

Removing Mold: Detailed Instructions

Repairing homes damaged by flooding from Hurricane Sandy requires safe work practices to reduce dust and stop mold growth. Mold can worsen asthma and trigger allergies in sensitive people and is a health risk for those with weakened immune systems. Dust from cleanup and repairs can irritate eyes, nose, throat and lungs.

What You Should Know

- Mold needs water and a food source to grow. Mold can begin to grow in wet building materials and household items if they are not completely dry within 48 hours of getting wet. You can see and smell mold. It comes in many different colors, may look furry, slimy, or powdery, and often smells musty, stale, earthy or like mildew. Treat all mold types the same and clean as described below.
- Mold grows on wet sheetrock, ceiling tiles, paint, wallpaper, carpeting, wood, clothing, furniture, insulation and other materials.

What You Should Do

- Inspect your home thoroughly for mold.
 - Check behind walls, underneath moldings, in crawl spaces, underneath carpets and flooring and in insulation and other hidden areas.
 - Check the exterior and under and behind siding for damage and wetness. You may have to remove the siding to allow the structure to dry out thoroughly.
 - Isolate wet, moldy areas and areas under repair. Seal doors and openings with plastic sheeting and duct tape or other materials. Cover furniture and floors.
 - Consider hiring a contractor to do the cleanup and repairs if your home has extensive damage. Hire a contractor who has experience with dust suppression methods to prevent the spread of dust.
- Protect yourself and your loved ones while removing or cleaning moldy materials. Wear an N-95 dust mask and safety goggles when disturbing mold or performing any work that produces dust. Make sure you fit the N-95 dust mask onto your face so that air doesn't leak in around the edge. Free N-95 dust masks are available at the NYC Restoration Centers and for sale at supply, hardware and home improvement stores. Learn more about wearing the N-95 dust mask (PDF).
 - Wear work gloves, washable work clothes and, if needed for removing heavy materials or working above your face level, a hard hat.
 - After completing the work, change shoes and clothes before entering clean areas of the home. Wash these clothes separately from other laundry.

- Shower when work is done. Wash your hands and face with soap and water especially before eating or drinking.
- Keep children and pets out of work areas at all times.
- Use safe work practices to reduce dust and stop mold.
 - Do not run any electrical equipment or appliances near standing water or on wet materials.
 - Open windows in the work area when removing flood-damaged or moldy building materials or making repairs that produce dust.
 - In general, discard wet, damaged and porous building materials, including drywall/sheetrock, wall paneling, ceiling tiles and insulation. Remove six to 12 inches above any wet, damaged or moldy areas of building materials. Wall studs and solid wood that are thoroughly dried do not have to be removed.
 - Sanding, sweeping or scraping dry surfaces can produce dust. Gently wet down dusty surfaces with diluted soapy water in a spray bottle before sanding, scraping or removing sheetrock or other building materials. If available, HEPA (high efficiency particulate air) vacuum-shrouded tools or a vacuum with a HEPA filter may be used on dry surfaces and materials.
 - Asbestos may be found in insulation material around old pipes and boilers. If you're not sure if the insulation contains asbestos, contact a licensed asbestos contractor. Do not remove it yourself. Strict regulations require special procedures to protect workers and minimize asbestos contamination.
 - Discard water-damaged items such as rugs, furniture or clothing if they cannot be cleaned. Throw away items in sealed plastic bags with the regular trash.
 - Clean hard surfaces such as metal, glass, hard plastic, solid wood and concrete with soapy water if they are structurally sound and undamaged. Use mops, sponges and cleaning rags.
 - Disinfect all surfaces and items touched by flood water or sewage after cleaning is completed. Wipe down surfaces with bleach solution (one cup of bleach added to two gallons of water). Do not use full-strength bleach or mix bleach with other cleaning products.
 - Do not fog or spray chemicals to treat or prevent mold growth. Spraying and fogging expose people to airborne chemicals and may give a false impression that the mold has been removed.
 - Dry work areas thoroughly and eliminate sources of moisture and water to prevent mold growth after cleanup. Use dehumidifiers, ventilation and heating to remove moisture. Open windows and use fans to help dry and ventilate spaces.
 - Leave walls open until they dry out to prevent sealing in moisture. Do not replace walls, siding, tiles, sheetrock or other items until all building materials, including internal wall and floor framework, are fully dry and clean. Drying may take several weeks to complete but is very important to prevent mold growth. You can use a moisture meter, available at hardware

or home improvement stores, to measure dampness in building materials. However, some meters may not be able to measure moisture in deeper layers.

