



Picking Up the Pieces: Restoring Rural Housing and Communities After a Disaster

Housing Assistance Council



When a disaster strikes a rural area, one of the most serious problems may be a lack of information about resources and assistance available for recovery efforts. This guide is intended to help survivors and local organizations identify resources to rebuild their homes and communities. It emphasizes housing assistance.

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RESTORING RURAL HOUSING
AND COMMUNITIES
AFTER A DISASTER**

Housing Assistance Council

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Housing Assistance Council
1025 Vermont Avenue, N.W.
Suite 606
Washington, DC 20005
202-842-8600 (voice)
202-347-3441 (fax)
hac@ruralhome.org (e-mail)
www.ruralhome.org

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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, seed money loans from a revolving loan fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

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INTRODUCTION

Disaster relief efforts in the United States are coordinated by the Federal Emergency Management Agency (FEMA), now part of the Department of Homeland Security. Not every disaster warrants FEMA's intervention, but under the provisions of the legislation that established FEMA, when a disaster "is beyond the capabilities of state and local resources," the President may declare a "major disaster" or an "emergency." Local, state, and FEMA officials evaluate the disaster, and submit a request for a declaration to the Director of FEMA, who reviews the request, submits it to the President, and makes recommendations to the President.

When the President makes a major disaster declaration, FEMA establishes offices in the federally declared disaster area to serve as centralized points of relief management. FEMA aids disaster survivors by directing them to the assistance program(s) (both public and private) for which they are eligible and that will be of the most benefit to them. In sum, the agency serves as the umbrella organization that coordinates the relief efforts of all relief agencies, public and private, local and national. Thus it brings disaster recovery assistance into the stricken community.

FEMA's role is especially important to disaster victims in rural areas due to a scarcity of local institutions with ready access to potential recovery resources and the ability to coordinate relief efforts. However, in spite of FEMA's coordination, one of the most serious problems facing disaster victims in rural areas may still be a lack of information about the resources and assistance available to them. The Housing Assistance Council (HAC) has prepared this guide to short- and long-term housing and community development resources as a partial response to that critical need. It is intended for use by disaster-affected individual households as well as by community organizations acting on their behalf.

It is hoped that this guide will inform local efforts to match resources with need more efficiently. Moreover, it is hoped that the guide's identification of existing contact persons and agencies will increase coordination among them and stimulate the further development of community-based resources such as housing development corporations and advocacy agencies.

Following this Introduction, a section entitled "Initial Response" outlines the process that disaster-stricken communities can expect to undergo following the catastrophe. The section on "Specific Housing Resources for Disasters" describes the principal forms of assistance available to those whose homes have been damaged or destroyed by disasters. These are programs specifically designed for use in disaster recovery situations. Next, a section on "General Housing Resources" provides descriptions of key agencies and some of the programs they administer that are relevant to housing recovery. In each case, the guide provides the address of the agency office or offices from which more detailed information can be obtained. Finally, a section entitled "Reaching the Hard-to-Reach" briefly discusses the special problems of meeting the housing needs of low-income rural residents. Although there are no simple or universally applicable solutions to these special problems, some creative approaches have been developed in other areas that may suggest comparable or complementary approaches in disaster-damaged areas.

The appendices to this guide contain listings of disaster recovery-related and housing-relevant agencies for each state. Agencies that offer direct assistance as well as those that can assist in identifying resources are included. Disaster-affected individuals should contact state agencies for local referrals.

The last appendix is a sample form for disaster survivors to use in maintaining a record of the disaster recovery process. Make a note of dates, what you did or said, who else was present (include full name, organization, and job title), and what they did or said. This will be useful to those providing assistance and may be important for future applications, tax returns, insurance claims, appeals, and lawsuits. All correspondence and receipts relating to the recovery process should be kept, whether they seem important or not.

INITIAL RESPONSE

Transient Housing

The first stage of response to a disaster is to supply immediate shelter to those whose homes are no longer usable. This “Transient Housing” phase includes using shelters provided by local governments and by the Red Cross, Salvation Army, Church World Service, Mennonite Disaster Service, and other similar religious or secular nonprofit organizations; doubling up with friends and relatives; and staying at hotels and motels when no other options are available.

Disaster Housing

As soon as possible, federal and other disaster agencies attempt to move into a second stage of assistance, classified as “Disaster Housing” (formerly called “Temporary Housing”) aid. Here, primarily two mutually exclusive approaches are utilized: the home repair grant program and use of existing rental resources. (To apply for any of the following types of Disaster Housing assistance, follow the procedure outlined in the “Application Procedure” section on pages 4-5.)

Home Repair Program

Home Repair Assistance is a check to restore a home to a livable condition. The amount of the check is based on structural damage, as determined by a FEMA inspection.

It should be noted that where a homeowner has insurance that will cover the needed repairs, insurance funding must be used rather than a Home Repair grant.

Use of Existing Resources

Where uninsured damage exceeds the home repair limit, efforts are made to place households in “Existing Resources.” These are generally vacant rental units in the community suitable to the household’s needs (measured in terms of number of bedrooms needed). They can include existing housing currently in Rural Housing Service, Department of Housing and Urban Development, and Department of Veterans Affairs inventories of acquired properties, although in most affected counties this is a fairly limited resource. In any event, rent-free occupancy is provided to currently homeless people for as many as 18 months, pending long-term repair or replacement of their own homes.

Displaced homeowners are certified for Disaster Housing assistance in three-month increments. This assistance is terminated whenever their “Permanent Housing Plan” (which must be developed and approved during the initial period of Disaster Housing assistance) has been realized. Where it cannot be realized within the 90-day period, the assistance is continued. Displaced renters are normally given Disaster Housing assistance for only one or two months, although the period can be extended if adequate alternative housing continues to be unavailable.

FEMA Mobile Homes

The final form of Disaster Housing assistance is rent-free occupancy in a federally provided mobile home. This form is utilized as a last resort when there is insufficient adequate Existing Resource housing available. When adequate alternate housing is not available to meet long-term needs, the provided mobile homes may subsequently be made available for sale to the occupants.

Mortgage and Rental Assistance

Those whose homes have not been damaged but who are experiencing financial difficulties because of the disaster may be eligible to receive temporary mortgage and rental assistance.

State and Local Emergency Services

Every state has its own government agency that provides disaster and emergency assistance. This may include different kinds of housing services. These agencies are listed in Appendix D. Local governments may have emergency services agencies or may assign disaster assistance duties among a number of different agencies; for example, emergency shelter may be coordinated by the Department of Human Services. For the address and phone number of your local emergency services agency, contact your state emergency management agency (listed in Appendix D) or FEMA Regional Office (listed in Appendix B), or look in the local government section of your phone book.

Permanent Housing

The ultimate objective, of course, is a third stage in which all those who suffered housing loss as a result of disasters have successfully restored their housing situation to its pre-disaster status. While the first resource that must be utilized in this process is whatever insurance coverage the household has, there are also a number of government programs that can be used in combination with that insurance and with each other to make the victim's housing situation "whole" once more. The largest of these programs are summarized in this guide.

In each state that contains counties that have been federally declared disaster areas, FEMA establishes a Disaster Field Office (DFO). The DFO works closely with state and local officials to coordinate statewide disaster relief and recovery efforts. FEMA may also establish one or more Disaster Recovery Centers (DRCs) in the disaster-affected area. The DRCs' primary purpose is to provide a place to which disaster victims can go to speak with representatives of various assistance programs (including government programs). Disaster victims can go to a DRC to receive advice, information, or counseling. The centers are kept in operation as long as required. For DFO and DRC locations, contact your FEMA Regional Office (see Appendix B).

Application Procedure

Important note: Several different agencies officially administer assistance programs, but the process of applying for assistance is centralized: the disaster survivor must complete a multi-purpose application *over the phone on the Federal Emergency Management Agency's toll-free national teleregistration hotline or online*. General inquiries regarding applications for assistance should also be directed to the

toll-free hotline. Disaster Field Offices coordinate disaster relief efforts statewide and can be contacted for general information as well.

Federal Emergency Management Agency (FEMA)

Toll-free helpline:

1-800-621-FEMA(3362)

For hearing impaired callers only:

1-800-462-7585 (TTY)

1-800-621-3362 (Video Relay Service)

The hours when this number is staffed vary, depending on the severity and number of disasters at any point in time.

In addition to registering by phone, residents of federal disaster areas may apply online for assistance, as well as find valuable recovery information, at www.fema.gov.

FEMA's toll-free "helpline" also functions as a teleregistration hotline for disaster assistance applications. Callers can obtain information about FEMA programs. In addition, those who have already applied for assistance can check on the status of their applications or apply for additional assistance.

Over the phone with FEMA, the disaster survivor will be asked to provide information for a multi-purpose application. The completed application will be considered by FEMA staff, and an inspector will visit the victim's property and assess the damage it sustained. Within two weeks the applicant will usually be notified of the type of assistance for which she or he has qualified. *The final application deadline for individuals and households is within 60 days of the date that the county was federally declared a disaster area.* Private nonprofit organizations and public agencies applying for assistance are subject to different deadlines and should contact the FEMA help line for further information.

In addition to aiding disaster victims in completing their applications for assistance, a number of other disaster assistance services are provided over the phone on the FEMA hotline. These include emergency provision of food, clothing, and medical assistance, free legal advice, counseling, representation and referrals, tax assistance, and information on disaster unemployment assistance.

Appeals

Appeals for any decision must be submitted in writing to:

FEMA

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

FAX: 1-800-827-8112 (Attention: FEMA)

Letters should include the applicant's full name, date and place of birth, and address. Letters must be notarized, include a copy of a state issued ID card, or include the following statement.

"I hereby declare under penalty of perjury that the foregoing is true and correct." Letters should also

include the FEMA application number and disaster number. *All appeals must be signed and postmarked no later than 60 days after the decision letter's date.*

Conditions and Limitations of FEMA Assistance

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Lawful Presence: All recipients of FEMA disaster housing assistance must be lawfully present in the United States and its territories. You must sign a declaration stating that you are lawfully present to be considered for assistance.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may appeal for assistance separate from your pre-disaster household.

