



New York City Department of Health Response to the World Trade Center Disaster

Public Health Advisory Concerning Air Quality in the Affected Area of the World Trade Center Disaster

The NYC Department of Health (DOH), in collaboration with the City, State, and Federal agencies, is closely monitoring and analyzing air quality data in the wake of the World Trade Center disaster. Following the collapse of the Twin Towers, significant quantities of smoke and dust have been released into the air. The plume of smoke contained dust, ash, soot, and other burning materials present at the site.

In general, dusts can cause respiratory symptoms and eye and throat irritation. Because dust will continue to remain in the air during the ensuing clean-up efforts following the World Trade Center disaster, residents in the vicinity of the World Trade Center are encouraged to take precautions when they return to their homes.

What are the Recommendations for Residents Living in Lower Manhattan?

All residents in the immediate vicinity of the World Trade Center - particularly those who live the area bounded by Warren Street to the North, Broadway to the East, the Hudson River to the West, and Exchange and Thames Streets to the South - should take the following precautions when they return to their homes:

- Avoid unnecessary outdoor strenuous activity;
- Avoid sweeping or other outdoor maintenance;
- Keep dust from entering the home (e.g., remove shoes before entering the home);
- Keep windows closed;
- Set the air conditioner to recirculate air (closed vents), and clean or change the filter frequently;

What should I do if I experience respiratory symptoms?

Dust and other particulate matter have the greatest impact on persons with underlying respiratory conditions. Such individuals may experience chest tightness, wheezing, and shortness of breath. Anyone who has difficulty breathing should consult their physicians, especially those with underlying respiratory conditions. People with asthma may need to increase their usual medical treatment with more frequent use of bronchodilators, and should consult their physicians if necessary.

If I experience any eye irritation what should I do?

Ocular saline solutions or tap water may be used to rinse eyes irritated by dust. All persons should avoid wearing contact lenses while in the affected area.

What are the health effects of asbestos?

Destruction of the World Trade Center buildings released large amounts of dust and ash, some of which

contained trace amounts of asbestos. Based on the asbestos test results received thus far, the general public's risk for any short or long term adverse health affects are very low. Residents who live near the affected area are not at risk of developing asbestos-related illness following the collapse of the World Trade Center buildings.

In general, asbestos-related lung disease general results only from intense asbestos exposure experienced over a period of many years, primarily as a consequence of occupational exposures. The risk of developing an asbestos-related illness following an exposure of short duration is very low.

What measures are being taken to protect the rescue workers?

Rescue workers have been equipped with half-face masks, goggles, and protective clothing to reduce their exposure to dust and other particulate matter while working in the blast zone.

How can I clean up dusts in or near my home or office?

The best way to remove dust is to use a wet rag or wet mop. Sweeping with a dry broom is not recommended because it can make dust airborne again. Dirty rags should be put in plastic bags while they are still wet and bags should be sealed and discarded (cloth rags can be washed, see instructions below). Rags should not be allowed to dry out before bagging and disposal or washing. Because the dust particles are so small, standard vacuuming is not an efficient way to remove the dust. High efficiency vacuums, which are now widely available in stores, should be used to remove dust. Carpets and upholstery can be shampooed, then vacuumed.

Persons should shower to rinse off any dust from hair and skin. Dusty clothes should be washed separately from other clothing. Pets can be washed with running water from a hose or faucet; their paws should be wiped to avoid tracking dust inside the home. To clean plants, rinse leaves with water. Throw away any food that may have been contaminated with dust. Food in cans, jars or containers with tight-fitting lids do not need to be discarded. However, if there is dust present on the exterior of vacuum-sealed food containers, just wash the can or jar with water and wipe it clean. **If in doubt, throw it out.**

Air purifiers may help reduce indoor dust levels. High efficiency air purifiers are superior to other models in filtering the smallest particles. Air purifiers are only useful for removing dust from the air. They will not remove dust already deposited on floors, shelves, upholstery or rugs. Keep windows closed when using an air purifier.

Do pregnant women and young children need to take additional precautions?

No. Pregnant women and young children do not need to take additional precautions.

Go to [WTC Information page](#) || [NYC DOH Home Page](#) || [Health Topics](#) || [Public Information](#) || [NYC.gov Home Page](#) || [Mayor's Office](#) || [City Agencies](#) || [Services](#) || [News and Features](#) || [City Life](#) || [Contact Us](#) || [Search](#)

Q&A 10/25/01

NOTES and Q & A

As of October 24, 2001, 6 PM EST

- 0) "Events" Section added to the Q&A, first item.
- 1) The Frozen Zone has been reduced. Please see map.
- 2) Seedco Grant/Loan Program: Will provide more than \$6 million in grants, loans and wage subsidies to small retailers south of Canal Street that were financially hurt by the trade center attack. Grants will be for up to \$30,000, loans for up to \$100,000 at interest rates of 1 to 3 percent, and there will be wage subsidies to help retailers retain workers making less than \$12 an hour. Funders are Seedco, The Ford Foundation, The New York Times 9/11 Neediest Fund, The State Labor Department, and others. Businesses must show that they are viable and can get back on their feet with those resources. Call Seedco at (212) 473-0255 for more information.
- 3) Deloitte & Touche Presents: Next Steps: Recovering & Protecting Your Business Post-September 11th. An Overview of Accounting, Tax, Human Resource, and Business Continuity Planning Issues CEOs, CFOs, and CIO/CTOs Need to Address Now. Tuesday October 30, 2001, 8:30a.m. – 12 p.m., at the 21 Club: 21 West 52nd Street, New York, NY. To register: send email to Kimberly Hopkins kihopkins@deloitte.com
- 4) "THE ALLEY FIGHTS BACK - BUSINESS IN THE WORLD OF TERROR" Tuesday, October 23, 2001, 7:30-11am New York Javits, Jacob Javits (Co-located with Financial Technology Expo) - 35th & 11th Room 1E-08. Description: A New Business Roadmap from our Brains Trust. By focusing on the companies that have been providing technology-based security products we can view the near-term opportunities. This event will include a special Town Hall Meeting to help you develop a new roadmap: How do you pick up your business again? Where will growth come from? How do you protect your assets? Investment - or government support. How do you manage them?
- 5) Disaster Recovery Assistance Seminar for Small Businesses, 10/29, 6-8pm, at the Brooklyn Business Library, 280 Cadman Plaza West, Brooklyn, NY, 11201. For information call (718)963-4112. Registration Required. Call 718/623-7000 option 4. Learn about disaster recovery loans, deferred taxes, relocation assistance and other resources.
- 6) Added to Donated Goods & Services: www.nyitassist.com
- 7) Included full FEMA benefits at the end, as Appendix A.
- 8) WTC Relief Info, Office of the New York State Attorney General. Please see <http://www.wtcrelief.info/>. Business organizations – especially small businesses – may find information here on charities that are helping the business community recover from the World Trade Center disaster. You may browse the listing of charities providing relief or the listing of other organizations compiling information on the relief effort. The Office of the Attorney General is in the process of designing a database through which small businesses will be able to search for charities aimed specifically at providing relief to small businesses.
- 9) 633 Third Avenue is still open – I spoke to the woman at ESDC who runs it, and she assured me it's open.