- After the repairs are done, all areas should remain clean and dry. Any remaining moisture sources should be identified and corrected. Damp areas, bubbling or peeling paint, recurring mold growth or musty odors may indicate a persistent moisture problem.

Hiring a Contractor

Mold remediation **does not** require a license in New York so any type of contractor may perform this work. While we do not recommend any specific contractors, lists of local contractors with experience in mold remediation can be found from the Institute of Inspection, Cleaning and Restoration Certification (www.iicrc.org) or American Council for Accredited Certification (www.acac.org), through web searches or by asking neighbors or friends for referrals.

Good contractors will be experienced in methods to prevent the spread of dust. They should carry insurance which includes their work performing mold remediation. They should not recommend fogging or general spraying of biocides. They should inspect before providing a written quote.

- Quotes should include a description of removal/disposal/cleaning methods to be used, a detailed list of specific work to be done, methods for protecting the remainder of the home and occupants. Final payment should not be due until the work is successfully completed.
- You should consider the assignment successfully completed when the work area is dry, clean and free of visible mold, debris and moldy odors.

Resources

- NYC Restoration Centers provide information on the NYC Rapid Repairs program, temporary housing and health and medical benefits. They also provide food and nutrition assistance, counseling and other services. You also can pick up a free N-95 dust mask there.
- NYC Rapid Repairs is a free program to help residential property owners affected by Hurricane Sandy make emergency repairs, including permanent or temporary restoration of heat, power, hot water and other limited repairs to protect the home from further significant damage.
Please note: NYC Rapid Repair is not a mold removal service.
- For reimbursement of additional repairs:
 - If you are applying for disaster assistance or filing an insurance claim, take photos of all damage before cleaning up. Keep receipts of all repairs.
 - Apply for the Federal Emergency Management Agency (FEMA) Individual and Households Program. This program will provide

money to repair a home so that it is safe and sanitary to live in but it will not pay to return the home to its condition before the disaster.

- Apply online at www.disasterassistance.gov or by calling 1-800-621-FEMA (3362).
 - Repairs made through NYC Rapid Repairs will not affect the amount a homeowner is eligible to receive through FEMA.
 - Contact your insurance agent about filing a claim.
 - Contact the New York State Insurance Department, Consumer Services Bureau if you have complaints about your insurance provider: 800-342-3736.
- The New York City Department of Health and Mental Hygiene’s Guidelines on Assessment and Remediation of Fungi in Indoor Environments (PDF)

For more information, call **311** or visit nyc.gov.

State Adds New Air Monitors To Neighborhoods Hardest Hit by Hurricane Sandy

The New York State Department of Environmental Conservation (DEC) today joined the New York City Department of Environmental Protection (DEP) and the New York City Department of Health and Mental Hygiene (DOHMH) to announce that the state has added three additional air monitoring units in the New York City neighborhoods hardest hit by Hurricane Sandy. The monitors will measure fine particulate matter (PM_{2.5}) to provide data on the potential impact Hurricane Sandy recovery efforts have had on air quality. To date, the state’s network of rooftop air monitors does not reveal a pattern of higher concentrations since Hurricane Sandy and DEP’s testing of asbestos at debris piles also have come back negative.

PM_{2.5} is the pollutant associated with dust, construction debris and the combustion of fuel. PM_{2.5} levels across the city vary each day with changes in the weather. Monitoring results since Hurricane Sandy show PM_{2.5} have been typical for this time of year and have not exceeded the federal standard of 35 micrograms of particulates per cubic meter of air based on a 24-hour average, the level at which air quality health advisories are generally issued.

“While DEC’s ambient air monitoring network shows overall air quality has remained consistent with pre-hurricane conditions, we know residents are concerned,” DEC Commissioner Joe Martens said. “These three monitors will be placed in communities hardest hit by the storms, providing data on a near real-time basis.”

“As the clean-up from Sandy continues, we are working closely with our City and State partners to monitor outdoor air quality particularly in areas where debris is being collected,” said DEP Commissioner Carter Strickland. “The addition of three new ambient air monitors in the hardest hit neighborhoods should reassure New Yorkers that

the City and State will continue to monitor air quality throughout the clean-up and rebuilding.”

“From routine monitoring of outdoor air, we know that the city’s overall air quality since Hurricane Sandy has been typical for this time of year,” said DOHMH Commissioner, Dr. Thomas Farley. “But essential cleanup and reconstruction work can produce additional street dust and emissions in communities most impacted by the storm. We’re pleased to be working with DEC to monitor outdoor air quality in these communities, share the data with the public, and inform agencies involved in the reconstruction and efforts to control dust and emissions where possible.”