SPECIFIC HOUSING RESOURCES FOR DISASTERS

The following are programs specifically designed to assist in the housing recovery process.

Cora Brown Fund

Type: Any unmet needs, including home repair or rebuilding assistance.

Agency: Federal Emergency Management Agency (FEMA).

Program Name: Cora Brown Fund Assistance.

Form of Assistance: Grant for “disaster-related unmet needs of families who are unable to obtain adequate assistance . . . from other sources.”

Eligible Recipients: Residents of designated disaster areas.

Terms: Straight grant. Funds cannot duplicate assistance for which a person is eligible from other sources.

Application: Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline, 1-800-621-FEMA or online at www.fema.gov.

Individuals and Households Program

Type: To meet disaster-related necessary expenses or serious needs (including cost of housing repair or replacement) that cannot be covered by other program resources.

Agency: Federal Emergency Management Agency, jointly with the state.

Program Name: The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means.

Form of Assistance: Grants for Financial Housing Assistance, Rental Assistance, Direct Housing Assistance, and Other Needs Provision

Eligible Recipients: Individuals or families with disaster-related necessary expenses or serious needs that cannot be met through other means.

Terms: Straight grant.

Application: Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline, 1-800-621-FEMA, or online at www.fema.gov. For more information visit the IHP Fact Sheet at <https://www.fema.gov/media-library/assets/documents/24945>.

Public Assistance Program

Type: Funding for the repair of public housing authority facilities and certain low-income housing facilities that are damaged by a major disaster, as declared by the President. The public housing authority may apply directly to FEMA for public assistance grants. Other housing groups go through their state to determine participation.

Agency: Federal Emergency Management Agency (FEMA).

Form of Assistance: A federal grant that is not less than 75 percent of the eligible cost for emergency measures and permanent restoration. The state determines how the non-federal share (up to 25 percent) is split with the applicants. For small projects (under \$48,900), the grant is based on an estimate of the cost of the work. For large projects (\$48,900 or more), the final grant is based on actual eligible costs. In large projects, the state will disburse progress payments, as required.

Eligible Recipients: The states, local governments, Indian tribes, private nonprofit organizations with community facilities, and American Indian and Alaskan Native Tribal organizations that own and/or operate public housing facilities. Public housing authority facilities financed by HUD, as well as publicly subsidized housing facilities that were developed and financed from other sources, such as other HUD programs (e.g., Section 8, FHA mortgage insurance, etc.) or funds provided by localities. Housing financed by USDA's Rural Housing Service may be eligible on a case-by-case basis.

Terms: Emergency work must be completed in six months' time. Permanent work must be completed in 18 months.

Application: Applicants should attend a state-sponsored Applicants' Briefing to receive information about the Public Assistance Program and state requirements. Contact your state's emergency management agency (see Appendix D) to find out when the Briefing will be held. Applicants should complete and submit to the state a Request for Public Assistance form. Applicants may submit the Request forms at the Applicants' Briefing, or submit them to the state within 30 days following the designation of the area in which the damage is located. Upon receipt of the Request form from the state, FEMA will assign a Public Assistance Coordinator to work with each applicant throughout the disaster recovery period. The state also will assign an Applicant Liaison to help the applicant. Applicants should contact the Public Assistance Coordinator prior to initiating repairs to facilities with special issues (for example, environmental concerns or historic preservation). Applicants should document all damages and costs with pictures, written descriptions, and financial records.

Additional Information: See www.disasterassistance.gov or call the FEMA teleregistration hotline.

Tax Regulations for Disaster Victims

Type: Tax deduction for property losses.

Agency: Internal Revenue Service (IRS).

Program Name: Disaster Area Losses.

Form of Assistance: Some casualty losses may be deducted from income in either the year in which the disaster occurred or the previous year, whichever the taxpayer prefers. If a state or local government orders taxpayers to move or tear down homes for safety reasons, the costs are considered to be a nonbusiness casualty loss. Homeowners and renters who receive insurance money for repairing or replacing their main home or any of its contents do not have to report it as a gain.

Recipients: Any household that is a victim of a designated disaster.

Terms: Insurance money must be used to repair or replace the insured items within four years of receiving the payment.

Application: File Form 4684, Casualties and Thefts (and Form 1040X, Amended Tax Return, if you are claiming the loss on a year whose tax return you have already filed) at the same regional IRS office where you send your annual tax return.

For Additional Information: Contact an IRS representative at a FEMA Disaster Recovery Center or call the IRS Tax Information and Assistance telephone number, 1-800-829-1040. Ask for Publication 547, *Casualties, Disasters and Thefts* and Publication 584, *Nonbusiness Disaster, Casualty, and Theft Loss Workbook*. These publications can also be downloaded from the IRS Web site, www.irs.gov.

U.S. Small Business Administration - Disaster Loan Program

Type: Low-interest, long-term loans to repair and/or replace primary residence and/or personal property.

Agency: U.S. Small Business Administration (SBA).

Program Name: Home Disaster Loans.

Form of Assistance: Loans to repair and/or replace disaster-damaged or destroyed real and/or personal property to its pre-disaster condition.

Eligible Recipients: Individuals (homeowners and renters) who suffered physical property losses as a result of declared disaster in a designated area. Loans cover uninsured or underinsured losses only.

Term: Up to \$240,000 (\$200,000 to homeowner, \$40,000 for personal property to homeowner or renter) for up to 30 years (determined by repayment ability and credit history) at an interest rate to be determined by SBA depending on a borrower's access to credit elsewhere. Borrower must have

repayment ability. (Interest rates change quarterly.)

Application: The first step in the process is to call FEMA's toll-free teleregistration hotline. If referred to SBA, a loan application will be mailed. More information is available on SBA's website at www.sba.gov/disaster.

For Additional Information: Contact a Small Business Administration representative or call FEMA's teleregistration hotline at 1-800-621-3362.

Department of Veterans Affairs Home Loan Adjustment

Type: Counseling and loan adjustment for homeowners with VA mortgages.

Agency: Department of Veterans Affairs (VA).

Program Name: Loan Adjustment for Disaster Victims.

Form of Assistance: Counseling service plus forbearance or indulgence (revision of repayment terms) to borrower with a loan made or guaranteed by the VA.

Eligible Recipients: Property owners holding a VA loan and suffering damage in a designated disaster.

Terms: Exact terms established on a case-by-case basis.

Application: Must complete the multi-purpose assistance application either by visiting one of the local Disaster Recovery Centers or calling the toll-free FEMA teleregistration hotline or at www.fema.gov.

For Additional Information: Contact the Department of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20005, 202-273-5400, www.va.gov.

Mennonite Disaster Service Assistance

Type: Skilled labor for rebuilding.

Agency: Mennonite Disaster Service (MDS).

Form of Assistance: MDS provides skilled labor by volunteers to repair and rebuild homes after a natural disaster.

Recipients: Any household needing assistance as the result of a natural disaster, as determined by MDS. Recipients need not be victims of federally designated disasters.

Terms: No cost. Another organization, such as the Red Cross or a local organization, must screen applicants and provide building materials or funds to purchase building materials.

Application: MDS is not able to accept applications from individuals. Organizations wishing to explore the possibility of partnering with MDS should contact the MDS regional office serving their state.

For Additional Information: Contact MDS's binational office at 583 Airport Road,

Lititz PA 17543, 717 735-3536 (phone), 717 735-0809 (fax), mdsus@mds.mennonite.net (e-mail), www.mds.mennonite.net.

Mortgage Insurance for Disaster Victims

Type: Mortgage insurance for purchase of home.

Agency: Federal Housing Administration (FHA).

Program Name: Sec. 203(h) Mortgage Insurance -- Homes for Disaster Victims.

Form of Assistance: FHA insures lender against loss on qualifying loans.

Recipients: Any household that is a victim of a designated disaster.

Terms: No-downpayment loan for up to 35 years at the prevailing FHA interest rate.

Application: Application is made through FHA-approved local lender. When completing the multi-purpose application, request a referral to an appropriate lender or speak with a program representative over the toll-free teleregistration hotline.

For Additional Information: Contact the Department of Housing and Urban Development State Field Office (see Appendix A).

GENERAL HOUSING RESOURCES

The following are brief discussions of a number of government and private agencies that are potential resources for housing recovery because of the regular programs they administer. They are listed in alphabetical order.

American Red Cross Disaster Service

The Red Cross may provide supplemental grants to households that have exhausted all other public and private resources in repairing or replacing a disaster-damaged home. This resource is usually used in conjunction with donated labor for low-income people. For more information, call the Red Cross Disaster Service National Headquarters, 2025 E Street, NW, Washington, DC 20006, 202-303-4498 or 800-HELP-NOW (435-7669), or visit www.redcross.org/find-help. For referrals and updates on Red Cross shelter services for your area, locate a local Red Cross office through www.redcross.org/find-help or by calling the Public Inquiry Center at 800-214-0441.

Area Agencies on Aging

Area Agencies on Aging (AAAs) are local nonprofit or government agencies that receive federal funds under the Older Americans Act for providing social services to the elderly, although they often receive additional funding from other government and private sources. They serve the elderly through many different programs, which vary depending on the priorities of their service areas. AAAs provide in-home services to enable people to age in their own homes, but also often provide housing with various levels of support services. To find the name, address and phone number of a local AAA, contact the State Agency on Aging located here <https://eldercare.acl.gov/Public/Index.aspx>, visit www.acl.gov, or call the National Eldercare Locator Service at 1-800-677-1116 or 202-855-1234 (TDD/TTY relay service). The federal Administration on Aging web site provides additional information on disaster assistance resources for elderly people at www.acl.gov/programs/emergency-preparedness.

Community Action Agencies

Community Action Agencies (CAAs) are local nonprofit or government agencies funded by the Community Services Block Grant program of the U.S. Department of Health and Human Services, although they often receive additional funding from other government and private sources. They are devoted to fighting poverty through many different programs, which vary depending on the priorities of their service areas. CAAs usually provide emergency shelter and other kinds of short-term financial or in-kind assistance for people in need. They also may include transitional housing and different kinds of educational and referral programs, as they aim to create long-term self-sufficiency for individuals and families. To find the name, address and phone number of a local CAA, contact the Community Action Partnership, 1140 Connecticut Avenue, N.W., Suite 1210, Washington, DC 20036; 202-265-7546; www.communityactionpartnership.com.

Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) administers a number of programs including mortgage insurance, direct assistance to individuals, and funding to state and local governments for them to use in assisting individuals and local housing organizations.

The Federal Housing Administration (FHA), a branch of HUD, operates principally through programs of mortgage insurance that insure private lenders against loss on approved lending activities. Mortgage insurance is available for the financing of homeownership, rehabilitation, rental housing, purchase of mobile homes, and development of mobile home parks. As a general rule, loans are at market interest rates. Application is through FHA-approved local lenders; for more information, contact your HUD State Field Office listed in Appendix A or on HUD's website at www.hud.gov/states. If you are unable to reach either of these information sources, the national office of the FHA can be reached at 202-401-0388.

HUD also administers a number of direct assistance programs. These include Section 8 rental assistance, operating assistance to local public housing programs, and grants for elderly housing developed through nonprofit sponsors or consumer cooperatives under Section 202 and for housing for persons with disabilities under Section 811. Except for the latter two programs, most direct assistance from HUD is administered through local public housing authorities.

Two large HUD programs provide funds to states and large cities for housing development and aid: the Community Development Block Grant (CDBG) program and the HOME program. These funds reach rural areas through state agencies. At some times HUD may also have CDBG funds available for a program called the Disaster Recovery Initiative, which is administered by state agencies to help primarily lower-income residents rebuild homes and businesses after disasters.

For the names, addresses, and phone numbers of public housing authorities in your area or for information on HUD programs, contact your HUD State Field Office listed in Appendix A or HUD's website at www.hud.gov/states. A list state housing agencies can be found at <https://www.ncsha.org/housing-finance-agencies-list/>, which can also provide referrals to local housing authorities and can provide information about the HOME and CDBG programs. If you are unable to reach any of these information sources, HUD's national office can be reached at 451 Seventh Street, SW, Washington, DC 20410; 202-708-1112 (general information); 202-708-1455 (TDD/TTY general information); 202-708-2495 (Office of Multifamily Housing, which administers the Section 202 and 811 programs).

Habitat for Humanity

Founded in 1976, Habitat for Humanity International is an ecumenical, Christian housing ministry that seeks to eliminate inadequate housing from the world and to make decent shelter a matter of conscience and action. Through volunteer labor, Habitat builds and rehabilitates homes with the help of the homeowners. Houses are sold at no profit to partner families, and no-interest mortgages are issued over a fixed period. Each family selected to become a Habitat homeowner is required to invest "sweat equity" hours into the construction of its home. Families apply to local Habitat affiliates. For more information and referrals to local affiliates, contact your regional office, visit www.habitat.org/local or call 1-800-HABITAT (1800-422-4282).

Housing Assistance Council

The Housing Assistance Council (HAC), based in Washington, D.C., is a source of technical assistance and of low-interest loan funds for low-income housing development. Of particular interest to disaster-affected areas, HAC loan funds may be used to assist rural communities in obtaining potable water and sanitation services. For this particular use, loans are for a period of two years with no interest the first year and five percent (5%) interest the second year. HAC operates a revolving loan fund that provides vital seed money to rural housing developers: community-based, nonprofit organizations, housing development corporations, self-help housing sponsors, farm worker organizations, cooperatives, Indian tribes, public agencies, units of local government, public utility districts, and small business and minority contractors. HAC funds help these organizations and individuals take the steps necessary to improve housing and living standards for rural, low- and very-low-income households, such as creation of subdivisions and new single or multi-family housing units, rehabilitation of existing units, and improved water and waste water disposal systems in rural communities. Loans are generally short term (standard 3-year term), with a one percent (1%) service fee and a five percent (5%) interest rate. For additional information, contact the HAC national office at 1025 Vermont Avenue, N.W., Suite 606, Washington, DC 20005; 202-842-8600; hac@ruralhome.org; www.ruralhome.org; or the regional office serving your state.

Southeast Office

(serves Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee)

55 Marietta St NW

Suite 1350

Atlanta, GA 30303-2869

Tel.: 404-892-4824

Fax: 404-892-1204

E-mail: southeast@ruralhome.org

Southwest Office

(serves Arizona, Colorado, New Mexico, Texas, Utah)

PO Box 399

San Miguel, NM 88058

Tel.: 505-883-1003

E-mail: southwest@ruralhome.org

Western Office

(serves California, Idaho, Nevada, Oregon, Washington)

VACANT

western@ruralhome.org

Midwest Office

(serves Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Oklahoma, North Dakota, South Dakota, Wisconsin)

10100 NW Ambassador Dr.

Suite 310

Kansas City, MO 64153-1362

816-880-0400 phone

816-880-0500 fax

midwest@ruralhome.org

Housing Counseling Information

Information about housing counseling programs, events, and other topics is available from Making Home Affordable, 1-888-995-HOPE, www.makinghomeaffordable.gov.

The National Federation of Housing Counselors (NFHC) has a handbook for housing counselors and provides training and direct assistance on such matters as negotiating with lenders, appealing adverse government rulings, refinancing or recasting housing debt, and landlord-tenant relations. For more information or their printed material, contact NFHC, P.O. Box 5607, Savannah, GA 31414.

Legal Assistance

The disaster recovery process usually involves interactions with many different government agencies, private companies, and nonprofit organizations, and unless you have been unlucky enough to be in a disaster before, the whole process will be unfamiliar as well as complex. Occasionally individuals may encounter problems in their disaster recovery efforts that require legal advice. Legal aid is available for low-income individuals from a variety of sources.

The Young Lawyers Division of the American Bar Association can arrange free legal assistance for low-income disaster survivors whose cases will not generate a fee. Cases that can generate fees are passed on to local lawyer referral services. FEMA's Disaster Recovery Centers provide information about this assistance.

The National Legal Aid and Defender Association (NLADA) is an association of individuals and institutions dedicated to ensuring equal access to the legal system for low-income people. Most states do not have a system of legal aid provision, but a number of independent agencies that coordinate service among themselves. Some legal services programs focus on particular subjects or populations, such as housing discrimination, disability rights, or the elderly. When asking for a referral to legal services, make sure to ask about programs specializing in your particular situation. For a referral to local legal services, contact NLADA at 1140 Connecticut Ave, NW, Suite 900, Washington, DC 20036; 202-452-0620; www.nlada.org or the Legal Services Corporation, 3333 K Street, NW, Third Floor, Washington, DC 20007-3522; 202-295-1500 (phone); 202-337-6797 (fax); info@lsc.gov (e-mail); www.lsc.gov.

National American Indian Housing Council

Standard mortgage financing for housing is not available for most Native Americans who live on reservations. This land is held in trust, and therefore cannot be sold to pay off a debt of its residents, such as a defaulted mortgage. High rates of poverty and ruralness among American Indians also contribute to the scarcity of affordable housing for them, and to the difficulty of developing it. Both HUD and the Bureau of Indian Affairs provide funds for improving Native American housing, and many tribal governments have other tribal agencies involved with housing. For more information on the unique issues of Indian housing, or for referrals to tribal housing entities and other relevant organizations, contact the National American Indian Housing Council (NAIHC) or the Housing Assistance Council's Western Office (listed on page 13).

NAIHC provides technical assistance and education to help Indians improve and increase the supply of housing in native areas. They can be reached at 122 C Street N.W. Suite 350 Washington, D.C. 20001; 202-789-1754; 1-800-284-9165; www.naihc.net.

Rural Community Assistance Partnership

The Rural Community Assistance Partnership (RCAP) provides training and technical support to improve water and wastewater systems, housing and community economic development. Available services include surveys, engineering reviews, assistance in selection of design engineers and other consultants, aid in developing funding applications, leadership development for community residents, provision of volunteers, hook-up fee grants, and other services that are focused on improving the quality of life for rural residents, including grants and loans.

The area to be served must be rural and have a significant low-income population. Requests for services and/or applications are normally through local Community Action Agencies or other community-based organizations. For more information, contact the national office at rcap.org/, or your regional RCAP.

Northeastern Region

(serves Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands)

RHI
205 School Street
Gardner, MA 01440
978-630-6600
1-800-488-1969
info@rcapsolutions.org
www.rcapsolutions.org

Southeastern Region

(serves Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia)

Southeast Rural Community Assistance Project
347 Campbell Ave.
Roanoke, VA 24016
540-345-1184
www.sercap.org
vwp@sercap.org

Great Lakes Region

(serves Illinois, Indiana, Kentucky, Michigan, Ohio, West Virginia, Wisconsin)

WSOS Community Action Commission, Inc.
P.O. Box 590
Fremont, OH 43420
1-800-775-9767
wsos@wsos.org
www.glracap.org

Midwestern Region

(serves Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Wyoming)

Midwest Assistance Program, Inc.
303 N. Market St., Suite 2.
Maryville, MO 64468
Phone: (660) 562-2575
map@map-inc.org
www.map-inc.org

Southern Region

(serves Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee, Texas)

Community Resource Group
3 East Colt Square Drive
Fayetteville, AR 72703
479-443-2700
Reception@CommunitiesU.org
<https://www.communitiesu.org/>

Western Region

(serves Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington)

Rural Community Assistance Corporation
3120 Freeboard Dr.
Suite 201
West Sacramento, CA 95691
916-447-2854
rcacmail@rcac.org
www.rcac.org

Rural Housing Service/Rural Development¹

The Rural Housing Service (RHS) operates a broad range of programs to promote and support affordable housing development in rural areas. RHS offices are located in Washington, D.C., and are responsible for setting policy and developing regulations. In the field, RHS operations are carried out through the USDA's Rural Development offices. Rural Development State Offices administer programs in a state or multi-state area. Field offices receive and process housing applications, provide counseling and supervision, and service single-family loans.