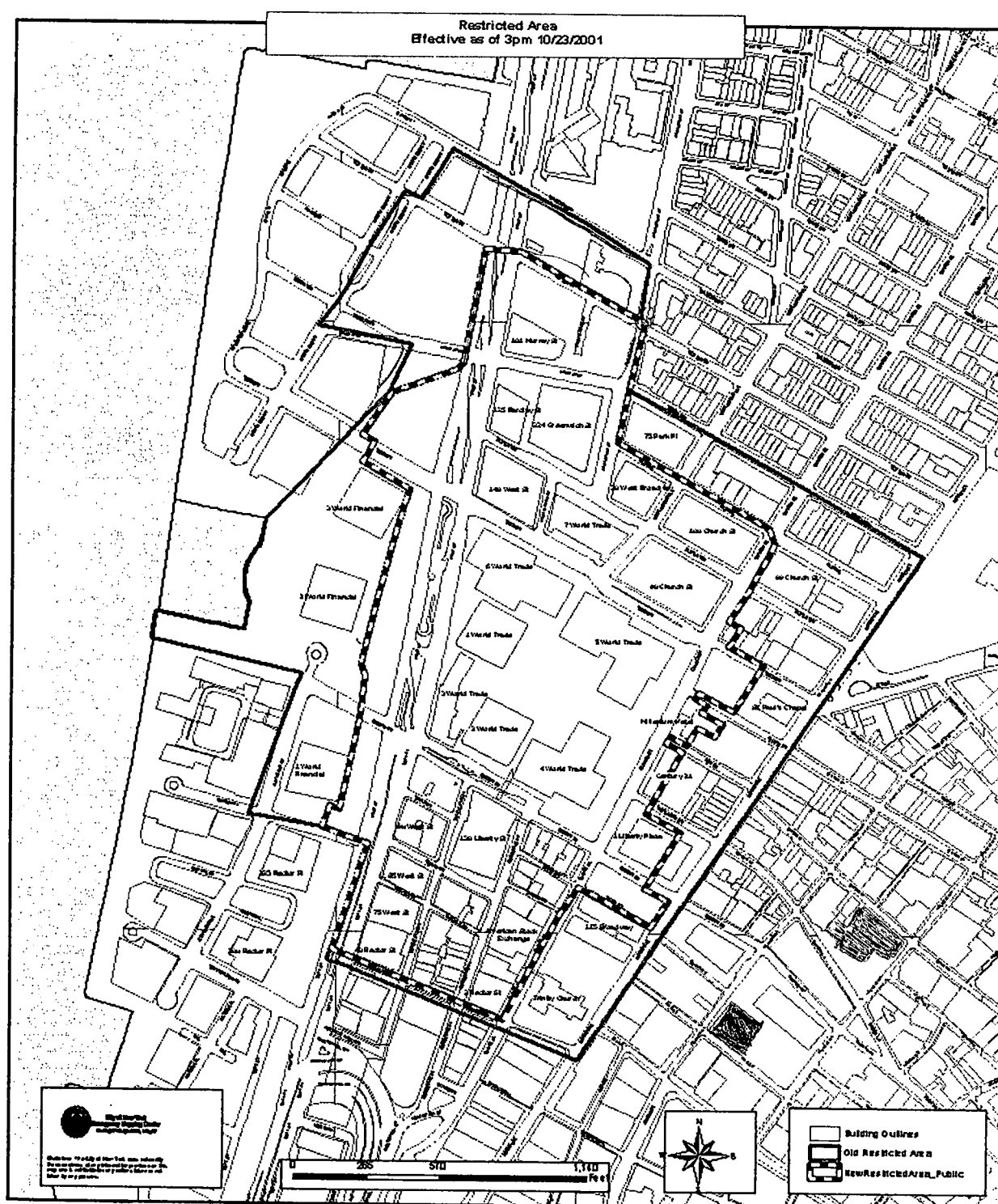
TABLE OF CONTENTS

- | | |
|--|---|
| 0) Current Map of Pedestrian and Vehicle Restrictions, from nyc.gov | 6) Restaurants, Theaters, & Small Businesses |
| 1) Events | 7) Transportation |
| 2) Access <ul style="list-style-type: none">• Building Access• Vehicle Access• Contractor Access | 8) Financial Assistance |
| 3) Walk-In Center Services | 9) Non-Profit Assistance Information |
| 4) Utilities | 10) Tax Information |
| 5) Office Space Needs and Offers | 11) Insurance & Legal Questions |
| | 12) Employment and Unemployment Assistance |
| | 13) Donations & Contributions |
| | 14) Miscellaneous Notices & Contact Information |

Last printed 10/25/2001 11:21 AM

Q&A 10/25/01

From http://www.nyc.gov/html/em/restricted_zone.html:



Last printed 10/25/2001 11:21 AM

2

Q&A 10/25/01

1) Events

- **Back to Business Forum**

For small businesses: NYC financial institutions, EDC, and New York University will host a small business Forum to address business needs on Wednesday November 7, 2001 from 6pm to 8pm, at the NYU Stern School of Business in Schimmel Auditorium, located on the ground floor of Tisch Hall, 40 West 4th Street (between Greene Street and Washington Square East) in Greenwich Village (capacity 450 people). You MUST email glshneider@bankofny.com or call (212) 635-7714, to reserve a seat. Representatives from .

- **Crains NY 10th Annual NY Expo**

"Solutions for Growing Your Business," coming up November 1, 8am - 1pm, at the Hilton 1335 Ave of the Americas. Cost is \$65 to attend, \$950 to exhibit, space limited, call 212-252-4569 or fax 212-664-1063. EDC will be among the representatives to inform businesses about the public and private resources available.

- **Deloitte & Touche Presents: Next Steps: Recovering & Protecting Your Business Post-September 11th. An Overview of Accounting, Tax, Human Resource, and Business Continuity Planning Issues CEOs, CFOs, and CIO/CTOs Need to Address Now.** Tuesday October 30, 2001, 8:30a.m. – 12 p.m., at the 21 Club: 21 West 52nd Street, New York, NY. To register: send email to Kimberly Hopkins kihopkins@deloitte.com

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Q&A 10/25/01

2) ACCESS

→ BUILDING ACCESS

Q: What areas of downtown are open for business?

A: Personal and/or business identification may be required for access below Canal Street. The area west of Broadway Street, south of Chambers Street (exclusive) and north of Rector Street (exclusive) (the "Red Zone") will be closed until further notice. The area between Chambers and Murray between Broadway and Church is open to tenants and employees only, showing ID. In some circumstances these buildings can be accessed with an escort. (See next section for information on entering specific buildings.)

Without an escort, you can access the area through and including Chambers Street (from Broadway to Greenwich Street), east to Broadway (east side only) and south of Rector Street (including both sides of Rector Street). It is requested that only those with business or residential needs go to the area so as not to disrupt clean-up efforts. *Tenants should verify that their building is indeed open with their building managers if they are returning for the first time.*

Please check the media and nyc.gov for updates. Tenants should contact their property managers to determine when their facilities will be open for business.

Q: When can we get into our specific building?

A: We suggest that you contact your property manager for information. If you do not know the name of your property manager, check the list of partial contacts by building address available at www.nyc.gov under Business Services Information/Building Access. (This list will be updated periodically as new information becomes available.) If for some reason your property manager needs further assistance, he/she may call us, and we will do our best to refer them to the appropriate resource. **NOTE TO CALL HANDLER** *If the building manager cannot be found we are keeping a list here and updating it periodically on the NYC.gov web site. If someone has information on their Property Manager, please collect the contact information and see the Coordinator (here at Metrotech Center) so that it can be added to our list.*

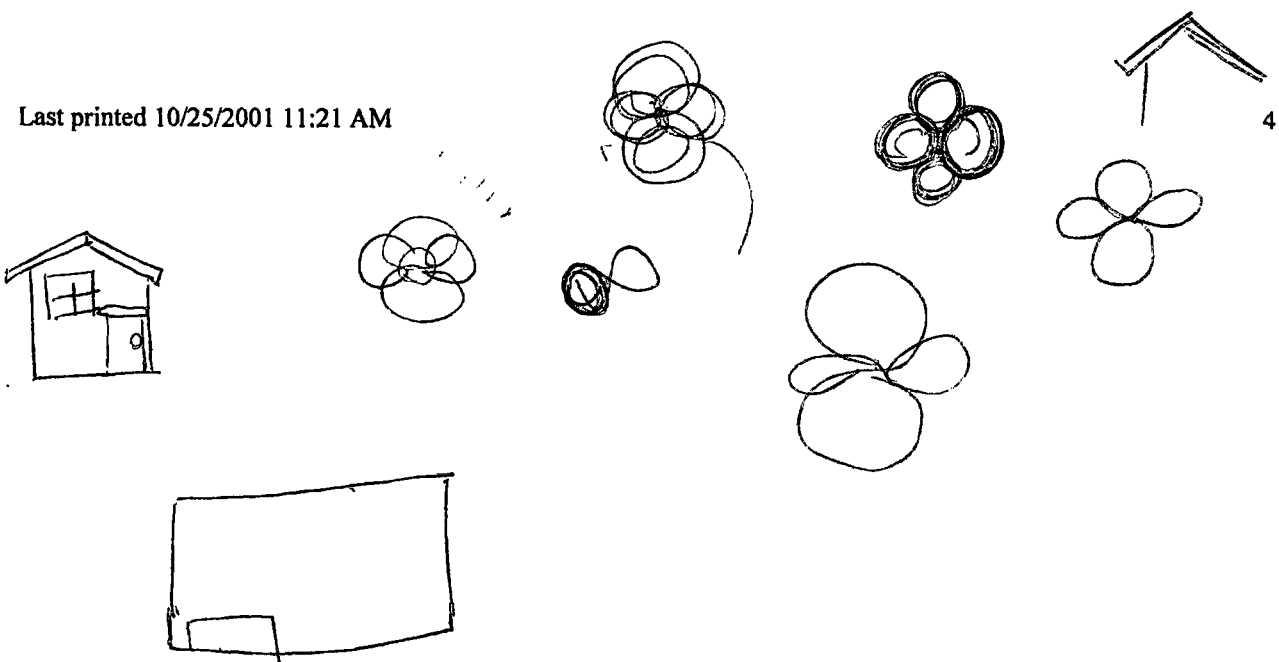
Note on 225 Broadway: *Abe Tesser (Property Manager) of 225 Broadway can be reached at 646-483-9230, 646-483-9393, 646-483-9321.*

