



State Senator Velmanette Montgomery

18th New York Senatorial District

Ranking Member, Committee on Children and Families

HURRICANE SANDY RESOURCE GUIDE



STEPS TO APPLYING FOR FEMA ASSISTANCE

New Yorkers recovering from the impact of Hurricane Sandy in nine counties can now register for disaster assistance from the Federal Emergency Management Agency.

The major federal disaster declaration, signed by President Obama Oct. 30, offers Individual Assistance in the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester. Residents from these counties are eligible to register.

Assistance for losses sustained anytime after the storm, which began on Oct. 27 and continuing, may include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses and other programs to help recover from the effects of the disaster. Even those with insurance may be eligible for help from FEMA if their insurance policy does not cover all their needs.

This is how the process works:

Step 1: Register with the Federal Emergency Management Agency. There are several ways to register:

☐ **Apply in person at the disaster assistance center set up inside IKEA.** It is inside on the second floor outside the restaurant. (Our deepest thanks to IKEA for helping its neighbors this way.)

☐ **Apply online** anytime at www.DisasterAssistance.gov.

☐ **Call 800-621-FEMA (3362) or TTY at 800-462-7585.** Those who use 711 or Video Relay Service (VRS) may call **800-621-3362**. The toll-free telephone numbers operate from 7 a.m. to 10 p.m. seven days a week until further notice. Multilingual operators are available to assist with the application process.

☐ **By smartphone or tablet**, use m.fema.gov, or for devices with the Android operating system, a FEMA App can be downloaded at market.android.com/details?id=gov.fema.mobile.android.

When applying for aid, you will receive a nine-digit registration number that can be used for reference when corresponding with FEMA.

It is helpful to have the following information handy:

- ☐ Current telephone number;
- ☐ Address at the time of the disaster and current address;
- ☐ Social Security number, if available;
- ☐ A general list of damages and losses;
- ☐ If insured, the name of insurance company, agent and policy number; and
- ☐ Bank routing number for any direct deposit.

Step 2: Receive a property inspection.

Within a few days after registering, eligible applicants will be telephoned to make an appointment to have their damaged property inspected. The inspectors, who are FEMA contractors and carry identification badges, visit to make a record of damage. They do not make a determination regarding assistance. There is no cost for the inspection.

Step 3: All applicants will receive a letter from FEMA regarding the status of their requests for federal assistance. Some will also receive an application for a low-interest disaster recovery loan from the U.S. Small Business Administration (SBA).

Anyone who has questions about the letter from FEMA should call the helpline **(800-621-3362 or TTY, 800-462-7585)**. Those who receive an application packet from the SBA should complete and submit the forms. No one is required to accept a loan but submitting the application may open the door to additional FEMA grants.

DISASTER RECOVERY CENTER IN RED HOOK, BROOKLYN

IKEA, 1 Beard Street, Red Hook

8:00 AM -8:00 PM

Mon-Sun

A Disaster Recovery Center are readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs, or for questions related to their case. Some of the services may include: Guidance regarding disaster recovery, Housing Assistance and Rental Resource information, Status of applications being processed by FEMA.



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NEW YORK STATE RESOURCES

New York State Division of Homeland Security and Emergency Services (DHSES): The New York State DHSES provides leadership and support for efforts to respond to, and recover from, natural disasters and other emergencies. Please contact the Hurricane Sandy Helpline for New York State Residents at 1-888-769-7243 or 1-518-485-1159 or go to <http://www.dhSES.ny.gov/oem/event/sandy/sandy-info.cfm> for more information.

INSURANCE ISSUES

Governor Cuomo announced that, at his direction, Financial Services Superintendent Benjamin M. Lawskey has instructed insurers to accept homeowners' documentation, including photos and video, of losses so residents can discard debris before a second storm hits the region. Typically, insurance companies require an on-site inspection first before a claim can be processed. In addition, the State has imposed a 30-day moratorium on cancelling or terminating homeowners' and small business owners' insurance policies in storm stricken areas for any reason, including non-payment of premiums.

