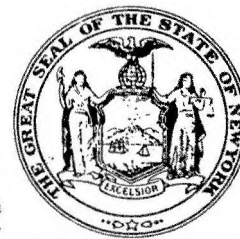




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and the New York State Emergency Management Office



Disaster Assistance Guide

United We Stand

New York/September 29, 2001/FEMA ISSUE 1



FEMA photo by Andrea Booher

The U.S. flag flies over debris at the World Trade Center site as Urban Search and Rescue teams remove debris and search for survivors.

WTC victims receive wide array of aid

Thousands of people lost their lives and thousands more were injured when terrorists crashed jetliners into the two World Trade Center towers on Sept. 11.

President Bush immediately responded to Gov. George E. Pataki's request and issued a major disaster declaration. The declaration makes federal emergency resources and assistance available to the state and city as well as to individuals, families and business owners affected by the World Trade Tower disaster.

"My heart and prayers are with the families of those who were killed and injured," FEMA Director Joe M. Allbaugh said. "All of FEMA's resources, including our 5,000

employees, are available to assist in this catastrophe. We will do all we can."

Because of the nature and magnitude of this disaster, an unprecedented array of help is available to victims, their families and affected businesses. This includes FEMA and other federal and state disaster assistance programs, such as special programs for victims of crime and public safety officers, in addition to private funds that have been set up specifically for victims of this disaster. (See next column for more assistance information.)

Additional disaster information is on the FEMA Web site, www.fema.gov, and www.firstgov.gov.

IMPORTANT RELIEF INFORMATION

Victims of the Sept. 11 terrorist attack in New York and their families may be eligible for a wide variety of benefits from the Federal Emergency Management Agency (FEMA) and other federal, state and city agencies.

Under the Victims of Crime Act, administered by the Dept. of Justice, victims can be compensated for such things as medical bills, mental health counseling, funeral expenses, lost wages or loss of support. To apply for this assistance, call **800-247-8035** or go to www.cvb.state.ny.us.

FEMA may provide assistance to victims of the New York disaster who suffered loss of personal property or jobs or who need temporary housing because of the terrorist attack. See page 3 for other types of aid that may be available. To register for FEMA assistance, call **800-462-9029**.

Businesses of all sizes and homeowners and renters with physical or economic losses should seek assistance from the U.S. Small Business Administration. Call **800-659-2955** for information.

APPLY BY PHONE
800-462-9029

(TTY: 1-800-462-7585)
TOLL FREE
8 a.m. to 8 p.m.
Seven days a week



FEMA DIRECTOR

Joe M. Allbaugh

The horrific terrorist attacks on Sept. 11 claimed thousands of lives and caused massive devastation. My heart goes out to all who were affected. Be assured that the Federal Emergency Management Agency (FEMA), along with other federal, local and voluntary agencies will be here to help you through your recovery.

President Bush signed a disaster declaration on the day of the attack and directed me to ensure all federal resources are available to the city and state. FEMA staff is working around the clock facilitating and coordinating the federal assistance in this recovery effort.

In addition, individuals and businesses that were impacted by the terrorist attacks can apply for a wide variety of benefits and assistance from FEMA, the Department of Justice and other federal and state agencies by calling the telephone numbers listed in this publication.

Just as all Americans grieve and sympathize with New Yorkers in this tragedy, people around the country also share New Yorkers' spirit to pull through this. Recovery will be a long process and a lot of hard work, but we will be here to support and assist you.

May God bless you and your families as you continue on the road to recovery.



GOVERNOR

George E. Pataki

While words cannot describe the horror of Sept. 11, they also fail to capture the tremendous dedication and generosity of New Yorkers and all Americans in response to these tragic events. Collectively, our hearts and prayers reach out to bridge the gap of grief for the families who lost their loved ones.

Together we have witnessed the bravery and self-sacrifice of the emergency service workers as they search the rubble for signs of life – and work tirelessly to return the fallen to their families.

While that work continues, we must begin rebuilding our lives, our livelihoods and, most importantly, our way of life. I urge all New Yorkers who have suffered loss to accept the helping hand extended by state, federal, city and volunteer organizations.

On behalf of all New Yorkers I welcome the aid, assistance and expertise of our federal responders and the legions of volunteers offering their time, talents and energies to our common cause.

It is this spirit of partnership that will transform the terrorists' "ground zero" into a living, vibrant tribute to the indomitable spirit of the Empire State. I am proud of you New York – and proud to be a New Yorker.