Buildings outside the restricted area ("red zone") can generally be accessed, at the discretion the property manager. Inside the restricted area ("red zone") there is limited access for essential personnel to remove essential items. We DO NOT know when long term re-occupancy will be allowed. If a tenant needs emergency access, he or she should do the following (contractor or longer term access see Contractor Access below):

1. Contact the building's property manager. *(Give them the name and number if we have it – on Prop. Mgrs. List)*
2. Proceed to the NYPD checkpoint at the corner of Fulton and Broadway. Bring 2 forms of valid ID that indicate the connection to the requested building. **Property managers and commercial tenants should NOT go to 110 Maiden Lane.**
3. NYPD staff there will provide Property Managers and their tenants a police escort to their building.
4. Residential tenants should also go to the intersection of Broadway and Fulton Street. The NYPD will arrange escorts to buildings from a temporary command post. *Please note that this hotline is intended to assist businesses and may not have accurate information for residents.*
5. Residents and contractors seeking access to Battery Park City at Albany Street and below should go to the NYPD checkpoint at Battery Place and First Place (near Bowling Green subway stop).

Please be advised that changes to the access policy are necessary from time to time as determined by emergency personnel. Those with respiratory conditions, heart conditions or those who are pregnant are NOT advised to enter the area as there is still residual smoke and debris.

Last printed 10/25/2001 11:21 AM



Q&A 10/25/01

Please note that unfortunately, due to safety concerns, **NO ACCESS** will be permitted to the following buildings:

- All former World Trade Center Buildings (1-7, North Bridge)
- 90 West Street
- 130 Liberty Street
- St. Nicholas Greek Orthodox Church
- 30 West Broadway
- 130 Cedar Street

Q: How can Battery Park City Residents gain access to their buildings?

A: Information on access and services in Battery Park City (including access, transportation, and retail services) is being provided at www.batteryparkcity.org. The following residential buildings have been reopened in Battery Park City, per Mayor Giuliani's approval:

- Tribeca Pointe, 41 River Terrace
- Liberty Court, 200 Rector Place
- Tribeca Bridge Tower, 450 North End Ave.
- South Cove Plaza, 50 Battery Place
- 22 River Terrace
- River Watch, 70 Battery Place
- 400 Chambers Street
- Cove Club, 2 South End Avenue
- Liberty Terrace, 380 Rector Place
- The Regatta, 21 South End Avenue
- Battery Pointe, 300 Rector Place
- Liberty View, 99 Battery Place
- Hudson Towers, 350 Albany Street
- The Soundings, 280 Rector Place
- River Rose, 333 Rector Place
- Hudson View West, 300 Albany St.
- Hudson View East, 250 South End Avenue
- Liberty House, 377 Rector Place
- Parc Place, 225 Rector Place

The best way to access buildings that are open at this time is from Bowling Green, which is now accessible by the 4 and 5 subway lines. Only pedestrian traffic is allowed. Residents should check with their building managers for details about regaining access to their specific building.

Gateway Plaza is not yet ready for occupancy. Residents should contact Lefrak at (718)575-4881, or check <http://www.lefrak.com>.

South Neighborhood residents can enter Battery Park City via Battery Place. Only pedestrian traffic will be allowed. Residents should check with their Property Managers for more detail about specific buildings.

→ VEHICLE ACCESS

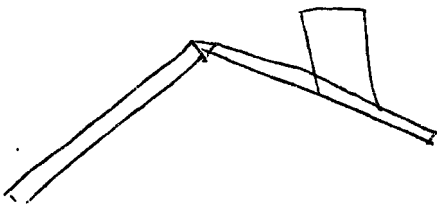
Q: Can I get a vehicle into Midtown Manhattan?

From <http://www.nyc.gov/html/em/transport.html>

Single occupancy vehicles are barred from entering Manhattan between 6 am and 10 am on Monday through Friday via the following crossings: the Brooklyn Bridge, Manhattan Bridge, Williamsburg Bridge, Queensboro Bridge, Midtown Tunnel and Lincoln Tunnel. At the Holland Tunnel, no single occupancy vehicles (inbound) are allowed 24 hours a day. This measure is intended to help improve traffic flow in New York City. The ban does not apply to outbound vehicles already located within the Borough of Manhattan, or in any of the other boroughs or other inter-borough crossings.

Vehicles will be checked at Greenpoint Avenue and at Van Dam Street in Queens, just before the Queens Midtown Tunnel. Vehicles will be checked at each of the DOT-operated East River Bridges: the Brooklyn, Manhattan, Williamsburg and Queensboro Bridges. Vehicles will be checked at Pleasant Avenue in Weehawken, located just before the New Jersey entrance to the Lincoln Tunnel.

Drivers in the following categories will be exempted:



Q&A 10/25/01

- Cars with commercial plates, official government plates, or NYP plates.
- Vehicles carrying essential emergency medical personnel (i.e. physicians) or other authorized emergency personnel.
- Vehicles with New York City special parking identification permits for the disabled.
- Medallion taxicabs and livery vehicles authorized by the New York City Taxi and Limousine Commission.
- Motorcycles.

A 4,000-vehicle park and ride is available at Shea Stadium in Flushing, Queens. There is a \$2 fee. People can take the #7 subway line or use the park and ride to facilitate car pools.

In addition to carpooling, all commuters are urged to consider subways, buses, ferries and bicycles and even walking at some points during your commute to avoid gridlock. Commuters who are interested in finding a commuter partner can also contact [CommuterLink](#), a non-profit agency, at 1 866-NYCOMMUTE.

Q: Can I get a vehicle into downtown Manhattan?

All traffic and checkpoints south of Canal Street (South & Pike, Canal & Broadway, Canal & Lafayette, and Canal & Bowery) will be in place during the hours of 6:00 am through 8:00 p.m., Monday through Friday only. They will check that vehicles either belong to a resident or have a documented and legitimate (bill of sale or delivery order, along with ID) business need. Traffic will have free access 8:00 p.m. through 6:00 a.m. and all day Saturday and Sunday. In short, restrictions have been reduced. Please urge people that this is constantly subject to change.

More detailed, from [nyc.gov](#):

The area east of Broadway, south of Canal Street (but not Broadway itself) and Tribeca between Church and Greenwich Streets, south of Canal and north of Duane Streets, have been re-opened to all traffic from 6 pm until 5 am on weeknights, and all day on Saturdays and Sundays. On from 5 am to 6 pm, only residents, commercial traffic, licensed taxis, liveries, and buses will be allowed.

West Street is open to traffic from 57th Street to Canal Street in both directions. Two lanes of traffic are available.

Vehicular traffic is prohibited on the southbound FDR Drive south of Houston Street, except for vehicles authorized for the recovery effort, authorized buses and essential emergency vehicles, or vehicles traveling outbound to the Brooklyn Bridge. Vehicles can enter the Brooklyn Battery Tunnel Brooklyn-bound from the FDR Drive south. The Brooklyn Bridge outbound can be accessed via Lafayette and Canal Streets.

Q: How can product deliveries can be made South of Canal Street?

See above. In case it is needed, drivers should carry 2 forms of ID (including business ID) and an invoice or bill of lading. Please emphasize that the above is subject to change at the discretion of NYPD and that all vehicles are subject to search.

→ CONTRACTOR ACCESS

Q: If I am a Contractor (i.e., repair/cleanup), how can I get access south of Canal Street in both the Frozen Zone AND the non-frozen zone?

A: For access to buildings south of Canal Street, contractors must come with their property manager/owner to the NYPD checkpoint at Broadway and Fulton Street.