Both the directive dealing with dangerous debris and the moratorium on terminating policies cover the storm damaged areas: New York City and Nassau, Suffolk, Westchester, Rockland and Orange counties. The moratorium will last for 30 days, but may be extended if necessary. The Insurance Law gives the Superintendent the power to modify or suspend provisions for a limited period in any area of the State where the Governor has declared a state of emergency. For more information on the directive, visit http://www.dfs.ny.gov/dfs_suspension_order_exe.pdf. For more information on the moratorium, visit http://www.dfs.ny.gov/dfs_suspension_order_exe.pdf.

The Governor has already announced that hurricane deductibles in most downstate homeowners' insurance policies will not apply because Sandy did not have sustained hurricane force winds when it hit New York. Most insurers have agreed not to apply these deductibles, which can amount to tens of thousands of dollars.

The DFS directive covers homeowners' insurance policies. Flood insurance policies are covered by FEMA regulations. FEMA is also expected to issue guidance on this issue.



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Homeowners with both homeowner's and flood insurance should follow FEMA rules to preserve their claims under flood insurance.

For claims under homeowners' insurance, if dwelling debris must be removed before the adjuster is able to examine it, homeowners should:

1. Inventory all the damaged items.
2. Take individual color photos of the damaged property, targeting any high ticket items. If possible, videotape the damage items.
3. Have the camera set to record the date / time.
4. If possible, take samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where quality will be a claims factor.
5. The inventory should reflect the corresponding picture for validation.
6. Keep this information in a secured location to share when the adjuster arrives.

This process applies to all contents that are damaged and will be claimed.

DFS will be sending its mobile command center to hard hit areas to help consumers with insurance questions and problems.

DFS has activated a Disaster Hotline to answer consumer questions and help with problems. The Disaster Hotline number is 800-339-1759. It is staffed Monday – Friday from 8 AM – 8 PM and Saturday - Sunday from 9 AM – 4 PM.

Homeowners unable to resolve disputes with insurers can file complaints at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

CONTACT INFORMATION FOR INSURANCE COMPANIES

Allstate: Allstate is prepared and ready to respond quickly to Hurricane Sandy with approximately 1,100 claim personnel ready to help. Allstate customers who suffered damage can call 1-800-54-STORM (800-457-8676), go online to <http://www.allstate.com/claims/report-claim.aspx> or contact their agent to file a claim or receive additional information about the claims process. Claims personnel are available 24/7.



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Farmers: Farmers Insurance Group, including subsidiaries Foremost Insurance, 21st Century and Bristol West, are prepared to help customers in the aftermath of Hurricane Sandy. Customers with damage should immediately contact their agent or call Farmers' 24-hour-claims hotline, 1- 800-435-7764 for immediate assistance.

Geico: Teams of GEICO claim adjusters have deployed to affected areas, and will remain there until they have resolved every hurricane-related claim. If you need to report a claim, please visit <http://www.geico.com/claims/report/> or call 1-800-841-3000. Claims personnel are available 24/7.

The Hartford: The Hartford Insurance Company has set up a catastrophe information center for its customers. Please call 1-800-243-5860 or go online to <http://www.thehartford.com> for more information.

Travelers: Travelers has thousands of trained claim professionals countrywide, who are ready to help as soon as it is safe to enter the affected areas. Traveler's insurance customers can find more information or report a claim online at <https://www.travelers.com/claim/emergency.aspx> or call 1-800-252-4633 for personal insurance or 1-800-238-6225 for business insurance.

TAX FILING AND PAYMENT DEADLINE EXTENSIONS

Certain tax filing and payment deadlines for taxpayers who were directly affected by Hurricane Sandy have been extended to November 14, 2012. This covers filings and tax payments due during the period beginning October 26, 2012 and ending on or before November 13, 2012.

Additionally, the extension applies to all claims for refunds, including a protective claim associated with the Metropolitan Commuter Transportation Mobility Tax.

All 62 New York State counties are eligible for these extensions since Governor Cuomo had declared a state of emergency in New York and President Obama has authorized federal aid and assistance for the State.

For further information, visit http://www.tax.ny.gov/bus/multi/sandy_relief.htm or call the **Hurricane Sandy Helpline at (888) 769-7243**.