In general, RHS programs are aimed at lower-income families. To qualify under most programs, an applicant must have an adjusted family income not in excess of 80 percent of the median family income in the county. Income also frequently determines whether an applicant qualifies for grant assistance and at what interest rate a loan may be available. Maximum incomes for eligibility have been established for each county and can be obtained from Rural Development offices.

RHS housing assistance is generally limited to communities of less than 20,000 that are outside metropolitan areas or communities of less than 10,000 that are in metropolitan statistical areas but are rural in character. However, the Farm Labor Housing Loans and Grants programs may also be used in urban areas for nearby farm labor. These funds are provided to farmers, nonprofits, public agencies, Indian tribes, and farmworker associations to build, buy, improve, or repair housing for farm laborers.

For those who qualify, RHS home purchase loans can be on a no-down payment basis, with a term of up to 33 years and an effective interest rate as low as 1 percent. (If borrower income rises during the repayment period, the effective interest rate may also rise.) Borrowers must have an ability to repay the loan, however, and must be unable to secure the necessary credit elsewhere on terms they could reasonably be expected to meet. It should also be noted that homeownership loans are not available to those who already own an adequate home.

¹ The Rural Housing Service (RHS) and Rural Development administer housing programs formerly

For additional information, contact your Rural Development field office. To find the address and phone number of your field office, contact your State Office listed in Appendix C or visit <https://www.rd.usda.gov/browse-state>. If you are unable to reach either a field or State Office, the Rural Housing Service National Office can be reached at: National Office, USDA Rural Development, Room 5014-S, Mail Stop 070, 1400 Independence Avenue, SW, Washington, DC 20250; 202-720-4581.

State and Local Housing Agencies

Each state has at least one agency that administers state and federal programs to promote decent affordable housing for low-income individuals. Sometimes the administration of housing programs is carried out by a Department of Human Services or a Department of Community Development. Often a state will have a Housing Finance Authority that is separate from its Department of Housing. State housing agencies may give money and advice directly to low- and moderate-income people to help with rent, utilities, repairs to remove health and safety hazards, accessibility for the handicapped, and becoming homeowners. State housing agencies may construct, own, and manage public housing, which usually includes providing social services for the residents. They may give incentives and assistance to nonprofit and for-profit housing developers and owners that create and preserve affordable housing, such as mortgage subsidies, tax credits or exemptions, low-interest loans, other subsidies and grants, and technical advice. They may also have programs for historic preservation, energy conservation, fair housing, homeless shelters and services, and other specialized programs. Contact the state agency(ies) listed at <https://www.ncsha.org/housing-finance-agencies-list/> for information on housing programs in your state.

Some cities, counties, and multi-county regions have local public housing agencies or authorities. These may provide any of the services described above as possible activities of state housing agencies, although it is most likely that a local housing agency only owns and administers public housing. If a local housing agency has other programs, they are likely to be complementary to, and therefore different from, state programs. Local housing agencies and authorities sometimes administer some aspects of state or federal programs. To find out if your area has a local housing agency or housing authority, contact your state housing agency(ies) listed at <https://www.ncsha.org/housing-finance-agencies-list/>.

REACHING THE HARD-TO-REACH

The most difficult challenge in implementing housing programs is reaching the neediest households with housing assistance. Nonmetropolitan counties have fewer local resources available, and their residents are often difficult to locate and visit. Certain rural areas have historically had concentrated and intractable poverty: the Lower Mississippi Delta, the colonias along the U.S.-Mexico border, Appalachia, and Native American and Alaskan lands. At one time, rural housing was less expensive than urban housing, as a percentage of household income, but more likely to be physically inadequate. In recent decades these differences have grown much smaller, with housing affordability becoming a serious problem in rural areas. Housing programs must take these facts into consideration in order to serve low-income rural people.

While Rural Housing Service and state-administered housing programs have the greatest potential for meeting the needs of low-income rural households, they face a substantial challenge in the aftermath of disasters. Reaching the neediest families is frequently possible only by skillfully combining programs and subsidies. Following is a short list of programs and resources that have been used elsewhere to provide housing assistance for low-income rural people. HAC offers free technical assistance to organizations interested in utilizing these programs or mechanisms.

Training and Employment Programs

Often used in conjunction with home repair and rehabilitation, trainees and other volunteers are sometimes employed building components, panels, cabinets, and trusses. For example:

- federal training apprenticeships and work experience programs;
- state employment, veterans, older workers, or women’s training programs;
- workers from jails and prisons; and
- vocational school students.

Financing Mechanisms

A number of short- and long-term housing financing devices have been developed by state and local groups. The general problem includes raising large amounts of capital (housing almost always requires substantial funds) and making it work in a housing development program for those with limited income and repayment ability. In this complex strategy, financing becomes deeply entangled with subsidy methods. Although this guide deals with finance and subsidy as separate issues, both must be available to provide the needed housing. Financing examples include:

Blended mortgages are produced by combining a cheap source of housing capital (federal or state grant funds, for example) with a more widely available source (bank or tax-exempt bond funds, for example). The result is a “blended rate” that is lower than the prevailing market rate.

Mixed mortgages combine a widely available source of housing capital (e.g., bank funds) generally lent at a market rate and secured by a first mortgage, and a less expensive source (e.g., grant funds lent at low or no interest) made available as a second loan with a junior lien. The senior loan is made more secure by the enhanced security.

Skewed payments may be used with either ownership or rental developments. This strategy starts with a preferential credit source, such as a blended or mixed mortgage pool, charges the higher-income client a market rate, and reduces the rate to the lower-income client.

Deferred payment is a technique often used in rehabilitation or repair programs for older people. The borrower makes partial or zero payments on principal and/or interest. Payment is deferred until sale of the residence or death of the borrower.

Trust funds are financial mechanisms to collect, hold, and invest funds in specified housing functions. The terms of the trust dictate the way it will operate. Some sources of funds currently in use are oil and natural resource payments, housing finance agency surpluses, special appropriations by state legislatures, and surcharges on real estate transfers.

The Low Income Housing Tax Credit (LIHTC) is another tool for production of affordable rural housing. Individuals or corporations can take this tax credit – a dollar-for-dollar reduction in tax liability – if they invest in low-income housing developed by for-profits or nonprofits. The credit is administered by states, so inquiries should be made to a state housing finance agency listed at <https://www.ncsha.org/housing-finance-agencies-list/>.

Subsidy Mechanisms

The harsh truth is that many low-income people simply do not have the resources from their own earnings and savings to pay the cost of decent housing at today's market prices. Reaching these people requires significant subsidies which, with the reduction of some federal programs, can be secured only with imagination, inventiveness, and hard work. The challenge is especially great in the aftermath of disasters where the number of hard-to-reach is quite high. Some ways to provide subsidy include:

Capital write-down and grants, either to projects or individuals, have been widely used. Sources include a wide array of federal, state, and private funds.

Free building materials are used extensively in rehabilitation but also in programs such as the federal Department of Energy weatherization program and by Habitat for Humanity.

Special subsidy programs include rehabilitation financing at very low interest, construction of small energy-efficient units that do not meet financing or construction standards for government or private programs (e.g., the “warm and dry” house built widely in central Appalachia), and rental subsidy. These programs are often funded by “trust funds” mentioned above.

Payment write-downs or guarantees have been helpfully applied to enhance the creditworthiness of a marginal borrower. The best example with which HAC is acquainted provides a “piggy back” payment to encourage RHS to make a 1 percent subsidized loan. A special fund is authorized to make a payment

on behalf of a borrower who cannot quite afford the payment. For example, the Kentucky Housing Corporation (the state housing finance agency) has a fund that agrees to pay up to one-third of the monthly payment (e.g., \$30) for up to five years for a borrower who is not able to afford the required RHS payment. The payment encourages RHS to make the loan which it would otherwise not make at a relatively small cost in subsidy (maximum of \$360 a year or total of \$1,800 in the cited example).

Shared financial responsibility through individual cosigners may provide an incentive to a lender to make a loan it would not otherwise make. RHS sometimes accepts adult children as cosigners for their elderly parents for home repair loans. Perhaps the principle can be extended to new housing. Churches, charitable groups, and businesses can become cosigners for individuals.

Other Techniques

Grants to helping organizations may provide resources for land development, construction oversight or supervision, volunteer direction or management, loan packaging, and housing counseling.

Assistance with living costs, including utility bill assistance, may provide the margin to allow low-income people to maintain themselves in decent housing.

Site development, either for developments or for single sites, may allow an individual to bring the other elements of his or her housing problems within reach.

The cited examples of ways to provide housing relief to the “hard-to-reach” are by no means an exhaustive list. These suggestions are meant to be provocative samples that will stimulate the development of suitable resources and the most effective solutions for areas, neighborhoods, and individuals.

APPENDICES

APPENDIX A: DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT STATE FIELD OFFICES
See p. 13 for HUD's national office. For offices without TTD numbers, call the Federal Information Relay Service at 1-800-877-8339.