Data from DEC’s air monitoring network are available in near real time at: <http://www.dec.ny.gov/airmon> and summarized in the table attached.

In addition to their regular ambient air monitoring network, this week DEC has put in place three additional ambient PM_{2.5} air monitors at:

- Near Holland Avenue and Beach 84th Street in the Rockaways;
- Lincoln Avenue near Father Capodanno in Staten Island; and
- Water Street, near John Street in Lower Manhattan.

Data from these monitors will be available on DEC’s website (<http://www.dec.ny.gov/airmon>) when they become operational, which is expected by Friday. DEC is in the process of connecting its computer system to the new air monitors. As soon as this connection is established and functioning, data will be available. DEC will monitor the data in partnership with DOHMH, state Department of Health and DEP to determine if any further action is warranted.

DEP also has monitored asbestos in construction debris, which could represent a health threat in the air. DEP sampled for asbestos at the most likely areas where it would be found, including the temporary staging areas for debris removal at Midland Beach and Riis Park. Asbestos fibers have not been detected in the vast majority of samples, and were far below health standards in the few samples where they were found. These results are available at <http://www.nyc.gov/html/dep/pdf/air/asbestos-monitoring-hurricane-sandy.pdf>. DEP will continue to monitor for asbestos at the staging areas until they are no longer used for debris removal.

To monitor outdoor air in areas affected by large-scale debris removal, DOHMH has taken air samples from areas in the Rockaways and Staten Island and tested them for PM_{2.5}. The samples showed PM_{2.5} concentrations comparable to levels seen in prior DOHMH monitoring near outdoor grilling and high traffic density, and the city is taking steps to tamp down dust in these reconstruction areas.

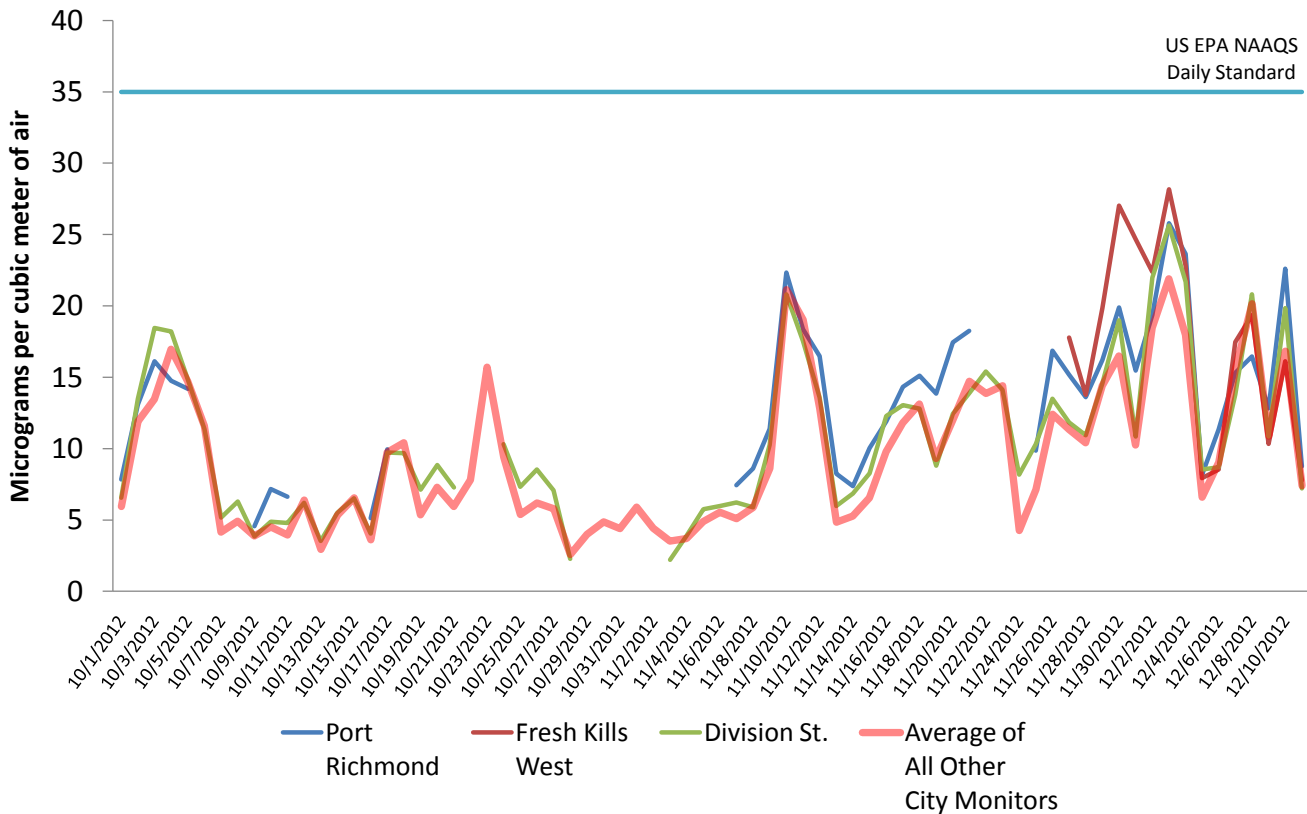
DOHMH also has created a Sandy Health Portal with information about outdoor air quality and other health issues. The Sandy Health Portal is available at: <http://www.nyc.gov/html/doh/em/html/home/home.shtml>.