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SPECIAL WAIVER OF HIGHWAY USE TAX AND IFTA CREDENTIALS RELATED TO HURRICANE SANDY DISASTER RELIEF EFFORTS

For the period October 26, 2012, through January 24, 2013, motor vehicles operated on the highways of New York State, when exclusively providing disaster assistance, supplies, and equipment in response to Hurricane Sandy, do not need a HUT certificate of registration, HUT decal, IFTA license, or IFTA decals that are ordinarily required. In addition, carriers operating their motor vehicles to provide disaster assistance, supplies, and equipment to aid in the relief efforts will not be liable for the highway use tax or fuel use tax on miles traveled and fuel consumed in New York State. This waiver applies only to travel in New York State. For further information, visit http://tax.ny.gov/pdf/notices/n12_10.pdf

REPLACEMENT SNAP BENEFITS

Governor Cuomo has announced that New York State has received a waiver from the U.S. Department of Agriculture to replace food lost by recipients of Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as Food Stamps, in areas hardest hit by Hurricane Sandy.

Under this grant, recipients of SNAP will be automatically issued 50 percent of monthly benefits to replace food lost as a result of the storm. SNAP recipients in hard hit areas will be able to purchase hot and prepared foods with their benefits.

Households that do not currently receive SNAP assistance can check their eligibility quickly and easily, and apply online, by visiting myBenefits.ny.gov. New Yorkers can also use New York City's ACCESS NYC, an online service for New York City residents to apply for SNAP and other City, State and Federal benefit programs.

SMALL BUSINESS ASSISTANCE



WHAT: The U.S. Small Business Administration announces the opening of a Business Recovery Center in Brooklyn, NY. This Center will provide



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one-on-one help to business owners seeking disaster assistance for losses caused by Hurricane Sandy that began on Oct. 27.

WHEN: Hours: Weekdays, 9 a.m. to 5 p.m.
Saturdays, 10 a.m. to 2 p.m.

Closed: Sundays

WHERE: The NYC Business Solution Brooklyn Center
9 Bond Street (between Livingston & Fulton Streets)
5th Floor
Brooklyn, NY 11201

Businesses of all sizes can apply for up to \$2 million to repair/replace damaged or destroyed real estate, inventory, machinery and equipment, furniture and fixtures, leasehold improvements and other business assets. For small businesses, small agricultural cooperatives, small businesses engaged in aquacultural, and most private non-profit organizations of all sizes, the SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any physical property damage.

DEADLINES: Physical property damage **December 31, 2012** and for financial losses **July 31, 2013**.

For more information about the SBA's Disaster Loan Program, visit our website at www.sba.gov.

NYC'S HURRICANE SANDY BUSINESS RECOVERY INFORMATION

New York City, including the Department of Small Business Services (SBS) and the New York City Economic Development Corporation (NYCEDC), is coordinating a set of services to assist small businesses in recovering from Hurricane Sandy. Below is an outline of available programs and relevant contact information.

New York City Business Assistance Programs

For small- to mid-sized businesses that have experienced business interruption

An emergency loan for businesses will be available, patterned after similar programs deployed in past emergencies. Loans will be capped at **\$25,000**. Please **call 311** and ask for **NYC Business Emergency Loan**.



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For mid- to large-sized businesses that need to undertake rebuilding

An emergency sales tax letter from New York City Industrial Development Authority (IDA) will be available allowing businesses to avoid payment of New York City and New York State sales taxes on materials purchased for rebuilding. IDA will also waive all fees and, while following State law, look to streamline its normal procedure. This program is expected to offer economic benefits to **reconstruction projects costing \$500,000 or more**. Please contact Shin Mitsugi at smitsugi@nycedc.com for further information on this program.

Free Temporary Space, Supplies and Services

Short-term “swing” office space is available in all five boroughs.

NYCEDC has identified private commercial space that will be offered at no rent to businesses displaced by Hurricane Sandy. Temporary space is also available at no rent at Brooklyn Army Terminal and the Sunshine Bronx business incubator. Additionally, NYCEDC has received offers of other free services and supplies for impacted businesses. For a full list of these resources, including location and contact info for available spaces, visit <http://www.nycedc.com/donations>.