Last printed 10/25/2001 11:21 AM

6

Q&A 10/25/01

Contractors must meet the following requirements:

- All employees **MUST** have 2 forms of ID including their company ID
- Building managers/owners must provide a list of their workers names and SSNs
- Contractors must have a written work order from the property manager/owner
- Contractors **MUST** return to the NYPD checkpoint for every shift. They will not be allowed to apply for approval for all of their shifts at one time; for security of the buildings, each shift will be approved separately by the NYPD for access.

If a contractor has trouble attaining vehicle access below Canal, he or she can walk the documentation (work order, etc.) to the Fulton and Broadway NYPD checkpoint. A NYPD escort will be arranged for the vehicle.

For access to Battery Park City, check www.batteryparkcity.org for more information. All buildings except Gateway Plaza are open. Should there be trouble gaining contractor access to a building, please follow the above procedure with the NYPD checkpoint at Battery Place and First Place.

Contractors working on recovery and rescue efforts only should report to I.S. 89 (201 Warren Street) with the same credentials listed above.

Q: If I am a contractor for Battery Park City, how can I get my work crew and vehicle to the site?

A: For access to Battery Park City, check www.batteryparkcity.org for more information (on access, transportation, and retail services). All buildings except Gateway Plaza are open. Should there be trouble gaining contractor access to a building, please follow the above procedure with the NYPD checkpoint at Battery Place and First Place.

3) WALK-IN CENTER SERVICES

110 Maiden Lane Walk-In Center

Tables for the following organizations are manned at the. Hours are Monday – Friday 9am – 6pm, and Saturday ~~Sunday~~ 9am – 3pm.

Services at 110 Maiden:	Department of Business Services
EDC	Accion, NY – micro lending
Con Edison	Volunteer legal assistance
Department of Environmental Protection	CPA assistance courtesy of the New
Federal Emergency Management	York State Society of CPAs, Hotline
Agency (FEMA)	(800) NYS-SCPA
Small Business Administration (SBA)	

Empire State Development Corporation (ESDC) drop -in center:

This center is still open (despite anthrax being found on upper floors).

633 Third Avenue (between 40th and 41st Streets). Hours are Monday – Friday 9am – 6pm, Saturday 10am – 1:30pm, closed Sunday. Available are ESDC, SBA, and business counseling services.

4) UTILITIES

Q: In what sections of lower Manhattan is the electric power on?

A: Con Edison is available at 110 Maiden Lane (hours above). An interactive map is available at www.nyc.gov to check the status of utilities for your building in Lower Manhattan. Electrical service to buildings east of Broadway has been restored. The area north of Chambers Street and south of Rector Street has also been substantially restored. Some buildings along the boundaries of service may or may not have power. To confirm that your building has electricity, please call:

Q&A 10/25/01

212-482-1320
212-243-1900
800-75-CON ED

Q: In what sections of lower Manhattan are the phones working?

An interactive map is available at www.nyc.gov to check the status of utilities for your building in Lower Manhattan. A substantial area south of Canal Street still remains without telephone services.

Verizon:

Friday 10/12 is their last day of giving free cell phones to business customers, and after 10/12, Verizon will no longer be at 62 Mott Street. Customers should continue to call (800) 795-8742, Monday-Friday 8am – 7pm, and Saturday-Sunday 8am – 4pm.

A **restoration plan** has gone into effect as of October 9th, whereby restoration will happen building by building. No information is available on which buildings are first. Overall, 90% of service in the affected area is estimated to be back by mid-November. Call Verizon for more information.

AT&T:

AT&T Business Repairs #: 1-800-222-3000 – established number in response to calls complaining of difficulty contacting customer service.

Q: Is the water back on?

The water has been restored to downtown. Please call 718-DEP-HELP if you experience any problems. An interactive map is available at www.nyc.gov to check the status of utilities for your building in Lower Manhattan.

5) OFFICE SPACE: NEEDS AND OFFERS

Q: What is available? What can I do?

- (1) REBNY has a database that matches the needs of affected businesses with available space. Please call one of these numbers (212) 621-9502, 9517, 9527. The spacebank is open Monday through Saturday, 9 AM - 6 PM. Those donating can email (if they call, they'll be told to email) spacebank@rebny.com with the square footage you wish to lease or offer, and your full contact information – including weekend information. There is a specific need for temporary meeting space, such as conference rooms and auditoriums.
- (2) NYSIA, at www.nysia.org, has a spacebank. Please direct people to the website to list and search for space. If they are having difficulty, they may call (212) 475-4503.
- (3) The Brooklyn Chamber of Commerce has created a spacebank, at www.ibrooklyn.com/2000/new_WTCmobilization.html. Call (718) 875-1000 ext. 104 with questions.
- (4) For small retail or temporary space only: EDC also has a list of brokers (in the below table) that specifically handle small office space (less than 5,000 sq. ft.), retail space or temporary small office space/executive suites (less than 5,000 sq. ft. with occupancy of less than six months). Please give out any of the brokerage numbers in the table below.
- (5) Web resources:

Searching for Commercial Office Space

Last printed 10/25/2001 11:21 AM

8

Q&A 10/25/01

www.cityfeet.com
www.tenantwise.com
www.manhattanoffices.com
www.lookingforspace.com
www.wallstreetofficespace.com
www.realtyiq.com

Searching for Retail Space
www.storetrax.com

Searching for Small/Shared Office Space
www.offices2share.com

Business Development Real Estate Contact for Q & A
(October 9, 2001)

COMPANY	CONTACT	CONTACT INFO	Note
Small Tenants			
H.L. Poretsky Associates 149 Fifth Avenue 6 th Floor New York, NY 10010	Howard Poretsky	212-505-0049 howard@sq-ft.com	Manhattan/Times Square South
Insignia/ESG	Gerry Miyovsky	(212) 618-7031 germio@iesg.com www.insignia-esg.com	
C & K Properties Pier 40, West Street & W. Houston Street, # 100 New York, NY 10014	Meir Cohen	212-924-9690 x202 212-604-0057 (fax) amotchan@mindspring.com	
Longines Realty, Inc. 194 Grand Street New York, NY 10013	Frank Ling	212-941-9680 x120 212-941-9707 (fax)	
Retail Brokers			
Garrick-Aug Associates 360 Lexington Avenue New York, NY 10017	Charles Aug	212-557-9090	
Murray Hill Properties 1140 Avenue of Americas New York, NY 10036	Rob Nager Alyne Model	212-944-4747	
Sierra Realty Corp.		212-826-4330	

Last printed 10/25/2001 11:21 AM

9

Q&A 10/25/01

Orsid Brokerage		212-245-3929 x243 www.orsidr.com	
Thomson Kans Realty		212-339-8300	
Walters & Samuels, Inc.		212-696-7100	
R K Futterman		212-599-7300 www.rkfutterman.com	
Tudor Realty		212-557-3610 www.tudorrealty.com	
Gotham Realty		212-661-2600	
Betancourt & Associates		718-369-7900	Brooklyn
New Spectrum Realty	Ben Fox	212-983-6200	Midtown/Times Square
Executive Suites KickStart		212-994-1000 www.KickStartUSA.com	Promotion/discount available for displaced companies. 2 locations in Manhattan.
Prime Office Centers	Peter Pollack	212-292-4848 www.primeofficecenters.com info@primeofficecenters.com	Discount available for displaced companies. 3 locations in Manhattan.
Alliance Business Centers		800-869-9595 www.abcn.com	Discount may be available for displaced companies. 8 locations in Manhattan.
HQ Global Workplace		800-NY-Space (800-697-7223) www.hqglobal.com	Discount available for displaced companies. 26 locations in Manhattan.
Holiday Inn Gold & Platt Street		212-332-7700	Executive Suites spaces available at the location in Lower Manhattan

6) RESTAURANTS, THEATERS, & SMALL BUSINESSES

Q: Is there a special number that restaurants, theaters, and small businesses can call (the number the Mayor referred to)?

A fundraising organization called Windows of Hope Family Relief Fund has been established to assist the families of the victims who were either employees of Windows on the World or were workers in other

Last printed 10/25/2001 11:21 AM

10

Q&A 10/25/01

food establishments in the Tower complex. The fund is a 501(c)3 charitable fund administered by JP Morgan Chase & Co. and David Berdon & Co., LLP
More information can be accessed at www.windowsofhope.org The group is also coordinating fundraising efforts among restaurants throughout the City that were not directly affected by the disaster.

Restaurants, theaters, and small businesses should call Federal Emergency Management Agency (FEMA) at (800) 462-9029.

7) TRANSPORTATION

Q: What is accessible?