MAYOR

Rudy Giuliani

On Sept. 11, New York City suffered the darkest day in our long history. The destruction of the World Trade Center and the resulting loss of thousands of lives have broken our city's heart. But our heart still beats, and our city remains strong. We will emerge from this stronger than we have ever been before.

Within moments after the first plane struck, ordinary men and women showed extraordinary bravery in assisting one another to safety, even at the cost of their own lives. The people of our city evacuated the scene of destruction in good order; almost immediately formed long lines to donate blood; made generous corporate and individual donations of money and supplies; and offered welcome encouragement and solace to the relatives of the missing and to our exhausted rescue workers.

Our firefighters and police officers have personified courage, and though the losses to their ranks have been terrible, they have set the example for the rest of us by continuing to work with renewed vigor.

We have also benefited greatly from the efforts of FEMA, the U.S. military and other federal personnel, as well as the many volunteers and rescue workers who have come to New York City from cities and towns across North America.

This vicious, unprovoked attack on our city and our nation demonstrates the depths of human cowardice and cruelty. Yet the response to this tragedy has shown us the heights of human generosity and courage. We are a united city, and I have never been so proud to be a New Yorker.

Aid to help on the road to recovery

Individuals and business owners who suffered losses because of the terrorist acts of Sept. 11, may be eligible for some of the following types of assistance. To register for FEMA assistance, call **800-462-9029 (TTY: 800-462-7585)**.

DISASTER HOUSING ASSISTANCE

Help is available from FEMA for renters and homeowners whose primary residences were damaged or destroyed, or who face displacement from their home. Assistance can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses. To register, call FEMA (**800-462-9029**); for more detailed information, see page 5.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance. You must first register with FEMA, and you will automatically be referred to this program if you qualify.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties. See page 5 for additional information.

CONSUMER SERVICES

Help is available from the Consumer Protection Board to file consumer complaints about disreputable business practices and other problems. Call **800-697-1220**.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

CRISIS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster. Call **800-LIFENET (543-3638)**; Spanish speakers should call **877-AYUDESE (298-3373)** or the mental health referral numbers listed on page 6.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property, and household goods. Those eligible may file amended returns for the previous year to receive early refunds.

FRAUD PROTECTION

Complaints of fraud or other misrepresentation may be filed with the New York State Dept. of Consumer and Regulatory Affairs or the city Consumer Protection Board, (**800-697-1220**).

LEGAL SERVICES

Legal assistance and/or referrals may be available by calling a hotline staffed by the Young Lawyer's Division of the New York State Bar Association -- **866-606-0626**.

INSURANCE INFORMATION

Assistance is available from the New York State Dept. of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims. Call **800-339-1759**.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans. Call **800-827-1000**.

VICTIMS BENEFITS

The New York State Crime Victims Board provides awards for victims of the Sept. 11 terrorist attack. Call **1-800-247-8035** for more information on the closest CVB office.

VOLUNTEER AGENCY SERVICES

The American Red Cross has established a gift program for families of the WTC and Pentagon attacks. Grants are available for mortgage and rental assistance, transportation, funeral costs and other uncovered expenses. The Salvation Army and other religious groups also are providing disaster assistance.

Unemployed because of the disaster?

The federal Disaster Unemployment Assistance (DUA) program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed and others not normally eligible for unemployment insurance.

What is the first thing I need to do?

Call the state/federal toll-free application number **800-462-9029 (TTY 800-462-7585)** for the speech- and hearing-impaired).

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be if you are:

- ◊ out of work as a result of the disaster;
- ◊ self employed or a seasonal worker with income substantially affected due to the disaster;
- ◊ an employee not covered by any other unemployment compensation;
- ◊ a survivor who, as a result of the disaster, becomes a head of household.

Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **800-462-9029 (TTY 800-462-7585)** for the speech- and hearing-impaired).



FEMA photo by Andrea Booher

Debris removal continues as workers search through the 1.2 million tons of steel, glass and concrete from the World Trade Center terrorist attack site.

Empire State Development Corporation: Business recovery assistance available

Gov. George E. Pataki has directed the Empire State Development Corp. (ESDC), the state's economic development agency, to lead a coordinated effort to assist businesses affected by the horrific tragedy.