For any business in need of other emergency assistance

The SBS Business Outreach Team and Emergency Response Unit’s Large Scale Response Team will be deployed after the storm to help all impacted small businesses. This team is currently on-call for any storm-related business inquiries and is closely coordinating with the NYC Office of Emergency Management. Please **click this link** to **contact an NYC Business Solutions Account Manager or call 311 and ask for NYC Business Solutions**.

For more info, visit nyc.gov

DISASTER LOANS

Information on disaster loans from the U.S. Small Business Administration is available at any of the City's NYC Business Solutions Centers, by calling 800-659-2955, or by visiting sba.gov/disaster.



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HELP FOR NON-PROFIT ORGANIZATIONS

BROOKLYN RECOVERY FUND ANNOUNCES RFPS

The Brooklyn Community Foundation, the Office of the Brooklyn Borough President, and the Brooklyn Chamber of Commerce has announced the release of two Requests for Proposals from Brooklyn nonprofit organizations working with the communities and individuals most affected by Hurricane Sandy for funding through the recently established Brooklyn Recovery Fund.

The first RFP is for Community Collaborations, which will provide three initial grants of \$100,000 to consortia of nonprofits working to improve community-wide coordination efforts, in Red Hook (CB 6); Coney Island/Brighton Beach/Sea Gate (CB 13), and Sheepshead Bay/Gerritsen Beach/Canarsie/Manhattan Beach (CBs 15 and 18).

The second RFP is for Emergency Funding, to provide up to \$10,000 to Brooklyn-serving nonprofits grappling with Sandy's after effects.

Applications for both RFPs are due Friday, November 16th and are posted at <http://www.brooklyncommunityfoundation.org/apply-funding>. Additional RFPs will be announced in the coming weeks to address emerging recovery and rebuilding needs.

For more information on the Brooklyn Recovery Fund and ways to help, visit www.BrooklynRecoveryFund.org or email development@bcfny.org.

FEMA WORKSHOPS FOR NON-PROFITS

- Many of our city's non-profit institutions were impacted by the storm.
- FEMA provides public assistance to these institutions.
- The first step in this process is for these organizations to attend an applicant briefing held by FEMA.
- Details on upcoming briefings can be found here:
<http://www.nyc.gov/html/misc/html/2012/workshop-non-profit.html>

\$1,000 GRANTS TO HELP CULTURAL GROUPS

When New York was hit hard by Hurricane Sandy late last month many of the state's cultural organizations sustained major damage: libraries lost collections, historic sites



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were compromised, and museums were forced to close their doors for extensive clean up. To assist in the recovery efforts for these important community assets, the New York Council for the Humanities is offering grants of up to \$1000 to defray salary and overtime costs for staff members working on storm related clean up.

Eligibility

Any New York State cultural groups whose buildings or collections were affected by Sandy is eligible to apply. Organizations that have already received Council grant support in 2012 may also apply.

How to Apply

Applications for these special grants will be accepted on a rolling basis until January 31, 2012 with notification within four weeks of the receipt of an application. For more information and the short application form are available at www.nyhumanities.org/grants/recovery12.php.

EMPLOYMENT OPPORTUNITIES

Governor Cuomo Announces Over \$27 Million Federal Grant to Hire Workers to Clean Up Communities Impacted by Hurricane Sandy - Grant Targets New Yorkers Who Lost Employment Due to Hurricane Sandy or are Unemployed and Not Receiving Unemployment Benefits

Governor Andrew M. Cuomo today announced that New York State has received \$27,792,296 in federal Disaster National Emergency Grant (NEG) funds. The grant will be used to hire workers who lost their jobs as a direct result of Hurricane Sandy in Bronx, Kings, New York, Richmond, Queens, Nassau, Suffolk, Rockland and Westchester counties to help clean up impacted communities.

"This federal grant will provide funds to hire much-needed extra workers to help clean up and recover communities impacted by Hurricane Sandy and put unemployed New Yorkers back to work," Governor Cuomo said. "I thank Secretary of Labor Hilda Solis for her quick response to deliver assistance to our state."