DOHMH and the State Health Department continue to urge New Yorkers to protect themselves from dust and mold when cleaning out storm-damaged homes by wearing an N95 dust mask, which is available for free at the City's Restoration Centers and for sale at supply, home improvement and hardware stores. Additional information on mold and suggested mold cleanup tips can be found at: <http://www.health.ny.gov/publications/7287/>.

Previously, DEC operated three monitors in communities surrounding Floyd Bennett Field, including Gerritsen Beach and Mill Basin to the north and the Rockaways to the south. These monitors were installed to monitor ambient air quality while a test, enclosed burn of woody debris resulting from the storm was conducted at Floyd Bennett Field. All readings were in compliance with federal standards.

The Lower Manhattan Construction Command Center (LMCCC) also maintains an air quality monitoring program to assess the cumulative impact of all Lower Manhattan construction projects. The LMCCC is conducting daily air monitoring at the following sites throughout Lower Manhattan: 292 Greenwich Street, 80 Catherine Street, 1 World Financial Center and 154 Nassau Street. Daily air quality reports are available at: http://www.lowermanhattan.info/lmccc/programs/environmental/air_monitoring.aspx.

24 Hour Average Fine Particulate Levels (PM_{2.5}) Before and After Hurricane Sandy: Citywide Average versus Monitors Closest to Impacted Zones



FEMA Deadline Extended

Residents can apply for assistance until January 28

The deadline to apply for disaster assistance from the Federal Emergency Management Agency (FEMA) has been extended to January 28, 2013. The funding applies to repair costs, rental assistance, property losses and other damages not covered by insurance.

Individuals can register online at www.disasterassistance.gov, or via smartphone or tablet at m.fema.gov.

To register by phone, call 1-800-621-3362 or (TTY) 800-462-7585 (TYY). Applicants who use 7-1-1 Relay or Video Relay Services can call 1-800-621-3362.

The toll-free numbers will operate 24 hours a day, seven days a week until further notice.

NYC Rapid Repairs Frequently Asked Questions

Q: What is NYC Rapid Repairs?

A: NYC Rapid Repairs is a FREE program to help property owners affected by Hurricane Sandy make essential emergency repairs.

These repairs will allow residents to shelter in their homes so that they can complete more permanent repairs. Emergency repairs include restoration of heat, power and hot water, and other limited repairs to enable the residents to shelter in place. A homeowner must register for NYC Rapid Repairs. The city will then schedule an appointment for a qualified NYC Rapid Repairs team to conduct an assessment and make recommended repairs for all eligible homeowners.

Q: How do I get information or register for this program?

A: If you live in one of the five boroughs of New York City, call 311 to access information about the program. You also may go to nyc.gov, or visit one of the city's Restoration Centers listed at the end of this document.

Single-unit and two-unit structure homeowners are required to register for FEMA assistance before they can register for NYC Rapid Repairs. You can register for FEMA assistance by calling 800-621-FEMA (3362), or by going online at www.disasterassistance.gov. You will be given a FEMA registration number to use when you register for NYC Rapid Repairs.

If you own a multi-family building, you do not need a FEMA identification number to register for assistance.

Q: Is NYC Rapid Repairs the same as the STEP program I've heard about, or do I need to register for another program in addition to NYC Rapid Repairs?

A: If you live in New York City, you only have to register for NYC Rapid Repairs. The term "STEP" is the acronym used by FEMA to describe the Sheltering and Temporary Essential Power program that is assisting local governments in performing specific necessary work and services essential to saving lives, protecting public health and safety, and protecting property. New York City's Rapid Repair Program may provide additional work beyond what is eligible in FEMA's STEP Guidance.

