TTY: 888-289-9747)** if you live in New York, New Jersey or Connecticut.

If you want to find out if you can file for unemployment benefits in a missing/injured/deceased spouse's name and you live in New York, New Jersey or Connecticut, call the New York Crime Victims Compensation Board at **800-247-8035 (TTY: 888-289-9747)**.

If you want to know if you can draw the unemployment benefits of a missing/injured/deceased spouse if you are drawing unemployment benefits for yourself, contact the Department of Labor. The department will make this determination. If you live in New York, New Jersey or Connecticut, call the New York Unemployment Insurance Telephone Claims Center at **888-209-8124**. For applicants living in other states, call the New York Department of Labor Teleservice Line at **888-864-9920**.

Loss of income or financial support

The impact of the terrorist attacks on the World Trade Center will be felt for a long time. One of its effects is on people who have lost income or need financial support.

are owed and explain your situation. Most companies are trying to be very compassionate and are willing to work with you until the issue can be resolved.

If your paychecks have been delayed because of the disaster and now you can't pay your bills, contact the institutions to which the bills

if you lost time at work and the company you worked for closed for a few days because of the terrorist attack, help may be available. If



Clip & Save

IMPORTANT PHONE NUMBERS

■ FEDERAL AGENCIES

FEMA Registration.....	800-462-9029
(TTY for hearing/speech-impaired).....	800-462-7585
Disaster Information Helpline.....	800-525-0321
(TTY for hearing/speech-impaired).....	800-462-7585
FEMA Fraud Detection.....	800-323-8603
Small Business Administration.....	800-659-2955
(FRS for hearing/speech impaired).....	800-877-8339
Internal Revenue Service.....	800-829-1040
(TTY for hearing/speech-impaired).....	800-829-4059
Social Security Administration.....	800-772-1213
Veterans Affairs.....	800-827-1000

■ STATE AGENCIES

NY Immigration Hotline.....	800-566-7636
Crime Victims Board.....	800-247-8035
Empire State Development	800-I-LOVE-NY
Dept. of Insurance.....	800-339-1759
Office for the Aging.....	800-342-9871
Dept. of Banking	800-522-3330
Dept. of Public Service.....	800-342-3377
Dept. of Agriculture and Markets.....	800-554-4501
Dept. of Labor.....	888-209-8124
Consumer Protection Board.....	800-697-1220
Dept. of Motor Vehicles.....	800-342-5368

Mental Health Referral Hotlines

New York City.....	800-543-3638
(Spanish).....	877-298-3373
(Cantonese/Mandarin).....	877-990-8585
Westchester.....	914-995-5237
Nassau County.....	516-504-4357
Suffolk County.....	631-708-9252
Rockland County	845-708-9252
Orange County.....	888-750-2266
Putnam County.....	845-278-2100
Dutchess County.....	877-485-9700
Delaware County.....	607-865-6522
Sullivan County.....	845-794-5691
Ulster County.....	845-340-4000
New Jersey.....	800-969-5300
Connecticut.....	800-446-7348
Office of Mental Retardation and Developmental Disabilities.....	212-229-3028
NYS Insurance Fund (Worker's Compensation).....	877-467-3863
Dept. of Taxation & Finance.....	800-CALL-TAX
NYS Employee Work Location Status (offices south of Canal Street).....	866-832-9942
NYS Child Support Information.....	800-846-0773

■ VOLUNTARY ORGANIZATIONS

American Red Cross (Manhattan).....	212-219-6200
(outside Manhattan).....	877-746-4987
(nationwide).....	866-438-4636
Salvation Army.....	212-337-7380
Disaster Legal Service.....	866-606-0626