To be eligible, workers must be unemployed as a result of Hurricane Sandy or unemployed and not receiving unemployment benefits or other types of income support.



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Workers interested in this program should call 1-888-4-NYSDOL (1-888-469-7365). The New York State Department of Labor will work with local officials to recruit and hire workers.

Information will also be available at local Disaster Recovery Centers and One-Stop Career Centers. A list of One-Stop Career Centers can be found on the State Department of Labor's website.

Counties eligible for cleanup assistance under this grant are those covered by the Federal Emergency Management Agency (FEMA) Disaster Declaration for Public Assistance. They include Bronx, Kings, New York, Richmond, Queens, Nassau, Suffolk, Rockland and Westchester counties.

CON EDISON

Hurricane Sandy Job Opportunity!

Con Edison has IMMEDIATE openings (900) for Safety Site Inspectors stationed in every borough. Duties to include placing yellow safety tape around areas with downed trees ensuring that the public stay away from trees or downed lines.

Candidates must have their own vehicle, clean driver's license and work boots.

Shifts from 7AM –7PM, & 7PM –7AM paying \$25 per hour.

Also bi-lingual customer service reps (any language plus) stationed in Brooklyn to field and answer incoming calls.

Pay for this position is \$17.00 per hour.

(Company will waive background checks).

These positions are open to the public at large. Resumes and cover letters are required. Please carefully proofread your letter and resume before submitting.

Please email your resume and cover letter to
Dsullivan@winstonstaffing.com



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UTILITY INFORMATION

ConEd: Customers can report downed power lines, outages, and check service restoration status by computer or mobile device at www.conEd.com. They also can call 1-800-75-CONED (1-800-752-6633).

HOUSING ASSISTANCE

Air BNB Temporary Housing:

- Air BNB, an on-line service that connects people seeking temporary housing with those who have unused space, has launched a new platform to link New Yorkers displaced by Hurricane Sandy to New Yorkers who want to offer places to stay.
- Air BNB is providing the service at no fee, and information is available at: airbnb.com/sandy.

FEMA Announces Temporary Housing Rental Assistance Increase

The Federal Emergency Management Agency (FEMA) announced today that the agency is increasing the amount of rental assistance that it may provide eligible disaster survivors in New York and New Jersey. The rental amount, based on existing HUD Fair Market Rates (FMR) for fiscal 2013, is being increased by an additional 25 percent.

The approved FMR increase is expected to make an additional 1,800 rental resources available for temporary housing of disaster-impacted families in New York.

Families and individuals in the declared counties who are registered for federal disaster assistance and seeking rental resources can search through hundreds of listings on the FEMA Housing Portal at <http://asd.fema.gov/inter/hportal/home.htm>. The site is updated regularly but families are advised that properties listed in the Housing Portal are only potential housing options, and they should contact the property owner to check if the listed unit is still available.



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LEGAL ASSISTANCE

New York Legal Assistance Group's Mobile Legal Help Center will be providing free legal assistance in Red Hook on Monday, November 5, beginning at 11 am, at the corner of Visitation Place and Richard Street. For more info, visit <http://nylag.org/get-help/nylag-storm-response-effort/>

Those seeking immediate assistance with legal issues can call their hotline at 212-584-3365 or email us at StormHelp@nylag.org.

STUDENT LOAN RELIEF

New Yorkers in disaster counties are eligible for 90 day grace period to pay loans

Governor Andrew M. Cuomo today directed New York State Higher Education Services Corporation (HESC) to grant temporary student loan relief to New Yorkers who were affected by Hurricane Sandy. If requested, New Yorkers in Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland Suffolk and Westchester counties are now eligible to receive a 90 day grace period, from October 27th, 2012 to January 25th, 2013, in order to repay their student loan payments. All members of the military who have been called to assist in the aftermath of Hurricane Sandy will also be eligible.

In addition to the suspension of collections efforts, other actions to assist impacted student loan borrowers will include the suspension or reversal of delinquency or default notifications made by HESC to credit reporting agencies, the suspension of referrals for administrative wage garnishment and the suspension of collections calls to federal student loan borrowers in New York, New Jersey and Connecticut who are delinquent in their federal student loan payments.