Information is available on www.nyc.gov and is updated frequently. The Wall Street area opened to pedestrians this weekend. (See VEHICLE ACCESS above for info on vehicle and deliveries access below Canal Street.) Check www.nyc.gov for details and updates. Also see www.mta.nyc.ny.us

Subway service:

Service on the following lines is suspended: 9, C, N, R, Z. Service on the following lines is normal, though some stations are skipped: 4/5/6, 7, D, F, G, L, Q, S

Regular local service in Brooklyn, Queens, the Bronx, and Staten Island, and north of Canal Street in Manhattan. Below Canal Street, M15 to or from South Ferry and M103 to and from Chatham Square.

All MTA bridges and tunnels are open in both directions with the exception of the Brooklyn-Battery Tunnel which remains closed in both directions. Vehicles are not being permitted below Canal St except as described above under VEHICLE ACCESS.

Metro-North and LIRR are running regularly.

8) FINANCIAL ASSISTANCE

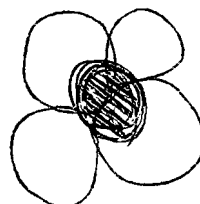
Q: Is there financial assistance available for affected businesses?

A: For nonprofits, see below under nonprofits. For businesses, several entities are handling the financial assistance related to the recovery. See further below for details on each individual program:

- 1) Seedco Grant/Loan Program
- 2) WTC Relief Info, Office of the New York State Attorney General.
- 3) City/State Disaster Loans (the WTC Disaster Recovery Loan Program - more details provided below).
- 4) The U.S. Small Business Administration (SBA) offers a disaster loan program, and has representatives taking business information and distributing applications at 110 Maiden Lane (between Pearl and Water) and 633 3rd Avenue (between 40th and 41st). The SBA (1-800-659-2955) has information on their website at www.sba.gov/disaster/newyorkfires.html about financial assistance for disaster recovery. (More details on services below.)
- 5) The Federal Emergency Management Agency (FEMA) (1-800-462-9029) has a number of loans and services (More details on services below.)
- 6) World Trade Center Displaced Business Power Program
- 7) Accion, NY American Dream Fund

Last printed 10/25/2001 11:21 AM

11



Q&A 10/25/01

- 8) Brooklyn Economic Development Corporation (BEDC) and Regional Economic Development Assistance Corp (REDAC)
- 9) Individual and Family Grant Program (IFG)
- 10) Short-Term Loans and Financing for Non-Profits

Please note, the Manhattan Emergency Business Grants have been saturated and are **no longer available.**

→ **Seedco Grant/Loan Program:** Will provide more than \$6 million in grants, loans and wage subsidies to small retailers south of Canal Street that were financially hurt by the trade center attack. Grants will be for up to \$30,000, loans for up to \$100,000 at interest rates of 1 to 3 percent, and there will be wage subsidies to help retailers retain workers making less than \$12 an hour. Funders are Seedco, The Ford Foundation, The New York Times 9/11 Neediest Fund, The State Labor Department, and others. Businesses must show that they are viable and can get back on their feet with those resources. Call Seedco at (212) 473-0255 for more information.

→ **WTC Relief Info, Office of the New York State Attorney General.** Please see <http://www.wtcrelief.info/>. Business organizations – especially small businesses – may find information here on charities that are helping the business community recover from the World Trade Center disaster. You may browse the listing of charities providing relief or the listing of other organizations compiling information on the relief effort. The Office of the Attorney General is in the process of designing a database through which small businesses will be able to search for charities aimed specifically at providing relief to small businesses.

→ **City/State Disaster Loans**

The City is in the process of setting up the **WTC Disaster Recovery Loan Program** which will provide bridge loans of up to \$100,000 within three days of application to businesses and non profits that have suffered economic injury or physical damage. The purpose of these loans is to provide immediate relief to businesses that are waiting for their SBA loans to be processed.

Summary of structure of WTC Recovery Bridge7 Loans:

- Interest rate:** Most banks offer 3.5 percent for the first 6 months, some banks offer this Rate for a year. After that the rate charged on the loan rise to prime.
- Terms of the Loan:** Ranges from 1 to 5 years.
- Fees:** Most banks have eliminated closing and prepayment fees.
- Requirements:** It seems that most banks do not require that the company be in business for two years. One bank requires a year's financial statement for loans over \$50,000. Currently one bank has a 2-year in business requirement.
- Deferred Interest:** Many banks defer interest payments for the first year.

THIS MAY CHANGE AS THE BANKS COMPETE OR GAIN BETTER COMFORT WITH SBA REQUIREMENTS.

Banks involved in the program will include:

JP Morgan Chase	888-842-8786
Fleet	212-703-1504

Last printed 10/25/2001 11:21 AM

Q&A 10/25/01

Citibank, N.A.	800-328-CITI (2484)
Banco Popular	212-445-1991
HSBC Bank USA	800-975-HSBC(4722)
The Bank of New York	800-621-3443

For more information about the WTC Disaster Recovery Loan Program, and to apply for assistance, business owners may visit the branch office of any participating bank.

→ **SBA loans include:**

Business Physical Disaster Loans for Small Businesses- Loans to businesses to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. Businesses of any size may be eligible. Nonprofit organizations such as charities, churches, private universities may also be eligible.

Economic Injury Disaster Loans (EIDL) for Small Businesses - Loans for working capital to small businesses to assist them through the disaster recovery period. These loans cover operating expenses the business could have afforded to pay, if the disaster had not occurred.

Disaster Assistance Loans for Homes & Personal Property Loans to homeowners or renter to repair or replace disaster damages to real estate or personal property owned by the victim. Renters are eligible for personal property losses, only.

→ **FEMA services include (new 10/24 – please note full benefits listed at the end, Appendix A):**

- Disaster unemployment assistance for those out of work as a result of the disaster, including self-employed persons and others not normally eligible for unemployment;
- Business disaster loans to fund repair or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, low-interest loans may be available for working capital.
- Low-interest loans or grants to repair or replace personal property damaged or destroyed as a direct result of the disaster;
- Low-interest loans or grants for renters or homeowners whose primary residences were damaged or destroyed or who face displacement from their homes as a result of the disaster;
- Crisis counseling to help families and victims deal with the impact of the disaster;
- Help with funeral expenses.

→ **World Trade Center Displaced Business Power Program**

Low-cost electricity is available to qualifying former tenants that occupied at least 4,000 square feet of space in the World Trade Center and nearby structurally damaged buildings. Applicants must keep at least part of their operations in New York City and sign an economic development agreement with the City. The program will last for three years. Please call the ~~SPC Emergency Hotline at (212) 648-5732.~~

NY Power Authority 1800 622 6972

→ **Accion, NY American Dream Fund**

ACCION New York is dedicated to helping the microbusiness owners who for whatever reason are not eligible for SBA loans. ACCION New York has established the American Dream Disaster Relief Fund. We currently have \$200,000 committed to this effort and seek to raise a minimum of \$5 million to assist small business owners who have been directly affected by the September 11th attacks.

To donate, or for more information, please contact:

Liam Krehbiel
Tel: 718-599-5170 ext. 17.

To learn more about getting a loan, please visit:

Last printed 10/25/2001 11:21 AM

13

Q&A 10/25/01

Business Relief Center
110 Maiden Lane (w/ Pearl Street)

New York, NY
A,C,2,3,4,5,J,M trains to Broadway/Nassau St.

Or,contact ACCION New York’s loan officers at one of the following numbers:
(917) 620-0353
(917) 620-0386
(917) 543-6873

Accion also runs Loan Information Sessions. To learn more about Accion's small loan program, please come to one of our weekly information sessions. For more information, or to reserve a space at an info session, please call: (718)599-5170.

Brooklyn
Wednesdays, 9:15AM o 5:15PM [Español] &
9:45AM or 5:45PM [English]
235 Havemeyer Street, 3rd Floor
J,M, or Z train to Marcy Ave

Queens
Mondays, 6:00PM [Español] & 6:45PM [English]
102-09 Northern Boulevard
7 train to 103rd

Bronx
Fridays, 10:00AM [Español] & 11:00AM
[English]
198 East 161st Street, 2nd Floor
B,D, or 4 train to Yankee Stadium

Upper Manhattan
Tuesdays, 5:00PM [English] & 5:30PM [Español]
2 Bennett Ave, 2nd Floor
1/9 Or A train to 181st Street

→ **Brooklyn Economic Development Corporation (BEDC) and Regional Economic Development Assistance Corp (REDAC)**

- There are two short-term emergency loans available through these organizations:
- *REDAC Disaster Relief Business Loans* - up to \$5,000; must be business related and can only be used toward physical reconstruction, payroll, inventory replacement, relocation costs, equipment replacement, etc.
 - *BEDC Line of Credit for Brooklyn Businesses or Businesses owned by Brooklyn Residents* - up to \$10,000; must be business related and can be used to help with cash flow issues created by loss of business, increased receivables, etc.
- Please refer to www.nycif.org/REDAC.htm#redac, or contact Gloria Benjamin at 718-522-4600 x18, or George Hirschfeld at x19.