Although residents in neighboring counties may be registering for the STEP program, New York City officials chose to name their program NYC Rapid Repairs.

Q: Will NYC Rapid Repairs affect my FEMA Individual Assistance application? Will repairs made be taxable?

A: Repairs made through NYC Rapid Repairs will not affect the amount a homeowner is eligible to receive through the FEMA Individual and Households Assistance program, which provides financial assistance for many disaster-related expenses. These expenses may include medical, dental, transportation, and some permanent repair costs, up to a limit of \$31,900. Repairs necessary to enable the resident to shelter in place will not be considered a duplication of benefits, nor will repairs be taxable.

Q: Will I be able to apply for any other sheltering assistance programs if I choose to participate in NYC Rapid Repairs?

A: The goal of NYC Rapid Repairs is to implement necessary and essential repairs that allow people to shelter-in-place in their homes. Therefore, once these repairs are complete, you will no longer be eligible for FEMA's Transitional Sheltering Assistance or lodging expense reimbursements. However, you may still apply for other assistance programs through FEMA and other agencies and organizations.

Q: If the NYC Rapid Repairs Program will repair damage for free, why should I register for FEMA assistance?

A: NYC Rapid Repairs encourages all homeowners to register with FEMA. This is done to ensure that survivors are getting the maximum amount of financial assistance they are entitled to receive.

Q: If FEMA denies my application for assistance, can I still register for NYC Rapid Repairs?

A: Yes. NYC Rapid Repairs can be used for homeowners who need to make emergency repairs to their homes which allow the resident to shelter in place as they work on more permanent repairs.

Q: If FEMA has given me one or two months' rental assistance, does that keep me from participating in NYC Rapid Repairs?

A: No. You are eligible to participate in NYC Rapid Repairs if you already have received or are now eligible to receive rental assistance. Once repairs are made to your home, you may be eligible for additional FEMA rental assistance if the need is justified and the individual can provide documentation that the initial rental assistance was used for rent.

Q: If I already have reached the FEMA maximum grant award of \$31,900, am I still able to participate in NYC Rapid Repairs?

A: Yes. Even survivors who have received the maximum grant award from FEMA are eligible to register for NYC Rapid Repairs.

12/07/12

Expert Attorney To Offer Insurance Advice *Seminar to focus on maximizing FEMA/Insurance Benefits*

Assemblywoman Nicole Malliotakis (R,C,I-Brooklyn, Staten Island) recently announced that she is teaming up with Guyon Rescue to hold a seminar on Sandy recovery info featuring a nationally-recognized attorney offering expert advice on filing insurance claims with FEMA and securing all assistance available in recovery efforts. Scott Mager, Esq., formerly the National Coordinating Counsel for a global insurance company, conducted similar seminars following Hurricanes Katrina and Ivan and is currently hosting events in New York, answering questions from residents on the proper way to file specific claims. Mager will be joined by “The Mold Doctor” Thomas Re to speak about the “Do’s and Don’ts” of mold remediation for homeowners on Monday, December 10 at the St. Charles Parish Gym at 200 Penn Avenue at 7:00 p.m.

“The last six weeks have been mentally, physically and emotionally draining for our entire community,” said Malliotakis. “The Tabacco brothers with Guyon Rescue and I hope that this event will provide people with a chance to get together and gain practical, common-sense insight from these experts. I look forward to a pleasant and helpful evening with our friends and neighbors who have been through so much in recent weeks.”

For more information, please call Assemblywoman Malliotakis’ district office at 718-987-0197.

Special Storm Debris Collection Service Will Continue In Neighborhoods Hardest Hit By Storm Through Year’s End *Heavily-Impacted Neighborhoods Will Receive Special Debris Removal on the Days Preceding Regularly Scheduled Collection Days* *The Special Storm Debris Collections Will Continue Until December 31, 2012; Regular Collection Schedule Will Resume January 2, 2013.*

The Department of Sanitation today announced that special storm debris collections in neighborhoods hit hard by Hurricane Sandy will continue until December 31, 2012. Department of Sanitation crews will pick up bulky storm debris on Staten Island, in south Queens and southern Brooklyn on the day before each of their regularly scheduled refuse collection days. If your scheduled refuse collection day is a Monday, you should place storm debris out on Saturday evening for Sunday collection. These special storm debris collections will end on December 31, 2012. Effective January 2, 2013, regular collection schedules will resume in all areas and bulk items will be collected on regularly-scheduled refuse collection days. Since the storm hit, sanitation crews have collected more than 340,000 tons of trash, debris and trees as a part of cleanup operations.