Borrowers should contact HESC to request a temporary suspension by calling 1-866-991-HESC (4372) or by emailing Dept736@hesc.ny.gov. A specific option has been added to the toll free number for Sandy victims.

HELP WITH REPAIRS



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NYC RAPID REPAIRS:

- This new and unprecedented program will **send teams of contractors and City inspectors into neighborhoods impacted by Hurricane Sandy** and quickly and efficiently make necessary repairs to damaged homes.
- We are bringing in contractors who will be given responsibility for specific geographic areas hard hit by Sandy.
- These contractors will be responsible for repairing the homes of anyone who wants to take part in NYC Rapid Repairs.
- Under the typical FEMA process, it is up to the homeowner to arrange for repair work and carry it out, but this new system will make repairs happen more quickly and efficiently.
- **Beginning Tuesday 11/13, homeowners will be able sign up for NYC Rapid Repairs by going to NYC.gov, calling 311.**
- **They will need a FEMA ID number, which they can get by registering at DisasterAssistance.gov or by calling 1-800-621-3362.**
- The NYC Rapid Repairs teams will work closely with City agencies, including the Department of Buildings and Department of Housing Preservation and Development, to make sure that any necessary inspections and certifications are done as quickly as possible.
- If they so choose, homeowners still have the option of having repairs made through their insurance company or with a standard reimbursement from FEMA. If they choose NYC Rapid Repairs, we will handle getting the contractors in and getting the work done.
- Homes eligible for NYC Rapid Repairs will be those who have received a green placard from the Department of Buildings, indicating that the home is structurally sound.

INFORMATION FOR HOMEOWNERS RESTORING THEIR POWER AND MAKING REPAIRS:

- The Department of Buildings has a list of helpful documents related to repairs and power restoration: http://www.nyc.gov/html/dob/html/news/storm_update.shtml
- This flyer from LIPA, the NYC Department of Buildings, and the Office of Emergency Management contains information on the process for a customer to restore power to their home:
http://www.nyc.gov/html/om/pdf/2012/lipa_restoring_your_electrical_service.pdf
- The Department of Buildings will waive all application and permit fees for any work done on buildings damaged by the storm.



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STORM RECOVERY ASSISTANCE SCAMS

Protect yourself from home repair and other scam artists, who may try to take advantage of unsuspecting homeowners who suffered property damage from Storm Sandy.

Please be aware that the only ways to register for FEMA help are to call 800-621-3362 (TTY: 800-462-7585) or visit www.DisasterAssistance.gov (or m.fema.gov from a smartphone or Web-enabled device).

There is never a fee to apply for FEMA disaster assistance or to receive it and there is no fee for FEMA or U.S. Small Business Administration property damage inspections.

Some scams to watch out for:

- **Form completion services.** Beware of people charging a fee to help you complete disaster assistance forms, such as FEMA or SBA, or obtaining assistance checks. These services are provided free through FEMA and the Red Cross.
- **Phony Inspectors.** Never let anyone in until you have verified they have the appropriate credentials. Always ask for a telephone number so you can confirm the inspector is working for an authorized agency.
- **Government Grant Offers.** Be aware of entities offering "free grant money" for flood repair or disaster relief. A true grant is free and never requires any upfront fees or repayment. Check with a regional or state economic development office to see if they know of grant programs for which you might qualify, or contact your local social service agency for information or assistance.
- **Advance Fee Loans.** Advance fee loans are illegal. Ignore any company that "guarantees" you will receive a loan. Dishonest operators will charge a processing fee, and then promise they will find a lender. It is illegal to charge an up-front fee.
- **Water Testing & Purifiers.** Monitor local news media for instructions from health authorities regarding water safety and purification. Avoid offers for "free" home water testing, and be skeptical of claims that an in-home test shows your water is unsafe. If you have questions about the safety of your water, contact your local public health authority.

These are some warning signs that tell you to avoid a contractor or salesman.