→ **Individual and Family Grant Program (IFG)**

The governor announced the "Individual and Family Grant" (IFG) program to help cover necessary expenses for which will cover necessary expenses or serious needs for which other governmental assistance is either unavailable or inadequate. The total grant awarded to each individual and family will not exceed \$14,400. The IFG program is a cooperative effort by the Federal and State governments. To prevent duplication of benefits the following list outlines the order in which disaster relief agencies will provide assistance. Each option must be exhausted before IFG funds will be made available.

- | | |
|---|--|
| a. Volunteer Emergency Assistance
Agencies (Red Cross, Salavtion Army, etc). | c. Disaster Housing Assistance (FEMA) |
| b. Insurance | d. Small Business Adminstration (SBA) |
| | d. Individual and Family Grant Program |

The New York State Department of Labor will process all claims filed. The New York State Department of Labor will process all claims filed. People can begin applying for grants by calling 1-800-462-9029. Persons with hearing or speech impairments may call the special TTY number, 1-800- 462-7585.

11) NON-PROFIT ASSISTANCE INFORMATION

Q&A 10/25/01

Q: If I am a non-profit, what resources are available to me?

A. There are four organizations that are providing assistance to non-profits in the affected area:

- 1) The Fund for the City of New York has a Cash Flow Program, details at <http://www.fcny.org/cash/index.html>. The Fund created the Cash Flow Loan Program in 1976 to assist nonprofit organizations waiting for contracted funds from government and foundations. The program provides bridge financing to cover delayed payments due. For more information, call Andrew Walrond at 212-590-9246 or Shawniqua Ottley at 212-590-9243, or email cfl@fcny.org
- 2) The Non-Profit Coordinating Committee of New York is attempting to help non-profits in the affected area locate needed resources, including space and other forms of assistance. The best thing is to check their website at www.npccny.org or to call them on Monday at (212) 502-4191. You can also email dmeayers@npccny.org with information to post.
- 3) Seedco provides loans of up to \$500,000 to tax exempt nonprofits affected by the disaster. Please refer to www.seedco.org for more information, or call Catherine Gill at (212) 473-0255, ext. 301, or Peter Oliver at (212) 473-0255, ext. 345.
- 4) NpowerNY will be providing technology assistance to non-profits in the affected area. Check with them starting on Monday morning – they are at www.npowerny.org and can also be reached by phone at (212) 677-9622.

5)

12) TAX INFORMATION

Q: Have tax filing deadlines been changed?

A: Some tax filing deadlines have been changed for affected businesses. Information is available at www.nycp.org and www.nyc.gov under Business Services Emergency Information.

The New York State Department of Tax and Finance and the New York City Department of Finance plan to push back the Deadline for quarterly taxes from companies displaced by and affected by the destruction of the World Trade Center complex. Details on the length of the extension are still being worked out. Please consult www.nyc.gov or www.nycp.org for updates.

The IRS has posted the details of the federal tax extension on its website www.irs.gov. The deadline for filing estimated taxes, which had been September 15, has been postponed one full quarter (until January).

13) INSURANCE AND LEGAL QUESTIONS

Q: What should I do with insurance questions?

A: The National Insurance Consumer Hotline # 1-800-942-4242 – can assist with location of insurance companies and answer insurance-related questions. Also, contact your insurance company. (for legal questions on insurance, see below.) Another resource is the New York State Department of Insurance: 1-800-339-1759, and 212-480-5265.

Q: Whom should I contact with legal questions?

A: We suggest that you contact the Association of the Bar (ABA) of the City of New York at 212/626-7373 (English) or 212/626-7374 (Spanish) for referral services.

Free legal advice is also available on a walk-in basis at 110 Maiden Lane.

FEMA is also offering legal services at 866-606-0626.

14) EMPLOYMENT AND UNEMPLOYMENT ASSISTANCE

Last printed 10/25/2001 11:21 AM

15

Q&A 10/25/01

Q: My employees are out of work, whom can I contact to help them find temporary employment?

A: The Mayor's Office and NYC Human Resources Administration is hosting another Twin Towers Jobs Expo on Thursday, October 25 (10 am - 4 pm) at the Madison Square Garden Expo Center (7th Avenue at 32nd Street). People who lost a job as a result of the Sept. 11 attack can meet and are invited and can meet representatives from companies in industries including financial services, technology, healthcare, food services, retail and security. In addition, workshops will be held to assist job applicants with resume writing, interviewing techniques and jobs search strategies. Employers who would like to register should go to <http://www.nyc.gov/html/em/employment.html> for more information. For further information, (718) 557-1332.

Also, a job bank has been established by the City Dept. of Employment, the City Human Resources Administration, and New York State. To use the Twin Towers Job Link Hotline, job seekers should call (718) 557-1332, and those offering jobs should call (800) 835-7507. The job bank is available Monday through Friday between 9 AM – 9pm, and weekends from 9AM to 1 PM. Job seekers can also go in person to any of the three (3) Twin Towers Job Link Centers:

Midtown Manhattan: 247 W. 54 th St. 4 th Floor New York, NY M-F 9am to 7pm Sat. 9am to 1pm	Lower Manhattan: 180 Water Street New York, NY M-F 10am to 8pm Sat/Sun 10am to 2pm	Jamaica, Queens: 168-46 91 st Avenue Jamaica, New York 11432 M-F 9am to 8pm Sat/Sun 9am to 1pm (718) 557-6755
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Q: I have jobs and need employees – whom can I call for assistance to find temporary staff?

A: A job bank is being created, as described above. Employers should call (800) 835-7507 and then go to www.nyc.gov/twintowersjobs to fill out online form to post an available job. Click on "add a new job" then on "new record" and fill out as many blanks as possible, if unclear leave blank. If you don't have internet access, we can fax you a form to complete which you should then fax back to (718) 403-1058 "Twin Towers Job Link."

Q: Who can I call to file for unemployment assistance?

Disaster Unemployment Assistance (DUA) claims can be filed by telephone with the State Department of Labor at a toll free number (888) 209-8124. It is available for persons whose jobs or homes are in the five counties. The filing deadline for DUA claims is Thursday, October, 11, 2001.

Also, disaster unemployment assistance for those out of work as a result of the disaster, including self-employed persons and others not normally eligible for unemployment, is available from the Federal Emergency Management Agency (FEMA). They can be reached at (1-800-462-9029).

15) BUSINESS DONATIONS & CONTRIBUTIONS

Q: How can I help? How can I get help?

There are four databanks. All serve both those who want, and those who can offer services.

(1) ReSTART Central

- Presented by the NYC Partnership and EDC
- Meant to help businesses procure discounted goods and services
- If you need or can donate any of the following, please call (866) 227-0458. Your info will be taken down, a match will be made, and then you will be contacted.

Q&A 10/25/01

- 1) Computers
- 2) TTS (Technology, Technical Services, Telecommunications)
- 3) Office Equipment & Supplies
- 4) Facilities Relocation Services (i.e. cleaning, architect, engineer)
- 5) Financial Services
- 6) Professional Services (i.e. legal, insurance, accountants)
- 7) Donated Space

(2) Brooklyn Chamber of Commerce: Skills Bank and Furniture Bank

"Skills Bank":

- Online registry of volunteers willing to provide technical assistance for businesses that need help getting started again.
- Skills will range from web page design to legal assistance to computer programming.
- Those who both need and can offer skills can register to provide assistance.
- Chamber staff will match businesses' needs with volunteers ready to serve them.
- Please contact Michal Shechtman at (718) 875-1000 ext. 138 or MShechtman@BrooklynChamber.com for additional information.