HUD's Local Office Directory

www.hud.gov/program_offices/field_policy_mgt/localoffices

ALABAMA

Medical Forum Building
950 22nd Street North
Suite 900
Birmingham, AL 35203
205-731-2617

www.hud.gov/states/

ALASKA

3000 C. Street, Suite 401
Anchorage, AK 99503
907-677-9800
907-677-9825 (TTD)

www.hud.gov/states/

AMERICAN SAMOA

see Hawaii

ARIZONA

One North Central Avenue
Suite 600
Phoenix, AZ 85004
602-379-7100
602-379-7181 (TTY)

www.hud.gov/states/

ARKANSAS

425 W. Capitol Avenue
Suite 1000
Little Rock, AR 72201-3488
501-918-5700

www.hud.gov/states/

CALIFORNIA

(Contact closest office)

San Francisco
One Sansome Street, Suite
1200
San Francisco, CA 94104
415-489-6400

www.hud.gov/states/

Los Angeles

300 North Los Angeles Street
Suite 4054
213-894-8000

Santa Ana

Santa Ana Federal Building
34 Civic Center Plaza
Room 7015
Santa Ana, CA 92701-4003
714-796-5577

COLORADO

1670 Broadway, 25th Floor
Denver, CO 80202-3607
303-672-5440
303-672-5248 (TTD)

www.hud.gov/states/

CONNECTICUT

One Corporate Center
20 Church Street
10th Floor
Hartford, CT 06103-3220
860-240-4800

860-240-4665 (TTD)

www.hud.gov/states/

DELAWARE

920 King Street
Suite 404
Wilmington, DE 19801
302-573-6300

302-573-6058 (TTD)

www.hud.gov/states/

DISTRICT OF COLUMBIA

820 1st Street NE
Suite 300
Washington, DC 20002-4205
202-275-9200
202-275-0772 (TTD)

www.hud.gov/states/

FLORIDA

(Contact Closest Office)

Miami
Brickell Plaza Federal
Building
909 SE First Street
Room 500

Miami, FL 33131-3028
305-536-5678

305-536-4743 (TTD)

www.hud.gov/states/

Jacksonville

Charles East Bennett Federal
Building
400 West Bay Street
Suite 1015
Jacksonville, FL 32202
904-232-2627

GEORGIA

Five Points Plaza Building
40 Marietta Street
Atlanta, GA 30303-2806
404-331-5136
404-730-2654 (TTD)

www.hud.gov/states/

GUAM

See Hawaii

HAWAII/PACIFIC TERRITORIES

1132 Bishop Street
Suite 1400
Honolulu, HI 96813-4918
808-457-4662

www.hud.gov/states/

IDAHO

1249 S Vinnell Way
Suite 108
Boise, ID 83709
208-334-1990

www.hud.gov/states/

ILLINOIS

(Contact closest office)

Chicago

Ralph H. Metcalfe Federal
Building
77 W. Jackson Boulevard
Chicago, IL 60604-3507
312-353-5680

312-261-5944 (TTD)

www.hud.gov/states/

INDIANA

Minton Capehart Federal

Building
575 North Pennsylvania Street
Suite 655
Indianapolis, IN 46204
317-226-6303
1-800-743-3333 (TTD)
www.hud.gov/states/

IOWA

210 Walnut Street
Room 239
Des Moines, IA 50309
515-284-4512
515-284-4728 (TDD)
www.hud.gov/states/

KANSAS (and Western Missouri)

400 State Avenue
Room 200
Kansas City, KS 66101-2406
913-551-5644
www.hud.gov/states/

KENTUCKY

Gene Snyder Courthouse
601 W. Broadway
Room 101
Louisville, KY 40202
502-582-5251
1-800-648-6056 (TTD)
www.hud.gov/states/

LOUISIANA

Hale Boggs Federal Building
500 Poydras Street
9th Floor
New Orleans, LA 70130-3099
504-617-3000
www.hud.gov/states/

MAINE

202 Harlow Street
Suite D2000
Bangor, ME 04401-4901
207-945-0467
207-945-0401 (TTY)
www.hud.gov/states/

MARYLAND

Bank of America
Building--Tower II
100 South Charles Street
5th Floor
Baltimore, MD 21201

410-962-2520
410-962-0106 (TTD)
www.hud.gov/states/

MARSHALL ISLANDS

see Hawaii

MASSACHUSETTS

Thomas P. O'Neill, Jr.
Federal Building
10 Causeway Street
3rd Floor
Boston, MA 02222-1092
617-994-8200
617-565-5168 (TTD)
www.hud.gov/states/

MICHIGAN

McNamara Federal
Building
477 Michigan Avenue
Detroit, MI 48226
313-226-7900
313-226-6899 (TTD)
www.hud.gov/states/

MICRONESIA

see Hawaii

MINNESOTA

212 Third Avenue South, Suite
150
Minneapolis, MN 55401
612-370-3000
612-370-3186 (TTD)
www.hud.gov/states/

MISSISSIPPI

Dr. A.H. McCoy Federal
Building
100 W. Capitol Street
Room 910
Jackson, MS 39269-1096
601-965-4757
601-965-4171 (TTD)
www.hud.gov/states/

MISSOURI (EASTERN)

(for western Missouri,
see Kansas)
1222 Spruce Street
Suite 3203
St. Louis, MO 63103-2836
314-418-5400
www.hud.gov/states/

MONTANA

Paul G. Hatfield US Courthouse
901 Front Street
Suite 1300
Helena, MT 59626
406-449-5050
www.hud.gov/states/

NEBRASKA

Edward Zorinsky Federal
Building
1616 Capitol Avenue
Suite 329
Omaha, NE 68103-4908
402-492-3100
402-492-3183 (TTD)
www.hud.gov/states/

NEVADA

745 West Moana Lane
Suite 360
Reno, NV 89509-4932
775-824-3700
www.hud.gov/states/

NEW HAMPSHIRE

Norris Cotton Federal Building
275 Chestnut Street
4th Floor
Manchester, NH 03101-2487
603-666-7510

NEW JERSEY

One Newark Center
1085 Raymond Boulevard
13th Floor
Newark, NJ 07102-5260
973-622-7900
www.hud.gov/states/

NEW MEXICO

500 Gold Avenue SW
Suite 7301
Albuquerque, NM 87103-
0906
505-346-6463
1-800-877-8339 (TDD)
www.hud.gov/states/

NEW YORK

(Contact closest office)
New York City
Jacob K. Javits Federal Building
26 Federal Plaza

Room 3541
New York, NY 10278-0068
212-264-8000
212-264-0927 (TTD)
<http://www.hud.gov/states/>

Albany
52 Corporate Circle
Albany NY, 12203-5121
518-464-4200

NORTH CAROLINA

Asheville Building
1500 Pinecroft Rd,
Suite 401
Greensboro, NC 27407-3838
336-547-4000
<http://www.hud.gov/states/>

OHIO

(Contact closest office)

Columbus
Bricker Federal Building
200 N. High Street
7th Floor
Columbus, OH 43215-2463
614-469-5737
www.hud.gov/states/

Cleveland
US Bank Centre Building
1350 Euclid Avenue
Suite 500
Cleveland, OH 44115-1815
216-357-7900

OKLAHOMA

301 NW 6th Street, Ste 200
Oklahoma City, OK 73102
405-609-8400
www.hud.gov/states/

OREGON

Edith Green-Wendell Wyatt
Federal Office Building
1220 SW Third Avenue
Suite 400
Portland, OR 97204-2825
971-222-2600
www.hud.gov/states/

PALAU

see Hawaii

PENNSYLVANIA

(Contact closest office)

Philadelphia
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3380
215-656-0500
215-656-3452 (TTD)
www.hud.gov/states/

Pittsburgh

William Moorhead Federal
Building
1000 Liberty Avenue
Suite 1000
Pittsburgh, PA 15222-4004
412-644-6428
www.hud.gov/states/

PUERTO RICO/U.S. VIRGIN ISLANDS

Parque Las Americas I Building
235 Federico Costa Street
Suite 200
San Juan, PR 00918
787-766-5400
787-766-5909 (TDD)
www.hud.gov/states/

RHODE ISLAND

One Weybosset Hill, 4th Floor
33 Broad Street
Providence, RI 02903
401-277-8300
www.hud.gov/states/

SOUTH CAROLINA

Strom Thurmond Federal
Building
1835 Assembly Street
13th Floor
Columbia, SC 29201-2480
803-765-5592
www.hud.gov/states/

SOUTH DAKOTA

4301 West 57th Street
Suite 101
Sioux Falls, SD 57105
605-330-4223
1-800-877-8339 (TTD)
www.hud.gov/states/

TENNESSEE

(Contact closest office)
Nashville

235 Cumberland Bend
Suite 200
Nashville, TN 37228-1803
615-515-8510
www.hud.gov/states/

Knoxville

John J. Duncan Federal Building
710 Locust Street, SW
3rd Floor
Knoxville, TN 37902-2526
865-545-4370
www.hud.gov/states/

Memphis

200 Jefferson Avenue
Suite 300
Memphis, TN 38103-2389
901-544-3367
www.hud.gov/states/

TEXAS

(Contact closest office)

Fort Worth
801 Cherry Street, Unit #45
Suite 2500
Fort Worth, TX 76102
817-978-5600
www.hud.gov/states/

Houston

1301 Fannin
Suite 2200
Houston, TX 77002
713-718-3199

San Antonio

Hipolito Garcia Federal Building
615 East Housing Street
Suite 347
San Antonio, TX 78205-2001
210-475-6800

UTAH

125 South State St
Suite 3001
Salt Lake City, UT 84138
801-524-6070
801-524-6909 (TTD)
www.hud.gov/states/

VERMONT

95 Saint Paul Street
Suite 440
Burlington, VT 05401-4486

802-951-6290
www.hud.gov/states/

VIRGIN ISLANDS

see Puerto Rico

VIRGINIA

600 E. Broad Street Richmond,
VA 23219-4920
800-842-2610
www.hud.gov/states/

WASHINGTON

909 1st Avenue
Suite 200
Seattle, WA 98104-1000
206-220-5101
206-220-5254 (TTD)
www.hud.gov/states/

WEST VIRGINIA

414 Summers Street
Suite 110
Charleston, WV 25301
304-347-7000
304-347-5332 (TTD)
www.hud.gov/states/

WISCONSIN

310 West Wisconsin Avenue
Suite 950
Milwaukee, WI 53203-2289
414-297-3214
www.hud.gov/states/

WYOMING

150 East B Street
Room 1010
Casper, WY 82601-1969
307-261-6250
www.hud.gov/states/

APPENDIX B: FEDERAL EMERGENCY MANAGEMENT AGENCY REGIONAL OFFICES

See p. 5 for FEMA's national teleregistration hotline and website.