“The men and women of the Department have been working around the clock since Sandy hit in order to clear roads of sand and debris and remove massive amounts of flooded furniture, clothing and people’s personal lives left behind in its wake,” said Commissioner Doherty. “While we have collected a great amount of the initial storm debris, now is the time for those whose homes were affected to clear out any remaining materials so that we can remove it and arrange for its proper disposal.”

Residents are encouraged to place storm-related debris at curbside before the special collection schedule ends on December 31, 2012. While the Department of Sanitation does remove non-commercial waste from homeowners engaged in small projects, homeowners who are undertaking large projects should arrange for their own dumpster by contacting a private rubbish removal service. Bulk and construction debris generated by hired contractors or fee-for-service personnel on home repair or renovation projects is considered commercial waste and it is the responsibility of the contractor to arrange for appropriate private disposal.

For additional information on refuse collection, please call 311.

NYC Rapid Repairs Scope Of Work Summary

The NYC Rapid Repairs Program is intended to help New Yorkers impacted by Hurricane Sandy return to their homes with safe and code-compliant electricity, gas, heat and hot water. The goal is to repair or replace damaged equipment as quickly as possible. The program also provides expedient and temporary repairs to protect the home from further weather-related damage, specifically snow and rain.

This document provides a summary of the NYC Rapid Repairs scope of work and clarifies what is and is not covered under the program, as generally outlined by FEMA’s Recovery Program Guidance Sheltering and Temporary Essential Power (STEP) Pilot Program.

Eligibility to Begin Work

Residential properties are eligible if repairs provided by the NYC Rapid Repairs program will allow the resident(s) to safely inhabit their home. In some cases, the property owner will be required to make certain improvements or repairs before enrolling in the program. Examples of this include:

- “Red-tagged” buildings designated by the NYC Buildings Department, which indicate structural damage requiring repair to meet building codes; and
- Properties with standing water in sub-surface spaces that must be pumped out.

What the Rapid Repairs Team Will Do

Once necessary repairs are determined by the initial assessment of the building, the NYC Rapid Repairs teams can complete tasks that include:

Inside the House

- Remove drywall and other water-absorbing wall coverings damaged by flooding, including any insulation, and dispose at the street [Note: Fire-rated walls shall NOT be removed from any building.];
- Remove and dispose of all water-damaged ceiling material that cannot be safely dried or repaired;
- Remove all light fixtures in ceilings that are inoperable due to flooding;
- Inspect and clean all HVAC ducting and other related equipment that was inundated by flooding to allow safe return of heat. In some cases, ducting may need repair; and
- Clean and sanitize all exposed floor and wall surfaces where flooring or wall coverings were removed.

Exterior Work

- Cover damaged roof areas and exterior wall surfaces with secure, weather-sealed, exterior grade plywood panels;
- Conduct minor repairs such as patching, installation of new door hardware and/or head or jam repair [Note: The program does NOT include replacement in kind of the existing door, but a door beyond quick repair will be replaced with an interim solution.];
- Secure broken windows with minor carpentry or hardware repairs or cover entire window with plywood panels when necessary;
- All handicap ramps shall be repaired or, if necessary, replaced; and
- Minor carpentry to repair damaged front stairways or porches to allow safe entry and exit. [Note: entrances with extensive damage will need to be repaired by the owner.]

Electrical, Heating and Hot Water

NYC Rapid Repairs teams focus on the fastest method of returning utilities to the home, in compliance with codes and local utility provider requirements. Specific approved repairs include:

- Repair or replace damaged weather heads, exterior service cable, exterior meter socket and box, grounding rod and connection and circuit breaker boxes in submerged areas;
- Remove all damaged conduit and wiring, outlets, light switches and install minimum number of outlets to meet code. [Note: Simple on-off switches shall be provided. No dimmer switches.];
- Limited replacement of damaged ceiling lighting for basements only;
- Assess the water damage and test natural gas line for adequate function. Repair natural gas line valve and pipe to household appliances or equipment (interior only);
- Repair and replace, as required, all water-damaged boilers and heaters including but not limited to control devices, flues, motors and pumps to allow reliable heating function. [Note: In some cases, where oil tank is damaged, the home may be converted to a gas system or a temporary electric heater will be provided.]; and

- Repair or replace damaged hot water heaters. A combined boiler/hot water heater may be used for expediency.