"Furniture Bank":

- Furniture, equipment and supplies will be distributed to small businesses (under 100 employees) qualifying for assistance under SBA/FEMA guidelines.
- If you would like information about what is needed and how you can help, please contact Mike Rosenthal at (718) 875-1000 or MRosenthal@BrooklynChamber.com

(3) NYSIA's database of supplies and services

- Offers will be posted on the NYSIA Web site, and companies will be contacted directly by those needing services. It is assumed that the final arrangements will be discussed and clarified by the two parties involved.
- Please go to www.nysia.org (Call (212) 475-4503 with questions) to offer or search for the following services.
 - Hosting Space or Other Server Space, Offsite
 - Office Supplies and Furniture
 - Other Supplies and Equipment
 - Software (shrink-wrapped or other non-custom)
 - Telecomm (fax machines, phones, phone switches, cable, etc.)
 - Accounting, Legal, or Insurance
 - Cabling and Networking
 - Data Administration / Data Recovery
 - Office Administration / Relocation Management
 - Software (custom) / Web Development

(4) Please see Intel's site www.nyitassist.com for additional resources.

For other donations, see the following websites:

www.nyc.gov

www.helping.org

www.libertyunited.org

http://www.fema.gov/nwz01/nwz01_101.htm

www.windowsofhope.org

16) MISCELLANEOUS NOTICES & CONTACT INFORMATION

Last printed 10/25/2001 11:21 AM

17

Q&A 10/25/01

Health Advisories

The New York City Department of Health website contains health advisories and cleaning instructions for building owners/managers and tenants. This information may be accessed through www.nyc.gov. For questions on air quality or dust cleanup, contact the Department of Health, or the NYC Department of Health at 212-227-5269. For residents' air quality inside apartments, please call 212-442-3372.

Info about Anthrax in NYC: 1-877-817-7621

Other resources:

NY State Environment Health Unit at 1-800-458-1158

Environmental Protection Agency (EPA) 1-888-283-7626

EPA Websites: www.epa.gov, www.epa.gov/docs/Region2

Hotlines

NYC Patient Information: 212-560-2730

NYC Police Department Employess 718-677-8238

NYC Firefighters: 718-999-2541

NYC Services Hotline: 212-221-8635

Navy Personnel: 877-663-6772

Army Personnel: 800-984-8523

American Airlines: 800-245-0999

United Airlines: 800-932-8555

Locating your Car

Cars near ground zero have been moved to NYC Car Pounds. Please call (212) 971-0720, 0721, 0770, or 0771 and have the license plate number. To find out if a car was destroyed in the attacks, call (917) 769-2453.

Mail

Post office information for inquiries in lower Manhattan—south of Canal Street: 212-967-8585

Residential and business customers who normally use the Church Street Post Office Station can pick up their mail at the James A. Farley building side lobby at 380 West 33rd Street, between Eighth and Ninth Avenues. Businesses who normally use the Church Street Station should also check bays 15, 16, and 17, near the Postal Police security booth, at the Farley building. [Bowling Green](#) is open for those people with zipcodes of 10004 and 10006 to pick up their mail.

Post office [information](#) for inquiries in lower Manhattan—south of Canal Street: 212-967-8585

Press Calls/Inquiries

We are not to answer press calls under any circumstances. Please forward the press inquiries to:

Janel Patterson

Economic Development Corporation

Press Office

212-312-3517

Fulton Fish Market

The Fulton Fish Market has reopened, and the hours of operation are 11:00 p.m. - 7:00 a.m.; they were formerly 3:00 a.m. - 11:00 p.m.

Courts

See <http://www.courts.state.ny.us/> Specific questions regarding court operations in New York City should be e-mailed to: TechSupp@courts.state.ny.us 1-800-COURTNY or 1-888-COURTNY Email us at Question@courts.state.ny.us

Missing Persons

Last printed 10/25/2001 11:21 AM

18

Q&A 10/25/01

- Please avoid contacting NYC's 911 emergency number. **The City has established a hotline at 212-560-2730** for individuals who believe their loved ones to be hospitalized.
- The Greater New York Hospital Association has established a Patient Locator System Database with some information on people affected in the form of a searchable database. You may access this database via a link on www.nyc.gov
- To participate in the DNA collection program, see www.nyc.gov for details

Death Certificate Information

Families may go to the Family Assistance Center at Pier 94 for help in securing a death certificate. Please call 646-710-6245 or go to www.nyc.gov and click on WTC Death Affidavit Forms/Information.

Buildings Department (DOB)

The number for calling DOB is (212) 871-9436. If you have difficulty getting through, we suggest you contact the Borough Offices for assistance (either call or walk-in):

- Bronx: 1932 Arthur Ave, 5th Floor – 718-579-6923 / TTY: 718-579-6903, Complaints: 718-579-6905
- Brooklyn: 210 Joralemon St, 8th Floor – 718-802-3675 / TTY: 718-802-2445, Complaints: 718-802-3681
- Queens: 126-06 Queens Blvd, 3rd & 4th Floors, Kew Gardens – 718-520-3422 / TTY: 520-2445, Complaints: 718-520-2474
- Staten Island: Borough Hall, 2nd Floor – 718-816-2310 / TTY: 816-2164, Complaints: 718-816-2211
- Manhattan: 60 Hudson Street, 5th Floor – (212) 646-248-8521 / TTY: 646-248-8560, Complaints: 646-248-8997

Other groups

- There has been some press about the association "LIA" for Longshoremen. If people call about this, the hotline for this has been moved to New Jersey: 973-274-1370, Monday-Friday 9am – 3:30pm.

Residential Relocation

Commission-free assistance is available for PERMANENT relocations from the following individuals/organizations:

Douglas Elliman: 212-705-1040

Feathered Nest: 212-317-7800

CitiHabitats: 212-685-7777

Last printed 10/25/2001 11:21 AM

19

Q&A 10/25/01

APPENDIX A – Full Listing of FEMA benefits

Information & Referrals			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
Office for Victims of Crime	Victims and their family members affected by the terrorist attacks	Inquiries of missing family and friends from WTC; Transportation assistance not covered by airlines, military or other sources; Information and referral	(800) 331-0075 (414) 979-4800 (Call Collect Outside USA) (800) 833-6885 (TTY) (414) 359-9064 (FAX) www.ojp.usdoj.gov/ovc/
Pentagon Family Assistance Center	Pentagon victims and their family members only	Information and referral	(800) 487-3450 (703) 920-7212
U.S. Department of State Consular Affairs Bureau Overseas Citizens Services/ VISA Services	Overseas families of victims killed or injured.	How to obtain a VISA for overseas foreign national family members of victims	(202) 647-0900
Virginia Terrorism Victims Helpline	Virginia residents who were victims, and their family members, of any of the attacks.	Provides information & referrals for victims. Coordinates volunteers & donations	(866) 827-3543 (800) 272-9268 (TTY)
New Jersey Victims & Families Hotline	General public in the state of New Jersey	Provides information & referrals; Death certificate information specifically for New Jersey residents	(868) 652-7474 (609) 943-4111 (TTY)
Manhattan Borough President's Office	Residents or victims and their family members affected by the World Trade Center terrorist attack	Provides a list of housing options. The options listed are not free but reasonably priced.	(212) 380-3223 (212) 380-7862 (FAX) <i>NOTE: There is only a small staff answering phones. If you call this number you will need to be patient to get through.</i>
American Red Cross Information Line	Victims and their family members affected by the terrorist attacks	Provides information & referrals	(866) 438-4636 (800) 526-1417 (TTY)

Housing Assistance			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
FEMA	Residents or victims and their family	Housing Assistance; and Information and Referrals	(800) 462-9029 (800) 462-7585 (TTY)

Q&A 10/25/01

	members affected by the World Trade Center terrorist attack		
Manhattan Borough President's Office	Residents or victims and their family members affected by the World Trade Center terrorist attack	Provides a list of short-term housing options. Most options are not free, but reasonably priced.	(212) 380-3223 (212) 380-7862 (FAX) NOTE: There is only a small staff answering phones. If you call this number you will need to be patient to get through.
New York City Hotline	Individuals who live in and around the controlled area of the WTC Attack	A contact list of building managers. Assistance in coordinating an official escort into the controlled area to retrieve personal items.	(718) 403-2220
National Association of Realtors	Families who's primary breadwinner was killed or is missing due to any of the terrorist attacks	Provides immediate financial assistance to meet rent or mortgage payments	800-422-2501 www.nysar.com (Residents of New York) 800-335-4862 www.ctrealtor.com (Residents of Connecticut) (866) 412-6035 www.njar.com (Residents of New Jersey) 301-590-2000 www.gcaar.com (Washington DC) 800-638-6425 www.mdrealtor.com (Residents of Maryland) 800-725-6272 www.marealtor.com (Residents of Massachusetts) 800-755-8271 www.varealtor.com (Residents of Virginia) (800) 874-6500 x 4 relief.realtor.org (Residents of all other U.S. States)

