



HOUSING ASSISTANCE COUNCIL SPECIAL REPORT SUPPLEMENT

SPECIAL SUPPLEMENT

to *Picking Up The Pieces: Restoring Rural Housing and Communities After a Disaster*

Hurricane Sandy Disaster Guide

Housing Assistance Council
November 1, 2012

Hurricane Sandy remains a large threat with high winds, heavy rains, dangerous storm surges, and flash flooding in areas and snow and cold weather hazards in others. The impacts on families and individuals across the Eastern Seaboard have been devastating and the number of homes lost is tragic. The following guide provides information for individuals and families dealing with direct housing loss and damage from Hurricane Sandy. For more information, please see HAC's report: *Picking up the Pieces: Restoring Rural Housing and Communities After a Disaster* available for free online at http://www.ruralhome.org/storage/documents/disaster_guide_2012.pdf.

If your house is inaccessible or currently uninhabitable, emergency, transient housing exists to provide immediate shelter for those in need. Organizations and resources available to assist with emergency transient housing include the Red Cross, Salvation Army, Church World Service, Mennonite Disaster Service, and state and city run emergency shelters aimed at housing victims of Hurricane. If you are in need of emergency, transient housing, you can text SHELTER and your Zip Code to 43362 (4FEMA) to find where the shelter closest to you is located.¹

FEMA has made available temporary assistance funding available for residents of counties affected by Hurricane Sandy. Temporary assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. To see if you are eligible for funding, you can apply online at <http://www.disasterassistance.gov/> or call FEMA's toll-free helpline at **1-800-621-FEMA (3362)**. When applying, make sure to have a pen and paper as well as the following information: your social security number, current and pre-disaster address, a telephone number where you can be contacted, insurance information, total household income, a routing and account number from your bank if you are interested in having disaster assistance funds transferred directly into your bank account, and a description of your losses that were caused by the disaster.

If your home has experienced damage, remember to check the outside of your home before you enter. Look for loose power lines, broken or damaged gas lines, foundation cracks, missing support beams, or other damage. It may be safest to ask a building inspector or contractor to check the

¹ Please see FEMA's webpage, for more information. Available online at: <http://www.fema.gov/>.

structure before you enter. Do not force jammed doors open, as they may be providing needed support to the rest of the home. Sniff for gas to ensure there are no natural or propane gas leaks. If you do have a propane tank system, make sure to turn off all valves and contact a propane supplier to check the system before you use it again. Check floors and ceilings to ensure they are not sagging from water damage, this can be especially hazardous. Take photographs of any damage as you may need them for insurance claims or FEMA claims later on.²

As we continue to understand the depth of the destruction brought about by Sandy, disaster housing aid will be made available to those in need. Disaster housing, formerly known as temporary housing, exists as two mutually exclusive approaches: the Home Repair Assistance Program and use of existing rental resources. The Home Repair Assistance Program is a grant to restore a home to a livable condition based on structural damage, as determined by a FEMA inspection. Use of existing resources occurs when uninsured damage exceeds the home repair limit. In this approach, vacant rental units in the community that are suitable to the household's needs are made available for hurricane victims. Displaced homeowners are certified for Disaster Housing assistance in three-month increments while the home is repaired. Displaced renters are normally given Disaster Housing assistance for only one or two months, although the period can be extended if adequate housing continues to be unavailable.

The United States Department of Agriculture (USDA) announced a comprehensive effort to help USDA-financed homeowners in areas affected by Hurricane Sandy. USDA will be sending lenders in affected counties in the Northeast and Mid-Atlantic a letter that outlines loan servicing assistance to help impacted borrowers with loan repayments including a moratorium on payment schedules for up to six months for eligible borrowers. USDA will also make available for lease properties that are not currently under lease or purchase agreement to hurricane victims. The department is providing FEMA information regarding vacant units in multi-family housing complexes that will be made available to impacted individuals and families. A list of these properties can be found at: <http://asd.fema.gov/inter/hportal/home.htm>. Those impacted by Hurricane Sandy will be able to obtain a Letter of Priority Entitlement at any USDA Rural Development area or state office that will put the letter holder at the top of any waiting list at a USDA-financed multifamily property. USDA encourages eligible homeowners and business owners in rural communities to contact their local Rural Development office for housing, business or community assistance information.³ A list of their offices in effected regions can be found below.