Work NOT Included in NYC Rapid Repairs

The NYC Rapid Repairs program is NOT intended to provide comprehensive repairs that will fully make a home safe to inhabit other than provision of safe power, heat and hot water services. Excluded measures include but are not limited to:

- Structural repairs to the home, including code-compliance issues;
- Mold abatement. Mold abatement and removal of other water-damaged materials is solely the responsibility of the property owner;
- Removal of fuel oil tanks;
- Replacement of windows and doors in kind;
- Replacement of kitchen or other appliances; and
- Structural repairs to decking and exterior or interior stairways, unless necessary for safe working conditions.

12/06/12

Free SBA Webinar Highlights Top 10 Mistakes For Businesses To Avoid When Dealing With A Crisis

What are the biggest and most common mistakes business owners make when facing down a disaster event? It could be flooding caused by a big hurricane, or the loss of sensitive and vital data inflicted by a hacked account. How you respond within the first few hours of the incident can either make your company a survivor, or result in the costly failure of your business.

Get tips on how to avoid making the mistakes that could cause you to lose your hard-earned assets at a free webinar hosted by Agility Recovery and the U.S. Small Business Administration on Tuesday, Dec. 11. Agility Recovery CEO Bob Boyd will share anecdotes from business owners who experienced natural and man-made disasters, and what they learned during the recovery phase.

SBA has partnered with Agility to offer business continuity strategies through its “PrepareMyBusiness” website. Visit www.preparemybusiness.org to access previous webinars and for additional preparedness tips.

The SBA provides disaster recovery assistance in the form of low-interest loans to homeowners, renters, private nonprofits and businesses of all sizes. To learn more, visit www.sba.gov/disaster.

WHAT: “The Top 10 Most Common Mistakes During a Crisis”- A presentation from Agility Recovery CEO Bob Boyd followed by a question-and-answer session.

WHEN: Tuesday, December 11, 2012 -- 2 p.m. to 3 p.m. EST

HOW: Space is limited. Register at
<https://www1.gotomeeting.com/register/258501528>

NYC Housing Recovery To Host “Housing Weekend” At Restoration Center

Informational Sessions Designed to Gauge Interest and Answer Questions about Specific Short-to Long-Term Housing Solutions for Islanders Displaced by Sandy

NYC Housing Recovery today announced “Housing Weekend” this Saturday and Sunday at the NYC Restoration Center on Staten Island, a series of informational sessions to gauge interest and answer questions about specific housing solutions for residents displaced by Hurricane Sandy.

Residents in need of housing – whether immediate or long-term, renters or homeowners – are encouraged to visit the Restoration Center between 10 a.m. and 4 p.m. and speak with members of the NYC Housing Recovery team and Housing Preservation and Development who are working directly on post-Sandy housing issues. They also can fill out a short survey that will help NYC Housing Recovery match their needs, or take advantage of a myriad of other services available at the Restoration Center, including Rapid Repairs, a free program that completes necessary repairs to get residents back in their homes again.

(Note: These sessions will not affect normal Restoration Center services or hours, which are 8 a.m. to 6 p.m.)

DATE: Saturday and Sunday, Dec. 8-9, 2012
TIME: 10 a.m. to 4 p.m.
LOCATION: NYC Restoration Center
1976 Hylan Boulevard

Relief Clinic Set For December 10



**STATEN ISLAND
RELIEF CLINIC**

Hilton Garden Inn
1100 South Avenue
Staten Island, New York 10314

December 10, 2012 at 8:30 a.m.

Register for best seating:
www.newyorkfed.org/sandyrelief.html

FREE CLINIC

WHO SHOULD COME?
Homeowners, business owners
and others impacted by Sandy

SPEAK WITH:
FEMA, SBA, insurance claim
assistance and legal services

LEARN HOW TO:
- Qualify for assistance;
- File claims;
- Appeal denials

DOCUMENTS TO BRING:
- Correspondence with FEMA
and SBA
- Insurance policies and
correspondence with insurers
- Mortgages and recent
mortgage statements
- Leases and correspondence
with landlords



A Staten Island Relief Clinic for homeowners, business owners and others impacted by Superstorm Sandy will be held on Monday, December 10 at 8:30 a.m. at the Hilton Garden Inn, 1100 South Avenue. Attendees will be able to speak with FEMA, Small Business Administration (SBA), insurance claim and legal services officials on topics ranging from how to qualify for assistance, file a claim and appeal a denial. Registration for best seating can be completed at www.newyorkfed.org/sandyrelief.html. Attendees are asked to bring the following documents:

- Correspondence with FEMA and SBA;
- Insurance policies and correspondence with insurers;
- Mortgages and recent mortgage statements; and
- Leases and correspondence with landlords.
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FEMA Updates Resources For Staten Island

Assistance available in Sandy's wake

FEMA recently released updated information about resources available on Staten Island as the recovery effort continues in the wake of Superstorm Sandy. Contact numbers, locations and instructions for programs and services available will link Staten Islanders to assistance with their individual needs.