Death Certificates & Legal Services			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
American Bar	Victims and their	Provides free Legal	(866) 606-0626

Q&A 10/25/01

Association Young Lawyers Division	family members of any of the attacks.	Services for low-income individuals who, prior to or because of the disaster, are unable to secure adequate legal services	NOTE: There is only a small staff answering phones. If you call this number you will need to be patient to get through or leave a message.
New York City & County Bar Association	Victims and their family member of the WTC Attack	Provides basic legal advice over the phone, information and referrals to other lawyers for detailed assistance	(212) 626-7373
New York State Bar Association	For the general public that is unable to find or contact their attorney due to the WTC attack	Provides temporary contact information; Information & Referrals	(877) HELP-321 www.nysba.org
New York State Department of Insurance	Individuals or Business	Provide information & Referrals; advocacy and advice relating to affidavits to complete life insurance claims	(800) 339-1759 (212) 480-5265 www.ins.state.ny.us/wtcdisas.htm
NYC Family Assistance Center	Victims and their family members of the WTC attack	Information and referrals, death certificate procedures & documentation	(646) 710-6245 www.nyc.gov/html/em/family_assist.html
New Jersey Victims & Families Hotline	General public in the State of New Jersey	Provides information & referrals; Death certificate information specifically for New Jersey residents	(866) 652-7474 (609) 943-4111 (TTY)

Medical / Dental / Funeral / Transportation Assistance			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
Public Safety Officers Benefits Program	Families of federal, state, local and tribal public safety officers (EMS, fire, police, emergency managers) killed or injured in line of duty	Financial and emotional assistance	(888) 744-6513 NY Firefighters (718) 999-2541 NY Police Officers (212) 741-4626 www.usfa.fema.gov/fedguide/ch1-57.htm
New York Crime Victims Compensation Board	Victims and their family members of the WTC attack	Financial assistance with victim-related expenses, e.g., funerals, medical, counseling, lost	(800) 247-8035 (518) 485-7953 (TTY) Victims may apply for assistance on the web site: www.cvb.state.ny.us

Q&A 10/25/01

		wages, loss of support	
Virginia Criminal Injuries Compensation Fund	Victims and their family members of the Pentagon attack	Financial assistance with victim-related expenses, e.g., funerals, medical, counseling, lost wages, loss of support	(800) 552-4007 (804) 378-3434
Pennsylvania September 11th Victim Assistance Program	Pennsylvania residents who were victims, and their family members, of any of the attacks. Or whose family member was on United Flight 93.	Financial assistance with victim-related expenses, e.g., funerals, medical, counseling, lost wages, loss of support	(866) 328-2800 www.pasept11.org
Pennsylvania Commission for Crime & Delinquency	Pennsylvania residents who were victims, and their family members, of any of the attacks.	Financial assistance with victim-related expenses, e.g., funerals, medical, counseling, lost wages, loss of support	Somerset County (800) 233-2339x3224 (800) 233-2339x3206 WTC Attack (800) 233-2339x3220 (717) 783-5153 Victims may apply for assistance online at www.pccd.state.pa.us
California Victim Compensation and Government Claims Board	California residents who were victims, and their family members, of any of the attacks.	Financial assistance with victim-related expenses, e.g., funerals, medical, counseling, lost wages, loss of support	(800) 777-9229 (800) 735-2929 (TTY) www.boc.cahwnet.gov/victims.htm
American Red Cross Emergency Family Gift Center	Victims and their family members of all three attacks, including firefighters, police officers and other emergency services personnel.	Financial assistance with victim-related expenses, e.g., funerals, medical, transportation	(877) 746-4989
State of New York Individual & Family Grant Program	Victims and their family members affected by the World Trade Center terrorist attack	Personal Property; and Vehicle and Public Transportation	(866) 346-0348

Federal Agencies			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
U.S. Internal Revenue Service	Individuals or businesses unable to meet their federal tax obligations due to any of the terrorist attacks	Administrative tax relief	General Information (800) 829-1040 (800) 829-4059 (TTY) Specific Information www.irs.gov/relief/index.html
U.S. Department of Education	Student loan borrowers who live or work within the New	Information & Referrals to lending agencies to	(800) 433-3243

Q&A 10/25/01

	York disaster area	apply for forbearance.	
Social Security Administration	Victims and their family members of any of the attacks.	Immediate claim taking for survivors of victims	(800) 772-1213 (866) 545-7316 (TTY - Specifically WTC) (800) 325-0778 (TTY) www.ssa.gov
Small Business Administration	Homeowners, renters, non-profit organizations, and business of all sizes located within FEMA declared counties	Low interest long-term loans	To Register Call FEMA (800) 462-9029 (800) 462-7585 (TTY) For Questions & Detailed Information (800) 659-2955 (202) 205-6189 (TTY) www.sba.gov

Loss Of Income			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
NY State Department of Labor (WTC Terrorist Attacks)	Individuals or their family members who lost their job or source of income as a result of the WTC terrorist attacks.	Provide financial assistance to individuals not covered by Unemployment Insurance who are left jobless in the wake of the terrorist attacks.	(888) 209-8124 (New York, New Jersey, Connecticut) (877) 358-5306 (All Other States)
U.S. Department of Labor (Pentagon Attack)	Individuals or their family members who lost their job or source of income as a result of the Pentagon terrorist attack .	Provides specific information about where and how to apply for unemployment assistance in the wake of the terrorist attacks.	(877) US-2JOBS (872-5627) www.servicelocator.org You may also contact your local unemployment office
U.S. Department of Labor Office of Worker's Compensation Program	Federal civilian employees, or surviving spouses, injured on duty during any of the terrorist attacks, subsequent rescue operations	Assistance with filling out forms and answering questions	(212) 337-2037 (WTC Attack) (212) 337-2663 (Fax) (202) 693-0040 (Pentagon Attack)
Advocates Office of the New York State Compensation Board	Victims, or their surviving family, who were injured and worked within the State of New York	Assistance with filling out forms and answering questions	(800) 580-6665 (718) 523-8196 (Spanish)

Crisis Counseling & Interventions			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
Pennsylvania Crisis Counseling Hotline	General public in the State of Pennsylvania	Provides counseling assistance to Pennsylvania residents	866-202-1132
New York Office of Crisis	General public in the	Provides counselina	(800) LIFENET (543-3638)

Q&A 10/25/01

Intervention Services	State of New York	services to New York residents	(877) AYUDESE (298-3373) (Spanish Only)
University of Medicine & Dentistry of New Jersey	General public in the state of New Jersey	Provides counseling services	(800) 969-5300
Sate of Connecticut Department of Mental Health & Addictive Services	General public in the state of Connecticut	Provides counseling referrals	(800) 446-7348 (888) 621-3551 (TTY) (860) 418-6707 (TTY Harford Only)
Safe Horizons	General public in NY and surrounding areas affected by WTC attack	Crisis intervention, advocacy, and information referral	(800) 621-4673 (800) 810-7444 (TTY)
Point of Hope Helpline	General public in VA, DC, and MD	Provides counseling services and referrals if necessary	(800) 255-3042
Haven of Northern Virginia	General public in VA, DC, and MD	Provides counseling services and referrals if necessary	(703) 941-7000 www.havenofnova.org

Business Related Concerns			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
New York City Hotline	Business who located in and around the controlled area of the WTC Attack	Locating new business space	(718) 403-2220 www.newyorkbiz.com
Empire State Development Corporation	Businesses affected and dislocated due to the WTC Attack	Information & Referral; Relocation Assistance	(800) ILOVENY (456-8369)
New York City Economic Development Corporation	Individuals & Business affected or dislocated due to the WTC attack	Provides a list of job openings and job seekers as well as assisatnce to access controlled areas for business.	(800) 835-7507

Other Miscellaneous Resources			
Organization	Eligible Victims	Assistance Offered	Contact Info / How To Apply For Assistance
The American Society for the Prevention of Cruelty to Animals	For relatives & friends of missing persons who have left pets and need help taking care of them	Provide transportation, medical care, and adoption of animals.	(212) 876-7700 www.asPCA.org
Mayors' Office for People with Disabilities	Disabled victims of the WTC Attack	Provides advocacy and referrals	(646) 742-8513 (646) 328-6230
Island Peer Review Organization	Victims and their family members of WTC Attacks.	Provide information & referrals to current Medicare & Medicaid clients who have experienced a disruption in services	(800) 331-7767