If you are in area that has been impacted by Hurricane Sandy, or is still being impacted, please continue to listen to your local officials. If you are returning to your home, or checking on your home, please make sure local officials have the area safe to enter. Emergency workers will be assisting people in flooded areas or cleaning up debris and the best way to help them is by staying off the roads and out of the way. If you are using a generator, remember to never use it inside of your home, basement, shed or garage even if doors and windows are open. Use caution when using

² Excerpted from the Red Cross's Guide on "Checking Your Home: Structural Elements" available online here: <http://www.redcross.org/find-help/disaster-recovery/home-structural-elements>.

³ Excerpted from the USDA Press Release: USDA Offers Housing Assistance to Rural East Coast Residents Affected by Hurricane Sandy, available online here: <http://content.govdelivery.com/bulletins/gd/USDAOOC-59f422>

candles, and rely on flashlights if possible. Stay away from downed power and utility lines at all costs. And do not drive or walk through flood waters. Flood waters are often deceptively stronger than they may appear and it only takes a small amount of water to move people or vehicles. Furthermore, take caution as flood waters from Sandy are mostly contaminated by oil, gasoline or raw sewage.⁴

To apply to disaster assistance funding must complete a multi-purpose application *over the phone on FEMA's toll-free national teleregistration or online.*

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)

American Red Cross Disaster Service:

For referrals and updates on Red Cross shelter services in your area, locate a local Red Cross office through: <http://www.redcross.org/find-help> or by calling the Public Inquiry Center at 1-800-214-0441

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. Typically these agencies and authorities administer some aspects of state or federal programs.

³ Excerpted from FEMA's blog on Hurricane Sandy, available online here: <http://www.fema.gov/blog/2012-10-30/sandy-update-4-staying-safe-how-help>.

Below is a list of state housing agencies in states impacted by Hurricane Sandy:

CONNECTICUT

Department of Economic
and Community
Development

505 Hudson Street
Hartford, CT 06106-7107
860-270-8000 phone
DECD@po.state.ct.us
www.ct.gov/ecd

Housing Finance Agency
999 West Street
Rocky Hill, CT 06067-4005
860-721-9501 phone
info@chfa.org
www.chfa.org

Department of Social
Services
25 Sigourney Street
Hartford, CT 06106-5033
1 800 842 1508
pgr.dss@po.state.ct.us
www.dss.state.ct.us

DELAWARE

State Housing Authority
18 The Green
Dover, DE 19901
302-739-4263 phone
302-739 6122 fax
www.destatehousing.com

DISTRICT OF COLUMBIA

Housing Finance Agency
815 Florida Avenue, N.W.
Washington, DC 20001
202-777 1600 phone
202-986 6705 fax
webmanager@dchfa.org
www.dchfa.org

Department of Housing and
Community Development
801 North Capitol Street,
N.E.
Suite 8000
Washington, DC 20002
202-442-7200 phone
202-442-8391 fax
www.dhcd.dc.gov

Housing Authority
1133 North Capitol St., NE
Washington, DC 20001
202-535-1500 phone
202-535-1577 fax
www.dchousing.org

MARYLAND

Dept of Housing and
Community Development
100 Community Place
Crownsville, MD 21032-
2023
1-800-756-0119 (in state)

customerservice@dhcd.state.md.us

www.mdhousing.org

MASSACHUSETTS

Department of Housing and
Community Development
100 Cambridge Street
Suite 300
Boston, MA 02114
617-573-1100 phone
dhcdweb@hotmail.com
www.mass.gov/dhcd/

Housing Finance Agency
MassHousing
One Beacon Street
Boston, MA 02108-3110
617-854-1000 phone
617-854-1045 fax
information@masshousing.com
www.masshousing.com

NEW HAMPSHIRE

Housing Finance Authority
P.O. Box 5087
Manchester, NH 03108
603-472 8623 phone
1 800 640 7239 (in state)
603-472 2663 fax
jlaw@nhhfa.org
www.nhhfa.org

Office of Energy & Planning
57 Regional Dr, Suite 3
Concord, NH 03301-8519
603-271-2155 phone
603-271-2615 fax
oeinfo@nh.gov
www.nh.gov/oep

641 Lexington Avenue
New York, NY 10022
212-688-4000 phone
1 800 382 HOME (4663)
annab@nyhomes.org
www.nyshcr.org

Harrisburg, PA 17120-0225
717-787-5327 phone
800-379-7448
ra-dcedcs@state.pa.us
www.inventpa.com