Fema Regional Directory

www.fema.gov/fema-regional-contacts

www.fema.gov/regional-contact-information

REGION I

(serves Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)

99 High Street, 5th Floor

Boston, MA 02110

1-877-336-2734 phone

<https://www.fema.gov/region-i-ct-me-ma-nh-ri-vt>

REGION II

(serves New Jersey, New York, Puerto Rico, Virgin Islands)

Federal Emergency

Management Agency

FEMA Region II

One World Trade Center

New York, NY 10007

212-680-3600 phone

212-680-3681 fax

<https://www.fema.gov/region-i-nj-ny-pr-vi-0>

Caribbean Area Office

New San Juan Building

159 Calle Chardon, 6th Floor

Hato Rey, PR 00918

787-296-3500

REGION III

(serves Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia)

615 Chestnut Street

One Independence Mall, Sixth Floor

Philadelphia, PA 19106-4404

215-931-5500 phone

<https://www.fema.gov/region-ii-dc-de-md-pa-va-wv>

REGION IV

(serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina,

Tennessee)

3003 Chamblee Tucker Road

Atlanta, GA 30341

770-220-5200 phone

770-220-5230 fax

<https://www.fema.gov/region-i-v-al-fl-ga-ky-ms-nc-sc-tn>

REGION V

(serves Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

536 South Clark St., 6th Floor

Chicago, IL 60605

312-408-5500 phone

<https://www.fema.gov/region-v-il-in-mi-mn-oh-wi>

REGION VI

(serves Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

FRC 800 North Loop 288

Denton, TX 76209-3698

940-898-5399 phone

<https://www.fema.gov/region-vi-arkansas-louisiana-new-mexico-oklahoma-texas>

REGION VII

(serves Iowa, Kansas, Missouri, Nebraska)

9221 Ward Parkway

Suite 300

Kansas City, MO 64114-3372

816-283-7061 phone

<https://www.fema.gov/region-vii-ia-ks-mo-ne>

REGION VIII

(serves Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Denver Federal Center

Building 710, Box 25267

303-235-4800 phone

303-235-4976 fax

<https://www.fema.gov/region-viii-co-mt-nd-sd-ut-wy>

REGION IX

(serves Arizona, California, Guam, Hawaii, Nevada, American Samoa, Northern Mariana Islands, Marshall Islands, Micronesia, Palau)

1111 Broadway, Suite 1200

Oakland, CA 94607

510-627-7250 phone

510-627-7112 fax

<https://www.fema.gov/fema-region-ix-arizona-california-hawaii-nevada-pacific-islands>

Pacific Area Office

546 Bonnie Loop

Fort Shafter, HI 96858-5000

808-851-7900 phone

808-851-7927 fax

REGION X

(serves Alaska, Idaho, Oregon, Washington)

Federal Regional Center

130 228th Street, SW

Bothell, WA 98021-9796

425-487-4600 phone

425-487-4622 fax

<https://www.fema.gov/region-x-ak-id-or-wa>

APPENDIX C: RURAL DEVELOPMENT STATE OFFICES
See p. 18 for Rural Housing Service's national office.

USDA State Office Directory

www.rd.usda.gov/contact-us/state-offices

Alabama

Chris Beeker, III State Director
Sterling Centre, Suite 601
4121 Carmichael Road
Montgomery, AL 36106-3683
Voice: (334) 279-3400
Fax: (855) 304-8456
<http://www.rd.usda.gov/al>

Alaska

Jerry Ward, State Director
800 West Evergreen, Suite 201
Palmer, AK 99645-6539
Voice: (907) 761-7705
Fax: (907) 761-7783
www.rd.usda.gov/ak

Arizona

J.C. Sherman III, State Director
230 North First Avenue, Suite
206
Phoenix, AZ 85003-1706
Voice: (602) 280-8701
Fax: (855) 699-8035
www.rd.usda.gov/az

Arkansas

David Branscum, State Director
Federal Building
700 West Capitol Avenue, Room
3416
Little Rock, AR 72201-3225
Voice: (501) 301-3200
Fax: (855) 747-7793
www.rd.usda.gov/ar

California

Kim Dolbow Vann, State
Director
430 G Street, # 4169
Davis, CA 95616-4169
Voice: (530) 792-5800
Fax: (530) 792-5837
www.rd.usda.gov/ca

Colorado

Sallie Clark, State Director
Denver Federal Center
Building 56, Room 2300
PO Box 25426
Denver, CO 80225-0426
Voice: (720) 544-2903
Fax: (720) 544-2981
Colorado Relay: (800) 659-3656
www.rd.usda.gov/co

Delaware | Maryland

Denise Lovelady, State Director
1221 College Park Drive, Suite
200
Dover, DE 19904
Voice: (302) 857-3580
Fax: (855) 389-2236
www.rd.usda.gov/de
www.rd.usda.gov/md

Florida | Virgin Islands

Sydney Gruters, State Director
4440 NW 25th Place
Gainesville, FL 32606
Voice: (352) 338-3400
Fax: (352) 338-3405
www.rd.usda.gov/fl

Georgia

Joyce White, State Director
Stephens Federal Building
355 E. Hancock Avenue, Stop
300
Athens, GA 30601-2768
Voice: (706) 546-2162
Fax: (855) 452-0956
www.rd.usda.gov/ga

Hawaii

Gigi Jones, State Director
Federal Building, Room 311
154 Waiianuenue Avenue
Hilo, HI 96720
Voice: (808) 933-8305

Fax: (855) 878-2460
www.rd.usda.gov/hi

Idaho

Layne Bangarter, State Director
9173 West Barnes Drive, Suite
A1
Boise, ID 83709
Voice: 1 (800) 632-5991 (toll
free)
(208) 378-5600
Fax: (208) 378-5643
www.rd.usda.gov/id

Illinois

Douglas Wilson, State Director
2118 West Park Court, Suite A
Champaign, IL 61821
Voice: 217-403-6200
Fax: (855) 832-8691
www.rd.usda.gov/il

Indiana

Michael R. Dora, State Director
5975 Lakeside Boulevard
Indianapolis, IN 46278
Voice: (317) 290-3100
Fax: (855) 541-9018
www.rd.usda.gov/in

Iowa

Grant Menke, State Director
Federal Building, Room 873
210 Walnut Street
Des Moines, IA 50309
Voice: (515) 284-4663
Fax: (855) 251-2243
www.rd.usda.gov/ia

Kansas

Lynne Hinrichsen, State
Director
1303 SW First American Place,
Suite 100
Topeka, KS 66604-4040

Voice: (785) 271-2700
Fax: (877) 470-3801
www.rd.usda.gov/ks

Kentucky

Hilda Legg, State Director
771 Corporate Drive, Suite 200
Lexington, KY 40503
Voice: (859) 224-7300
Fax: (859) 224-7340
www.rd.usda.gov/ky

Louisiana

Dr. Carrie Castille, State Director
3727 Government Street
Alexandria, LA 71302
Voice: (318) 473-7920
Fax: (844) 325-6949
www.rd.usda.gov/la

Maine

Tim Hobbs, State Director
967 Illinois Avenue Suite 4
Bangor, ME 04401-2767
Voice: (207) 990-9160
Fax: (855) 589-1060
www.rd.usda.gov/me

Massachusetts | Rhode Island |

Connecticut

George Krivda, State Director
451 West Street
Amherst, MA 01002-2999
Voice: 1 (800) 352-8015 (toll free) or (413) 253-4300
Fax: (855) 596-7673
www.rd.usda.gov/ma
www.rd.usda.gov/ri
www.rd.usda.gov/ct

Michigan

Jason Allen, State Director
3001 Coolidge Road, Suite 200
East Lansing, MI 48823
Voice: (517) 324-5190
Fax: (855) 813-7741
www.rd.usda.gov/mi

Minnesota

Brad Finstad, State Director
375 Jackson Street

Suite 410
St. Paul, MN 55101-1853
Voice: (651) 602-7800
Fax: (855) 744-0402
www.rd.usda.gov/mn

Mississippi

John Rounsaville, State Director
Federal Building, Suite 831
100 West Capitol Street
Jackson, MS 39269
Voice: (601) 965-4316
Fax: (601) 965-4088
www.rd.usda.gov/ms

Missouri

Jeff Case, State Director
601 Business Loop 70 West
Parkade Center, Suite 235
Columbia, MO 65203
Voice: (573) 876-0976
Fax: (855) 830-0684
www.rd.usda.gov/mo

Montana

Charles Robison, State Director
2229 Boot Hill Court
Bozeman, MT 59715
Voice: (406) 585-2580
Fax: (855) 576-2674
www.rd.usda.gov/mt

Nebraska

Karl Elmshaeuser, State Director
Federal Building, Suite 308
100 Centennial Mall North
Lincoln, NE 68508-3859
Voice: (402) 437-5551
Fax: (855) 207-0384
www.rd.usda.gov/ne

Nevada

Philip Cowee, State Director
1390 South Curry Street
Carson City, NV 89703-9910
Voice: (775) 887-1222
Fax: (775) 885-0841
www.rd.usda.gov/nv

New Jersey

Kenneth C. Drewes, Acting State

Director
521 Fellowship Road, Suite 130
Mt. Laurel, NJ 08054
Voice: (856) 787-7700
Fax: (855) 305-7343
www.rd.usda.gov/nj

New Mexico

Arthur A. Garcia, State Director
100 Sun Avenue NE, Suite 130
Albuquerque, NM 87109
Voice: (505) 761-4950
Fax: (505) 761-4976
www.rd.usda.gov/nm

New York

Richard Mayfield, State Director
The Galleries of Syracuse
441 South Salina Street, Suite 357
Syracuse, NY 13202-2541
Voice: (315) 477-6400
Fax: (315) 477-6438
www.rd.usda.gov/ny

North Carolina

Bob Chandler, State Director
4405 Bland Road, Suite 260
Raleigh, NC 27609
Voice: (919) 873-2000
Fax: (844) 325-6921
www.rd.usda.gov/nc

North Dakota

Clare Carlson, State Director
Federal Building, Room 208
Post Office Box 1737
220 East Rosser
Bismarck, ND 58502-1737
Voice: (701) 530-2037
Fax: (701) 530-2111
www.rd.usda.gov/nd

Ohio

Dave Hall, State Director
Federal Building, Room 507
200 North High Street
Columbus, OH 43215-2418
Voice: (614) 255-2400
Fax: (614) 255-2563
www.rd.usda.gov/oh