The governor designated the state **800-I LOVE NY (800-456-8369)** toll-free phone number as a means for New York businesses and companies that were displaced or otherwise impacted by the attack to acquire business assistance information. Companies that wish to donate goods, services or space also can call the hotline.

Businesses may come to ESDC's offices at 633 Third Avenue where a Business Resource Center (BRC) has been established. Businesses may also be served at 80 Pine Street and 110 William Street. The BRCs and hotline are open 9 a.m. to 6 p.m., Monday through Friday.

ESDC in cooperation with CoStar Group is offering affected New York City businesses access to its database of New York area leasing brokers and available office properties in New York City. To access the database, users should visit the ESDC Web site at www.nylovesbiz.com

The Real Estate Board of New York is also providing businesses with relocation assistance at www.rebny.com.

The state banking department recommends that financial institutions consider modifying existing loans to borrowers, waiving penalties or fees or making other temporary adjustments for customers affected by this disaster. Financial institutions needing additional guidance should contact the department's Albany office at **518-473-6160**.

Finally, Gov. Pataki has directed the State Dept. of Taxation and Finance to postpone a variety of tax filing and payment deadlines by up to 90 days for taxpayers affected by terrorist attacks on the World Trade Center.

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

State benefits offered to WTC victims

The New York State Crime Victims Board (CVB) provides awards for physically injured victims and families of deceased victims of the World Trade Center attack. It also will pay for counseling for those who witnessed the attack or the immediate aftermath and for recovery workers at the scene.

Benefits include:

- Reasonable burial expenses, including memorials
- Loss of earnings, or loss of support. This is capped at \$600 per week and \$30,000 total
- Medical expenses
- Counseling for victims and family members
- Lost or destroyed personal property essential to the health, welfare or safety of the victim, up to \$500 of which \$100 can be for cash. This benefit is limited to those who were personally injured, or those over 60 years of age, under 18, or disabled
- Rehabilitative occupational training

The board can issue an emergency award if it appears a victim is eligible and the victim would suffer undue hardship absent the emergency award.

Crime Victims Board workers are at the following locations to assist in completing claims: the Disaster Assistance Service Center, 141 Worth St. Manhattan; Pier 94 at 55th Street and 12th Avenue, Manhattan; and 55 Hanson Place, 10th Floor, Brooklyn. There are also offices in Albany and Buffalo.

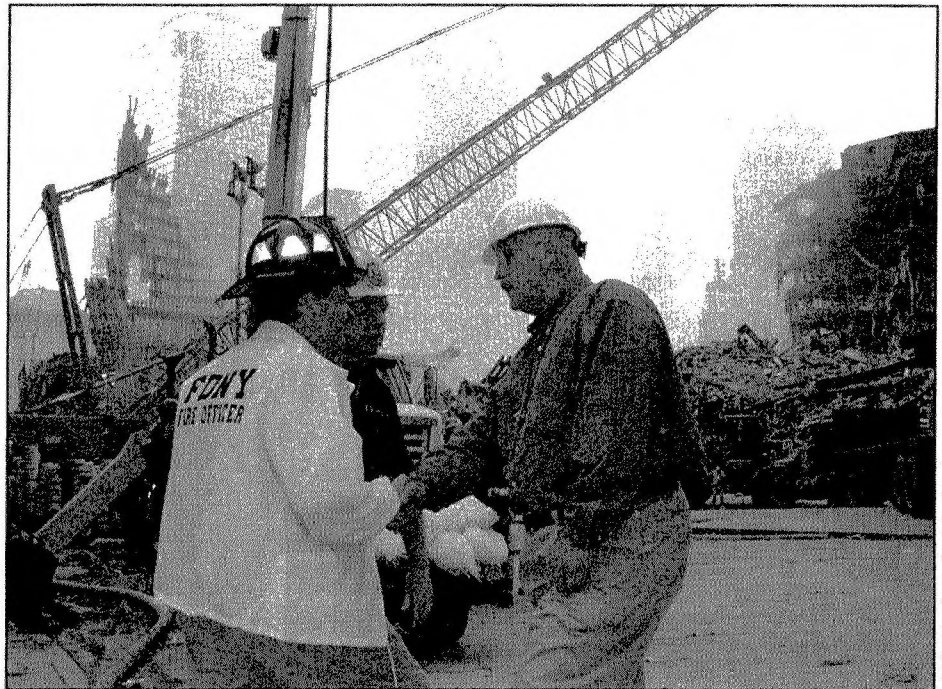
Victims who need information on the closest CVB office can call **1-800-247-8035**. Forms and information can be found on the internet at www.cvb.state.ny.us. There are also many local programs funded by the Crime Victims Board, such as Safe Horizons at **1-800-621-4673**, that can assist victims in filing claims.