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Beware of anyone who:

- Comes to your home or calls you on the phone and offers to make repairs.
- Tells you that you must make repairs immediately.
- Talks too fast to confuse you and pressures you to sign a contract immediately.
- Tells you that they are doing work in your neighborhood and that they have extra materials left from another job.
- Offers a discounted price or discounts if you refer others, but only if you buy today.
- Tells you something that sounds too good to be true. It probably is not true!
- Is not an established local business, but has come to the area from somewhere else to "help."

Some suggestions for the safe way to find a contractor to repair your home.

- Check out contractors. Is the company reputable? How long has it been in business? Ask for references and then check them out. Make sure the company is licensed, bonded, and insured. Ask to see its insurance policy or certificate of insurance. There are on-line resources for finding out other people's experience with contractors.
- Get at least two estimates. Many companies give free inspections and written estimates -- get two or three before choosing a contractor. Remember that the lowest price is not always the best deal. Compare costs, materials, and methods suggested by different companies to decide what materials and methods are best for your home.
- Insist on a written contract that includes a detailed description of the work to be done and specifies exactly what materials will be used and their quality. The contract should include starting and estimated completion dates. The terms, including the price, finance charges and payments, should be what you agreed on. If not, do not sign it! Be sure to get a copy of everything you sign when you sign it.
- Ask if there is a guarantee or warranty. If so, make sure it is in writing. If the company won't put its promises in writing, look for another company which will.
- Do not sign the contract until you read it carefully. If the salesperson pressures you to sign before you read and understand the entire contract - don't sign it! Never rely on the salesperson to read or explain the contract to you.
- Do not pay for work in advance.
- Inspect all of the work very carefully to make sure it was done properly. If you have any doubts or questions, do NOT make your final payment or sign a "completion certificate" until the work is properly finished.



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If you think you have been the victim of a scam, you should consult a lawyer immediately. There are time deadlines to cancel sales and pursue legal claims. You can also contact the Department of Financial Services for insurance related scams, or your district attorney or the Attorney General's Office.

Price Gouging

Some businesses raise their prices excessively on essential goods and services like drinking water, ice, groceries, fuel, towing, and car and home repairs. State law prohibits excessive increases in prices for essential goods and services during times of market disturbance, such as after a disaster.

If you feel that you are being unfairly charged for goods or services such as drinking water, food, towing, or any other necessity, raise the issue of price gouging with the provider. If that does not solve the problem, you can report the merchant to local law enforcement or the Attorney General.

Phony Charities

After a disaster it is natural that those who were not harmed want to help others who were. Indeed, that help is essential when there serious damage and many people have suffered major losses.

But be sure that the money you give actually reaches those in need. It is best to give to charities that you already know. Most reputable charities will not call and ask for donations or come to your door. Also, beware of email requests, which may not really be from the organization named. It is safer to go to the website of the organization yourself and make your donation there.

Consumers who need further help should feel free to contact the New York State Department of Financial Services' Consumer Services Bureau at 800-342-3736 which operates from 9 a.m. to 4:30 p.m., Monday through Friday. Disaster related calls only should go to the disaster hotline at 800-339-1759, which will be open from 8:00 a.m. to 8:00 p.m. for as long as needed.



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HOW YOU CAN HELP

RED HOOK INITIATIVE

Red Hook Initiative (RHI) continues to be one of the hurricane relief headquarters in Red Hook.

RHI is asking all volunteers to complete [this form \(http://tinyurl.com/RHIvols\)](http://tinyurl.com/RHIvols), so we can determine how to best utilize your time and skills when you arrive. Please complete it ASAP, and plan to report to our primary volunteer staging area at 480 Van Brunt St, 3rd Floor (the Fairway building). If we need you at one of our other staging areas, or need you for a special project, we will contact you by email in advance of your shift (otherwise just report to 480 Van Brunt).

