SPECIAL SUPPLEMENT

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

Hurricane Sandy Disaster Guide

Housing Assistance Council
November 1, 2012

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

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

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

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

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

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

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

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

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3 Excerpted from the USDA Press Release: USDA Offers Housing Assistance to Rural East Coast Residents Affected by Hurricane Sandy, available online here: http://content.govdelivery.com/bulletins/gd/USDAOC-S9f422
candles, and rely on flashlights if possible. Stay away from downed power and utility lines at all costs. And do not drive or walk through flood waters. Flood waters are often deceptively stronger than they may appear and it only takes a small amount of water to move people or vehicles. Furthermore, take caution as flood waters from Sandy are mostly contaminated by oil, gasoline or raw sewage.\(^4\)

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

**Federal Emergency Management Agency (FEMA):**

Toll-free helpline:
1-800-621-FEMA (3362)
For hearing impaired callers only:
1-800-462-7585 (TTY)
1-800-621-3362 (Video Relay Service)

**American Red Cross Disaster Service:**

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

**State and Local Housing Agencies**

Each state has at least one agency that administers state and federal programs to promote decent affordable housing for low-income individuals. Typically these agencies and authorities administer some aspects of state or federal programs.

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\(^3\) Excerpted from FEMA’s blog on Hurricane Sandy, available online here: [http://www.fema.gov/blog/2012-10-30/sandy-update-4-staying-safe-how-help](http://www.fema.gov/blog/2012-10-30/sandy-update-4-staying-safe-how-help).
Below is a list of state housing agencies in states impacted by Hurricane Sandy:

**CONNECTICUT**

Department of Economic and Community Development  
505 Hudson Street  
Hartford, CT 06106-7107  
860-270-8000 phone  
[DECD@po.state.ct.us](mailto:DECD@po.state.ct.us)  
[www.ct.gov/ecd](http://www.ct.gov/ecd)

Housing Finance Agency  
999 West Street  
Rocky Hill, CT 06067-4005  
860-721-9501 phone  
[info@chfa.org](mailto:info@chfa.org)  
[www.chfa.org](http://www.chfa.org)

Department of Social Services  
25 Sigourney Street  
Hartford, CT 06106  
1-800-842-1508  
[pgr.dss@po.state.ct.us](mailto:pgr.dss@po.state.ct.us)  
[www.dss.state.ct.us](http://www.dss.state.ct.us)

**DISTRICT OF COLUMBIA**

Housing Finance Agency  
815 Florida Avenue, N.W.  
Washington, DC 20001  
202-777 1600 phone  
202-986 6705 fax  
[webmanager@dchfa.org](mailto:webmanager@dchfa.org)  
[www.dchfa.org](http://www.dchfa.org)

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

Housing Authority  
1133 North Capitol St., NE  
Washington, DC 20001  
202-535-1500 phone  
202-535-1577 fax  
[www.dchousing.org](http://www.dchousing.org)

**DELAWARE**

State Housing Authority  
18 The Green  
Dover, DE 19901  
302-739-4263 phone  
302-739-6122 fax  
[www.destatehousing.com](http://www.destatehousing.com)

**MASSACHUSETTS**

Department of Housing and Community Development  
100 Cambridge Street Suite 300  
Boston, MA 02114  
617-573-1100 phone  
[www.mass.gov/dhcd/](http://www.mass.gov/dhcd/)

Housing Finance Agency  
MassHousing  
One Beacon Street  
Boston, MA 02108-3110  
617-854-1000 phone  
617-854-1045 fax  
[information@masshousing.com](mailto:information@masshousing.com)  
[www.masshousing.com](http://www.masshousing.com)

**MARYLAND**

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

**NEW HAMPSHIRE**

Housing Finance Authority  
P.O. Box 5087  
Manchester, NH 03108  
603-472-8623 phone  
1-800-640-7239 (in state)  
603-472-2663 fax  
[jlaw@nhhfa.org](mailto:jlaw@nhhfa.org)  
[www.nhhfa.org](http://www.nhhfa.org)
Office of Energy & Planning  
57 Regional Dr, Suite 3  
Concord, NH 03301-8519  
603-271-2155 phone  
603-271-2615 fax  
oepinfo@nh.gov  
www.nh.gov/oep

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

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

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

State Housing Finance Agency

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

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

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

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

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

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

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

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

VIRGINIA
Department of Housing and Community Development  
Office of Housing Services  
The Jackson Center  
501 N. 2nd Street  
Richmond, VA 23219-1321  
804-371-7000  
al.williams@dhcd.virginia.gov  
www.dhcd.virginia.gov
Housing Development Authority
601 S. Belvidere Street
Richmond, VA 23220
804-782-1986 phone
1-800-968-7837
vhdacomm@vhda.com
www.vhda.com

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

WEST VIRGINIA

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

USDA Rural Development State Offices:

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

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

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

NEW YORK
4300
Fax: (413) 253-4347

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

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

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

VIRGINIA

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

WEST VIRGINIA

Robert Lewis, State Director
1550 Earl Core Road, Suite 101
Morgantown, WV 26505
Voice: 1 (800) 295-8228 (toll free) or (304) 284-4860
Fax: (304) 284-4891