Oklahoma

Lee Denney, State Director
100 USDA, Suite 108
Stillwater, OK 74074-2654
Voice: (405) 742-1000
Fax: (405) 742-1005
www.rd.usda.gov/ok

Oregon

John Huffman, State Director
1220 SW 3rd Avenue, Suite
1801
Portland, OR 97204
Voice: 1 (866) 923-5626 ext.1
(toll free) or (503) 414-3300
Fax: (855) 824-6180
www.rd.usda.gov/or

Pennsylvania

Curt Coccodrilli, State Director
359 East Park Drive, Suite 4
Harrisburg, PA 17111-2747
Voice: (717) 237-2299
Fax: (855) 813-2864
www.rd.usda.gov/pa

Puerto Rico

Josue E. Rivera, State Director
EDIF 654 Plaza Suite 601
654 Munoz Rivera Avenue
San Juan, PR 00918-4129
Voice: (787) 766-5095
Administrative Programs Fax:
(855) 415-2523
Rural Housing, Community
Facilities, Business &
Cooperative Programs Fax:
(855) 523-9680
www.rd.usda.gov/pr

South Carolina

Debbie S. Turbeville, State
Director
Strom Thurmond Federal
Building
1835 Assembly Street, Room
1007
Columbia, SC 29201
Voice: (803) 765-5163
Fax: (803) 765-5633

www.rd.usda.gov/sc

South Dakota

Julie Gross, State Director
Federal Building, Room 210
200 Fourth Street, SW
Huron, SD 57350
Voice: (605) 352-1100
Fax: (855) 262-1940
www.rd.usda.gov/sd

Tennessee

Jim Tracy, State Director
3322 West End Avenue, Suite
300
Nashville, TN 37203-1071
Voice: (615) 783-1300
Fax: (855) 776-7057
www.rd.usda.gov/tn

Texas

Edd Hargett, State Director
Federal Building, Suite 102
101 South Main Temple,
TX 76501
Voice: (254) 742-9700
Fax: (844) 496-8123
www.rd.usda.gov/tx

Utah

Randy Parker, State Director
Wallace F. Bennett Federal
Building
125 South State Street, Room
4311
Salt Lake City, UT 84138
Voice: (801) 524-4320
Fax: (801) 524-4406
www.rd.usda.gov/ut

Vermont | New Hampshire

Anthony Linardos, State Director
87 State Street Suite 324, P O
Box 249
Montpelier, VT 05601
(802) 828-6080
(802) 828-6018 Fax
www.rd.usda.gov/vt
www.rd.usda.gov/nh

Virginia

Elizabeth Walker Green, State
Director
Culpeper Building, Suite 238
1606 Santa Rosa Road
Richmond, VA 23229
Voice: (804) 287-1615
Fax: (804) 287-1718
www.rd.usda.gov/va

Washington

Kirk Pearson, State Director
1835 Blacklake Boulevard SW,
Suite B
Olympia, WA 98512-5715
Voice: (360) 704-7740
Fax: (360) 704-7742
www.rd.usda.gov/wa

West Virginia

Kris Warner, State Director
1550 Earl Core Road, Suite 101
Morgantown, WV 26505
Voice: 1 (800) 295-8228 (toll
free) or (304) 284-4860
Fax: (304) 284-4891
www.rd.usda.gov/wv

Wisconsin

Frank Frassetto, State Director
5417 Clem's Way
Stevens Point, WI 54482
Voice: (715) 345-7600
Fax: (855) 814-3109
www.rd.usda.gov/wi

Wyoming

Chad Rupe, State Director
Dick Cheney Federal Building
Post Office Box 11005
100 East B Street, Room 1005
Casper, WY 82601
Voice: (307) 233-6700
Fax: (855) 415-3411
www.rd.usda.gov/wy

APPENDIX D: STATE EMERGENCY MANAGEMENT AGENCIES

List of State Emergency Management Agencies

www.fema.gov/emergency-management-agencies

Alabama Emergency Management Agency

5898 County Road 41
P.O. Drawer 2160
Clanton, Alabama 35046-2160
(205) 280-2476
(205) 280-2442 FAX
ema.alabama.gov/

Alaska Division of Homeland Security and Emergency Management

P.O. Box 5750
Fort Richardson, Alaska
99505-5750
(907) 428-7000
(907) 428-7009 FAX
www.ready.alaska.gov

American Samoa Territorial Emergency Management Coordination

(TEMCO)
American Samoa Government
P.O. Box 1086
Pago Pago, American Samoa
96799
(011)(684) 699-6415
(011)(684) 699-6414 FAX

Arizona Division of Emergency Management

5636 E. McDowell Road
Phoenix, Arizona 85008-3495
(800) 411-2336 | (602)
244-0504
(602) 464-6356 FAX
www.dem.azdema.gov

Arkansas Department of Emergency Management

Bldg. # 9501
Camp Joseph T. Robinson
North Little Rock, Arkansas
72199-9600
(501) 683-6700
(501) 683-7890 FAX

<http://www.adem.arkansas.gov/>

California Governor's Office of Emergency Services

3650 Schriever Avenue
Mather, California 95655
(916) 845-8506
(916) 845-8511 FAX
www.caloes.ca.gov

Colorado Division Homeland Security and Emergency Management

Department of Public Safety
9195 E. Mineral Avenue
Suite 200
Centennial, Colorado 80112
(720) 852-6600
(720) 852-6750 Fax
www.dhsem.state.co.us or www.coemergency.com

Connecticut Office of Emergency Management Department of Emergency Management and Homeland Security

25 Sigourney Street 6th floor
Hartford, Connecticut
06106-5042
(860) 256-0800
(860) 256-0815 FAX
<http://www.ct.gov/demhs/>

Delaware Emergency Management Agency

165 Brick Store Landing Road
Smyrna, Delaware 19977
(302) 659-3362
(302) 659-6855 FAX
www.dema.delaware.gov

District of Columbia Emergency Management Agency

2720 Martin Luther King, Jr.
Avenue, S.E.

Second Floor
Washington, D.C. 20032
(202) 727-6161
(202) 673-2290 FAX
www.dcema.dc.gov

Florida Division of Emergency Management

2555 Shumard Oak Blvd.
Tallahassee, Florida 32399-2100
(850) 413-9969
(850) 488-1016 FAX
floridadisaster.org

Georgia Emergency Management Agency

935 East Confederate Ave SE
P.O. Box 18055
Atlanta, Georgia 30316-0055
(404) 635-7000
(404) 635-7205 FAX
www.gema.ga.gov

Guam Homeland Security/Office of Civil Defense

221B Chalan Palasyo
Agana Heights, Guam 96910
Tel:(671)475-9600
Fax:(671)477-3727
www.guamhs.org/

Hawaii State Civil Defense

3949 Diamond Head Road
Honolulu, Hawaii 96816-4495
(808) 733-4300
(808) 733-4287 FAX
www.scd.hawaii.gov

Idaho Bureau of Homeland Security

4040 Guard Street, Bldg. 600
Boise, Idaho 83705-5004
(208) 422-3040
(208) 422-3044 FAX
<http://www.bhs.idaho.gov/>

Illinois Emergency Management Agency

2200 S. Dirksen Pkwy.
Springfield, Illinois 62703
Office: (217) 782-2700 or (217)
782-2700
Fax: (217) 557-1978
<http://www.state.il.us/iema>

**Indiana Department of
Homeland Security**

Indiana Government Center
South
302 West Washington Street,
Room E208
Indianapolis, Indiana
46204-2767
Office: (317) 232-3986
Fax: (317) 232-3895
<http://www.in.gov/dhs/emermgtngpgm.htm>

**Indiana State Emergency
Management Agency**

302 West Washington Street
Room E-208 A
Indianapolis, Indiana
46204-2767
(317) 232-3986
(317) 232-3895 FAX
<http://www.ai.org/sema/index.html>

**Iowa Homeland Security &
Emergency Management
Department**

7900 Hickman Rd., Suite 500
Windsor Heights, Iowa 50324
(515) 725-3231
(515) 725-3260 FAX
www.homelandsecurity.iowa.gov

**Kansas Division of Emergency
Management**

2800 S.W. Topeka Boulevard
Topeka, Kansas 66611-1287
(785) 274-1409
(785) 274-1426 FAX
http://www.kansastag.gov/kde_m_default.asp

**Kentucky Emergency
Management**

EOC Building

100 Minuteman Parkway Bldg.
100
Frankfort, Kentucky 40601-6168
(502) 607-1682 or (800)
255-2587
(502) 607-1614 FAX
<http://www.kyem.ky.gov/>

**Louisiana Office of Emergency
Preparedness**

7667 Independence Blvd.
Baton Rouge, Louisiana 70806
(225) 925-7500
(225) 925-7501 FAX
<http://www.gohsep.la.gov/>

**Maine Emergency
Management Agency**

#72 State House Station
45 Commerce Drive, Suite #2
Augusta, Maine 04333-0072
(207) 624-4400
(207) 287-3180 (FAX)
<http://www.maine.gov/mema>

**CNMI Emergency Management
Office**

Office of the Governor
Commonwealth of the Northern
Mariana Islands
P.O. Box 10007
Saipan, Mariana Islands 96950
(670) 322-9529
(670) 322-7743 FAX
www.cniemo.gov.mp

**National Disaster Management
Office**

Office of the Chief Secretary
P.O. Box 15
Majuro, Republic of the
Marshall Islands 96960-0015
(011)(692) 625-5181
(011)(692) 625-6896 FAX

**Maryland Emergency
Management Agency**

Camp Fretterd Military
Reservation
5401 Rue Saint Lo Drive
Reistertown, Maryland 21136
(410) 517-3600
(877) 636-2872 Toll-Free

(410) 517-3610 FAX
<http://www.mema.state.md.us/>

**Massachusetts Emergency
Management Agency**

400 Worcester Road
Framingham, Massachusetts
01702-5399
(508) 820-2000
(508) 820-2030 FAX
<http://www.state.ma.us/mema>

**Michigan State Police,
Emergency Management &
Homeland Security Division
Michigan Dept. of State Police**

4000 Collins Road
Lansing, Michigan 48909-8136
(517) 333-5042
(517) 333-4987 FAX
<http://www.michigan.gov/emhsd>

**National Disaster Control
Officer**

Federated States of Micronesia
P.O. Box PS-53
Kolonja, Pohnpei - Micronesia
96941
(011)(691) 320-8815
(001)(691) 320-2785 FAX