Food:

Frances Medina is managing all food. Please direct any questions to her. Inquiries should be emailed to food@rhicenter.org

Supplies (no clothing as of now):

If less than a car full, please take donations of nonperishable items directly to warehouse located at 83 14th St, Brooklyn 11215 (between 2nd and 3rd Ave)

If more than a car full, call warehouse **FIRST 917-892-4706 (this is a new number as of 10pm Monday)**

NO CLOTHES! To check what is most needed (updated regularly) check www.occupysandy.org

Donations

Credit card donations can be accepted by visiting <http://rhicenter.org/>

Checks can be written out to Red Hook Initiative and mailed to 767 Hicks Street, Brooklyn, NY 11231

All contributions are tax deductible

If you have questions about funding or are from a foundation, please email: jill@rhicenter.org

For latest updates, watch our Twitter <http://twitter.com/rhookinitiative> Most recent tweets can be found on our home page-scroll down.



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Greater Works Deliverance Church & the Center for NuLeadership on Urban Solutions are seeking donations for Red Hook!

Bring ALL DONATIONS to 1098 Bedford Avenue (at the Corner of Lexington Avenue) Brooklyn, NY 11216

Donation Items:

1. Blankets
2. Bottled Water
3. Diapers
4. Baby formula
5. Non-perishable food items
6. Toilet paper
7. Toiletries
8. Feminine Hygiene Products
9. Disinfectant wipes
10. Foot warmers
11. Gloves
12. Hats
13. Scarves
14. Warm socks
15. BIG WISH LIST: Gas Fueled Generators

Contact Person: Pastor Sharlene Nash-Pryor at 718-223-0519 (cell)

The following churches are collecting, supplies and food for those displaced by Hurricane SANDY.

- **Brown Memorial Baptist Church**, 484 Washington Ave. at Gates Ave. - Clinton Hill (718)638-6121

- **Queen of All Saints Church**, 300 Vanderbilt Ave. at Lafayette Ave. - Fort Greene (718)638-7625



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- **Church of St. Luke and St. Matthew**, 520 Clinton Ave. (b/w Fulton St. and Atlantic Ave.) - Clinton Hill [\(718\) 638-0686](tel:718-638-0686)

BROOKLYN PUBLIC LIBRARY

Starting **Tuesday, November 7th**, the Brooklyn Public Library book mobiles will perform triple duty: providing free children's books and charging stations in hard hit neighborhoods AND transporting much needed supplies. These bookmobiles will go to Red Hook: 7 Wolcott Street (in front of the BPL Red Hook Branch) and Coney Island: MCU Park (1904 Surf Avenue) from the hours of 11 a.m. to 5 p.m.

The following donated items will be accepted at the Grand Army Plaza **Central Library Information Desk** at least until the end of the week . (Contact Norman Eriksen 718-230-2406 x2716 or Mady Kiner x2742 with questions.) The bookmobiles will get on the road each morning at 10am so drop off supplies no later than 9:45am.

Here are the requested items:

- Bottled Water
- Non-Perishable Foods (baby formula, canned foods)
- Flashlights
- Batteries of all sizes
- **New** blankets (comforters/sleeping bags)
- **New** towels and wash cloths
- **New** unopened packages of socks, thermals & underwear
- Hygiene Products (baby wipes, diapers, & sanitary napkins)
- Toiletries (deodorant, disposable wipes, razors, shaving cream soap, toothbrush, toothpaste, lotion, antibacterial hand sanitizer)
- Contractor garbage bags & heavy-duty extension cords
- Cleaning supplies (mops, brooms, wipes, sprays, gloves)

For more information, check the Brooklyn Public Library website at <http://www.brooklynpubliclibrary.org/hurricane>.



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NYC Service is offering a number of opportunities to volunteer, including bus trips from Manhattan and Downtown Brooklyn to the city's most-affected areas. Please email nycservice@cityhall.nyc.gov with your name, email address, and borough, or visit www.nycservice.org.

Register with **New York Cares** to volunteer with its disaster response efforts: <http://newyorkcares.org/volunteer/disaster/>

78th PRECINCT COMMUNITY COUNCIL

78th Pct Community Council Relief Fund for Officers who lost their homes to Hurricane Sandy. If you would like to help, donations can be made payable to the:

78th Pct Community Council Relief Fund
c/o 78 Precinct Community Council
65 Sixth Avenue
Brooklyn, NY 11217

(11/13/12)



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