NEW JERSEY

Department of Community
Affairs
Division of Housing and
Community Resources
101 South Broad Street
P.O. Box 800
Trenton, NJ 08625-0800
609-633-6246 phone
dhcr@dca.state.nj.us
www.state.nj.us/dca/dhcr

Housing and Mortgage
Finance Agency
637 S. Clinton Avenue
P.O. Box 18550
Trenton, NJ 08650-2085
609-278-7400 phone
www.nj-hmfa.com

NEW YORK

Division of Housing and
Community Renewal
38-40 State Street
Albany, NY 12207
1 866 ASK DHCR (1 866
275 3427)
HCRInfo@nyshcr.org
www.nyshcr.org

State Housing Finance
Agency

NORTH CAROLINA

Department of Commerce
Division of Community
Assistance
301 North Wilmington
Street
Raleigh, NC 27601
919-733-2853
gnaance-sims@ncdca.org
www.dca.commerce.state.nc.us

Housing Finance Agency
P.O. Box 28066
Raleigh, NC 27611-8066
919 877 5700 phone
www.nchfa.com

PENNSYLVANIA

Housing Finance Agency
211 N. Front Street
P.O. Box 8029
Harrisburg, PA 17105-8029
717-780-3800 phone
www.phfa.org

Department of Community
and Economic Development
400 North Street, 4th Floor
Commonwealth Keystone
Building

RHODE ISLAND

Rhode Island Housing
44 Washington Street
Providence, RI 02903-1721
401-751-5566 phone
www.rhodeislandhousing.org

Department of Municipal
Affairs
One Capitol Hill
Third Floor
Providence, RI 02908-5873
401-222-7700 phone
JGofton@DOA.state.ri.us
www.muniinfo.state.ri.us

VIRGINIA

Department of Housing and
Community Development
Office of Housing Services
The Jackson Center
501 N. 2nd Street
Richmond, VA 23219-1321
804-371-7000
al.williams@dhcd.virginia.gov
www.dhcd.virginia.gov

Housing Development
Authority
601 S. Belvidere Street
Richmond, VA 23220
804-782-1986 phone
1-800-968-7837
vhdacomm@vhda.com
www.vhda.com

WEST VIRGINIA

Housing Development Fund
814 Virginia Street E.
Charleston, WV 25301
304-345 6475 phone
1-800-933 9843

wvhdf@wvhdf.com
www.wvhdf.com

Development Office
Capitol Complex
Building 6, Room 553
1900 Kanawha Blvd East
Charleston, WV 25305-0311
304-558-2234 phone
1-800-982-3386
304-558-0449 fax
wvdo@wvdo.org
www.wvdo.org

USDA Rural Development State Offices:

DELAWARE / MARYLAND

John Tarburton, State
Director
1221 College Park Drive,
Suite 200
Dover, DE 19904
Voice: (302) 857-3580
Fax: (302) 857-3640

4300
Fax: (413) 253-4347

Bryan Clerkin, Acting State
Director
The Galleries of Syracuse
441 South Salina Street,
Suite 357
Syracuse, NY 13202-2541
Voice: (315) 477-6400
Fax: (315) 477-6438

*MASSACHUSETTS / RHODE
ISLAND / CONNECTICUT*

Jonathan Healy, State
Director
451 West Street
Amherst, MA 01002-2999
Voice: 1 (800) 352-8015
(toll free) or (413) 253-

NEW JERSEY

Howard Henderson, State
Director
5th Floor North, Suite 500
8000 Midlantic Drive
Mt. Laurel, NJ 08054
Voice: (856) 787-7700
Fax: (856) 787-7783

PENNSYLVANIA

Thomas P. Williams, State
Director
1 Credit Union Place, Suite
330
Harrisburg, PA 17110-
2996
Voice: (717) 237-2299
Fax: (717) 237-2191

NEW YORK

*VERMONT / NEW
HAMPSHIRE*

Molly Lambert, State
Director
City Center, 3rd Floor
89 Main Street
Montpelier, VT 05602
Voice: (802) 828-6080
Fax: (802) 828-6076

VIRGINIA

Ellen Matthews Davis, State
Director
Culpeper Building, Suite
238
1606 Santa Rosa Road
Richmond, VA 23229
Voice: (804) 287-1550
Fax: (804) 287-1718

WEST VIRGINIA

Robert Lewis, 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