**Minnesota Homeland Security
and Emergency Management
Division**

**Minnesota Dept. of Public
Safety**
444 Cedar Street, Suite 223
St. Paul, MN 55101-6223
Office: (651) 201-7400
Fax: (651) 296-0459
www.hsem.state.mn.us

**Mississippi Emergency
Management Agency**

P.O. Box 5644
Pearl, MS 39288-5644
(601) 933-6362
(866) 519-MEMA (6362)
(601) 933-6800 FAX
<http://www.msema.org>

**Missouri Emergency
Management Agency**

2302 Militia Drive
P.O. Box 116
Jefferson City, Missouri 65102
(573) 526-9100
(573) 634-7966 FAX
sema.dps.mo.gov

Montana Division of Disaster & Emergency Services

1956 Mt Majo Street
PO BOX 4789
Fort Harrison, Montana
59636-4789
(406) 324-4777
(406) 324-4790 FAX
<http://montanadma.org/disaster-and-emergency-services>

Nebraska Emergency Management Agency

1300 Military Road
Lincoln, Nebraska 68508-1090
(402) 471-7421
(402) 471-7433 FAX
www.nema.ne.gov

Nevada Division of Emergency Management

2478 Fairview Dr
Carson City, Nevada 89701
(775) 687-0300
(775) 687-0330FAX
<http://www.dem.state.nv.us/>

Governor's Office of Emergency Management

State Office Park South
33 Hazen Dr
Concord, New Hampshire 03305
(603) 271-2231
(603) 271-3609 FAX
www.nh.gov/safety/divisions/bem

**New Jersey State Police
New Jersey Office of
Emergency Management**

P.O. Box 7068, River RD
West Trenton, New Jersey
08628-0068
(609) 882-2000 ext 2700
Monday to Friday
(609) 963-6900 Emergency

(609) 963-6208 Mitigation
(609) 882-2000 ext 6214 State
Training Officer
(609) 671-0160 Fax
www.ready.nj.gov

**New Mexico Department of
Homeland Security and
Emergency Management
(DHSEM)**

13 Bataan Boulevard
P.O. Box 27111
Santa Fe, New Mexico 87502
(505) 476-9600
(505) 476-9635 Emergency
(505) 476-9695 FAX
<http://www.nmdhsem.org/>

**New York State Emergency
Management Office**

1220 Washington Avenue
Building 22, Suite 101
Albany, New York 12226-2251
(518) 292-2275
(518) 322-4978 FAX
<http://www.dhses.ny.gov/oem/>

**North Carolina Division of
Emergency Management -
Main Office**

1636 Gold Star Drive
4236 Mail Service Center
Raleigh, N.C. 27607-3371
(919) 825-2500
Emergency Management
24-Hour Operations
1-800-858-0368
<http://www.ncem.org/>

**North Dakota Department of
Emergency Services**

P.O. Box 5511
Bismarck, North Dakota
58506-5511
(701) 328-8100
(701) 328-8181 FAX
<http://www.nd.gov/des>

**Ohio Emergency Management
Agency**

2855 West Dublin-Granville
Road
Columbus, Ohio 43235-2206

Office: (614) 889-7150
Fax: (614) 889-7183
ema.ohio.gov/

**Oklahoma Department of
Emergency Management**

2401 Lincoln Blvd Suite C51
Oklahoma City, Oklahoma
73105
(405) 521-2481
(405) 521-4053 FAX
<http://www.ok.gov/OEM/>

**Oregon Emergency
Management**

Oregon Military Department

Mailling Address
P.O. Box 14370
Salem, OR 97309
Physical Address
3225 State St
Salem, Oregon 97301
(503) 378-2911
(503) 373-7833 FAX
www.oregon.gov/OMD/OEM/index.shtml

Palau NEMO Coordinator

Office of the President
P.O. Box 100
Koror, Republic of Palau 96940
(011)(680) 488-2422
(011)(680) 488-3312

**Pennsylvania Emergency
Management Agency**

1310 Elmerton Avenue
Harrisburg PA 17110
(717) 651-2001
(717) 651-2040 FAX
www.PEMA.pa.gov

**Puerto Rico Emergency
Management Agency**

P.O. Box 966597
San Juan, Puerto Rico
00906-6597
(787) 724-0124
(787) 725-4244 FAX
<http://www2.pr.gov/Directorios/Pages/InfoAgencia.aspx?PRIFA=021>

Rhode Island Emergency Management Agency

645 New London Ave
Cranston, Rhode Island
02920-3003
(401) 946-9996
(401) 944-1891 FAX
www.riema.ri.gov

South Carolina Emergency Management Division

2779 Fish Hatchery Road
West Columbia South Carolina
29172
(803) 737-8500
(803) 737-8570 FAX
<http://www.scemd.org/>

South Dakota Office of Emergency Management

118 West Capitol
Pierre, South Dakota 57501
(605) 773-3231
(605) 773-3580 FAX
www.oem.sd.gov

Tennessee Emergency Management Agency

3041 Sidco Drive
Nashville, Tennessee
37204-1502
(615) 741-0001
(615) 242-9635 FAX
www.tnema.org

Texas Division of Emergency Management

5805 N. Lamar
PO BOX 4087
Austin, Texas 78773-0220
(512) 424-2138
(512) 424-2444 or 7160 FAX
<http://www.txdps.state.tx.us/dem/>

Utah Division of Emergency Management

1110 State Office Building
P.O. Box 141710
Salt Lake City, Utah 84114-1710
(801) 538-3400 (801) 538-3770 FAX

publicsafety.utah.gov/emergencymanagement

**Vermont Emergency Management Agency
Department of Public Safety**

Waterbury State Complex
103 South Main Street
Waterbury, Vermont
05671-2101
(802) 244-8721
(800) 347-0488
(802) 244-8655 FAX
<http://www.dps.state.vt.us/ve/m/>

Virgin Islands Territorial Emergency Management - VITEMA

2-C Contant, A-Q Building
Virgin Islands 00820
(340) 774-2244
(340) 774-1491

Virginia Department of Emergency Management

10501 Trade Court
Richmond, VA 23236-3713
(804) 897-6500
(804) 897-6556 FAX
<http://www.vaemergency.com/>

State of Washington Emergency Management Division

20 Aviation Drive, Building 20
Camp Murray, WA 98430
Phone: (253) 512-7056
Fax: (253) 512-7206
<http://www.emd.wa.gov/>

West Virginia Office of Emergency Services

Building 1, Room EB-80 1900
Kanawha Boulevard, East
Charleston, West Virginia
25305-0360
(304) 558-5380
(304) 344-4538 FAX
www.dhsem.wv.gov/

Wisconsin Emergency Management

2400 Wright Street
P.O. Box 7865
Madison, Wisconsin
53707-7865
Phone: (608) 242-3232
Fax: (608) 242-3247
emergencymanagement.wi.gov/

Wyoming Office of Homeland Security

5500 Bishop Blvd
Cheyenne, Wyoming 82002
Phone 307-777-4900
hls.wyo.gov

APPENDIX E: INDIVIDUAL'S DISASTER RECOVERY RECORD

CONTACT INFORMATION

Name: _____

Current home phone: _____ Current work phone: _____

If no current phone number, or if no one answers, messages should be left at:

Pre-Disaster Address: _____ Current Address: _____

IMPORTANT TELEPHONE NUMBERS

Federal Emergency Management Agency (FEMA) teleregistration number: 1-800-462-9029

RECORD OF ACTIVITIES AND CONTACTS

(Example follows--these records should be fairly detailed, so keep them in a notebook.)

7/16/18--Returned from shelter to find roof missing from house and much of contents waterlogged.

Did not go to work (no answer when I called). Began salvaging belongings. Made arrangements to store them in neighbors' garage (Lily and Sam Wentworth).

7/17/18--Called FEMA teleregistration number, completed assistance application, spoke with Vickie Valladarez. She said I can get a free copy of old tax returns from the IRS if mine were destroyed.

Called my boss (Mary Hrcek) at home; she said not to come into work until further notice as there is no water or electricity. Continued salvaging belongings.

7/18/18--Called insurance company to report damage, spoke with my representative, Henry Hausbauer. He said an appraiser will be coming around in the next 10 business days.

APPENDIX F: HOUSING ASSISTANCE COUNCIL BOARD OF DIRECTORS

Gideon Anders

National Housing Law Project
San Francisco, CA

Arturo Lopez

Coalition of Florida
Farmworker Organizations
Florida City, FL

Irene Sikelianos

Albuquerque, NM

Andrew Bias

Wichita, KS
Chair

David Lipsetz

Housing Assistance Council
Washington, DC

Bennie G. Thompson

U.S. House of Representatives
Bolton MS

Laura Buxbaum

Coastal Enterprises, Inc.
Brunswick, ME

Tom Manning-Beavin

Kentucky Highlands
Investment Corp.
London, KY

Dazetta Thorne

Seventh District Pavilion
Crowley, LA

Robert Calvillo

Affordable Homes of South
Texas
McAllen, TX

Twila Martin Kekahbah

Turtle Mountain Band of
Chippewa
Belcourt, ND

Lauriette West-Hoff

Durham, NC

Peter Carey

Visalia, CA
President

Maria Luisa Mercado

Lone Star Legal Aid
Galveston, TX
Secretary

Andrew B. Winter

Twin Pines Housing Trust
White River Junction, VT

Sandra Ferniza

Phoenix, AZ

Bill Picotte

Gila River Indian Community
Sacaton, AZ

Peggy Wright

Arkansas State University
State University, AR

Ninfa Gutierrez

KDNA Public Radio
Yakima, WA

Andres Saavedra

Rural LISC
Washington, DC

Ilene Jacobs

California Rural Legal
Assistance
Marysville, CA

Naomi Scipio

Central City Realty
Columbia, SC