

## **Hurricane Sandy Relief**

### **FEDERAL INDIVIDUAL ASSISTANCE GRANTS**

For FEMA Individual Assistance Grants, please call 1-800-621-3362 or register online at [www.disasterassistance.gov](http://www.disasterassistance.gov).

The toll-free telephone numbers are available from 7 a.m. to 10 p.m. (local time) Monday through Sunday until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number, and Social Security number), insurance coverage and any other information to help substantiate losses.

#### **What do Individual Assistance Grants cover?**

Disaster assistance is financial or direct assistance to individuals and families whose property has been damaged or destroyed as a result of a federally declared disaster, and whose losses are not covered by insurance. It is meant to help with critical expenses that cannot be covered in other ways. This assistance is not intended to restore damaged property to its condition before the disaster.

#### **Assistance for Affected Individuals and Families can include:**

Rental payments for temporary housing for those whose homes are uninhabitable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.

Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional.

Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs.

Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.

Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance.

Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, nonprofit organizations of all sizes that have suffered disaster-related cash-flow

problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan, in combination with a property-loss loan, cannot exceed a total of \$2 million.

Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence.

**Other relief programs:**

Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and Social Security matters.

Officials are available across Long Island to provide residents and businesses with assistance completing the disaster-aid applications. Residents of the 10<sup>th</sup> Assembly District may visit the following locations:

*Lindenhurst Library*

1 Lee Avenue  
Lindenhurst, NY 11757  
Hours: 9 a.m. – 7 p.m.; Mon – Sat  
9 a.m. – 3 p.m.; Sun

*Mastic Recreation Community Center*

15 Herkimer Street  
Mastic, NY 11950  
Hours: 9 a.m. – 6 p.m.; Mon – Sat  
9 a.m. – 3 p.m.; Sun

*Farmingdale State College:*

*SBDC Training Center*  
2350 Broad Hollow Road  
Farmingdale, NY 11735  
Hours: 9 a.m. – 7 p.m.; Mon – Fri  
9 a.m. – 3 p.m.; Sun

*Islip Town Hall West\**

401 Main Street  
Islip, NY 11757  
Hours: 9 a.m. – 7 p.m.; Mon – Sat  
10 a.m. – 5 p.m.; Sat – Sun  
*\*Also operates as Business Recovery Center*

Additional assistance is available through New York State.

**SMALL BUSINESS RELIEF**

Once a business has registered with FEMA they may begin applying for assistance through the Small Business Administration (SBA). Renters may be eligible for loans up to \$40,000 to repair or replace their disaster-damaged personal property. Homeowners may be eligible for up to \$200,000 to repair or replace disaster-damaged real estate, plus up to \$40,000 to repair or replace their disaster-damaged personal property. Other programs available include low-interest loans as low as 1.688 percent with repayment terms up to 30 years.

Non-farm businesses of all sizes and private nonprofit organizations may be eligible for up to \$2 million to repair or replace business assets physically damaged by the disaster – including damage to buildings, machinery and equipment, furniture and fixtures, inventory and other business assets.

In addition, small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private, nonprofit organizations (of all sizes) that were or were not physically damaged but which suffered economic losses due to the disaster may also be eligible for SBA economic injury disaster loans (EIDLs). These working capital loans provide funds for necessary and ongoing expenses until business returns to normal.

For additional information regarding programs and assistance through the Small Business Administration, visit online at [www.disasterloan.sba.gov/ela](http://www.disasterloan.sba.gov/ela) or contact the SBA at 1-800-659-2955 or [www.sba.gov](http://www.sba.gov)

### **RECONSTRUCTION SALES TAX RELIEF**

Businesses in Suffolk County are still able to apply for an emergency sales tax exemption on purchases related to Sandy reconstruction. The Suffolk Industrial Development Agency will exempt certain small businesses that sustained physical damage from Hurricane Sandy from the county's 8.625 percent sales tax for purchases related to reconstruction, renovation, repair and/or the purchase of replacement equipment. To learn more, visit <http://www.suffolkida.org/post/click-here-for-sales-tax-relief-program-overview/> or call 631-853-4802.

### **NEW YORK STATE INSURANCE FUND**

The New York State Insurance Fund has also extended payment deadlines for all policyholders directly affected by Hurricane Sandy. For affected workers' compensation and disability-benefits policyholders with a premium payment due date between October 26 and December 26, 2012, the payment deadline is extended to January 26, 2013. In addition, there will be no penalties or cancellations during this time for affected policyholders. For more information, please visit <http://ww3.nysif.com/AboutNYSIF/NYSIFNews/HurricaneSandy.aspx>.