Crisis counseling extended to victims

More help is available for New Yorkers struggling to cope with the emotional and psychological scars caused by the World Trade Center tragedy. The state of New York will receive \$22.7 million in funding from FEMA to expand crisis counseling services in the five boroughs of New York, as well as Nassau, Suffolk, Westchester, Rockland, Orange, Putnam and Dutchess counties.

New York Commissioner of the Office of Mental Health (OMH) James L. Stone said, "Many of the persons affected by these traumatic events need and will continue to need a range of mental health services."

The funding will enhance the mental health system's capacity to provide individual and group crisis counseling services, referrals, outreach and education. For more information visit the OMH website, <http://www.omh.state.ny.us/>.



FEMA photo by Michael Rieger

FEMA Director Joe M. Allbaugh visits the disaster site to make sure firefighters and search teams have the resources they need.

SBA

Not Just for Businesses

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans to provide working capital to pay necessary obligations until operations return to normal after the disaster. These loans are available to businesses financially impacted by the disaster, even if they had no property damage.

If you need help in completing your loan application, you can get help from SBA on the Web at www.sba.gov or at one of the following locations:

633 Third Ave. (at E. 42nd St.) on 32nd fl.
80 Pine St./110 Maiden Lane
110 William St.
180 Water St.
62 Mott St.
247 W. 54th St.
141 Worth St. at Centre St.

The first step in applying for an SBA loan is to call FEMA's toll-free registration number, 800-462-9029 (TTY: 800-462-7585).

Disaster Assistance Guide

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

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

THEODORE A. MONETTE
Federal Coordinating Officer

EDWARD F. JACOBY, JR.
State Coordinating Officer

AILEEN COOPER
FEMA, Managing Editor

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for businesses of all sizes as well as homeowners and renters. These SBA loans fund repairs of damage to private property that are not fully covered by insurance.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Homeowners and renters may borrow up to \$40,000 for replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter, and if the agency determines the disaster victim cannot afford an SBA disaster loan, it may automatically refer the applicant to the state-run Individual and Family Grant Program.



FEMA photo by Andrea Booher

Firefighters take a brief break from their grueling work.

Rebuilding your emotional house

The attack on the World Trade Center not only destroyed lives, it took a toll on the emotional health of survivors and those who witnessed the horrific act.

Following are suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-disaster routine as soon as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to cope better.

Listen to what children say: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

Reassure children: Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Try not to scold children for things they do that might be related to the disaster such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the emotional healing process can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.



Clip & Save

IMPORTANT PHONE NUMBERS

■ FEDERAL AGENCIES

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

■ STATE AGENCIES

Crime Victims Board.....	800-247-8035
Empire State Development	800-I-LOVE-NY
Dept. of Insurance.....	800-339-1759
Office for the Aging.....	800-342-9871
Dept. of Banking	800-522-3330
Dept. of Public Service.....	800-342-3377
Dept. of Agriculture and Markets.....	800-554-4501
Dept. of Labor.....	888-209-8124

Mental Health Referral Hotlines

New York City.....	800-543-3638
(Spanish).....	877-298-3373
(Cantonese/Mandarin).....	877-990-8585
Westchester.....	914-995-5237
Nassau County.....	516-504-4357
Suffolk County.....	631-853-8560
Rockland County	845-364-8976
New Jersey.....	800-382-6717
Connecticut.....	800-446-7348

Office of Mental Retardation and

Developmental Disabilities.....212-229-3028

Consumer Protection Board.....	800-697-1220
Dept. of Motor Vehicles.....	800-342-5368
NYS Insurance Fund (Worker's Compensation).....	877-467-3863
Dept. of Taxation & Finance.....	800-CALL-TAX
NYS Employee Work Location Status	
(offices south of Canal Street).....	866-832-9942
NYS Child Support Information.....	800-846-0773

■ VOLUNTARY ORGANIZATIONS

American Red Cross (Manhattan).....	212-219-6200
(outside Manhattan).....	877-746-4987
Salvation Army.....	212-337-7380
N.Y. State World Trade Center Relief Fund.....	800-801-8092
Disaster Legal Service.....	866-606-0626