- **Register with FEMA:** Register online at www.disasterassistance.gov, via web-enabled phone at m.fema.gov or call 1-800-621-3362 or (TTY) 1-800-462-7585 for the speech- and hearing-impaired. Multilingual operators are available. If you use 711-Relay or Video Relay Services (VRS), call 1-800-621-3362.
- **Disaster Recovery Centers** (Open 8:00 a.m. - 8:00 p.m. Monday – Sunday*):
 - Mount Loretto – 6581 Hylan Boulevard
 - *Miller Field – 600 New Dorp Lane *(Open 8:30 a.m. - 6:00 p.m.)*
 - Mount Manresa Jesuit House – 239 Fingerboard Road
 - Borough Hall – 10 Richmond Terrace
 - Dongan Hills – 1976 Hylan Boulevard
- **Points of Distribution** managed by the State/City (Updated by NYC OEM at: http://www.nyc.gov/html/misc/html/2012/hot_food.html)
 - Mount Loretto – 6581 Hylan Boulevard
 - Siller Foundation – 2271 Hylan Boulevard
- **Shelter Locations:**
 - Mount Manresa – 239 Fingerboard Road
 - Bayley Seton – 75 Vanderbilt Avenue
- **Transitional Sheltering Assistance:** Under TSA, disaster survivors may be eligible to stay in hotel or motel lodging for a limited period of time and have the cost of the room and taxes covered by FEMA. For those who are eligible, FEMA will authorize and fund, through direct payments to participating hotels/ motels, the use of hotels/motels as transitional shelters. Availability at Staten Island participating hotels is listed here: (<http://www.femaevachotels.com/>)
- **FEMA Housing Inspectors:** Preparing for a FEMA home inspection includes removing as much trash from inside and out of a residence as is physically possible; it facilitates the process. Prior to disposing of damaged property, survivors should take an inventory of it and/or photographs. Someone 18 years of age or older who lived in the household prior to the disaster must be present for the scheduled appointment. The inspector will ask to see:
 - Photo identification
 - Proof of ownership/occupancy of damaged residence (structural insurance, tax bill, mortgage payment book/utility bill).
 - Insurance documents: home and/or auto (structural insurance/auto declaration sheet).
 - List of household occupants living in residence at time of disaster.
 - All disaster-related damages to both real and personal property.

- **Crisis Counseling:** The Disaster Distress Helpline, 1-800-985-5990, can provide immediate counseling to anyone who needs help dealing with many problems arising from Hurricane Sandy. The Helpline is a 24-hour-a-day, seven-days-a-week resource. Additional information is available at www.disasterdistress.samhsa.gov.
- **Disaster Unemployment Assistance (DUA):** Available to provide financial support to anyone who has lost their job and lives or works in the affected areas.
 - Deadline to apply is February 4, 2013.
 - People applying for unemployment benefits or disaster unemployment assistance due to Hurricane Sandy should call the Telephone Claims Center (TCC) at 1-888-209-8124.
- **Disaster Legal Services:** Hotline that provides legal assistance to low-income individuals who, prior to or as a result of the disaster, are unable to secure legal services adequate to meet their disaster-related needs. Call 1-800-699-5636 or visit www.LawHelp.org to find local legal services organizations that might be able to help.
- **National Flood Insurance Program -** Call your agent or insurance company. Have the following information with you when you place your call:
 - (1) Name of your insurance company (your agent may write policies for more than one company);
 - (2) Policy number; and
 - (3) Telephone number/e-mail address where you can be reached.

When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly. *For general flood insurance questions, call 1-800-427-466, or contact your local insurance company.*
- **Donations to Voluntary Agencies:** Some voluntary agencies report they have been overwhelmed with donations of clothing, diapers and other commodities. They do not need clothing donations at this time.
 - The Staten Island Relief Effort (SIRE) is accepting non-clothing donations, and volunteer coordination is being done. Main site is Christian Pentecostal Church, 900 Richmond Rd; Staten Island, NY 10304.
- **Volunteers:** Volunteer training and coordination is being done by World Cares Center via its website and New York Cares, via its website.
- **Apply for a job with FEMA:** <http://www.newyork.us.jobs> (Insert the word **FEMA** in the keyword)
- **Doing Business with FEMA:**
 - Register your business with the System for Award Management (SAM) at www.sam.gov. Please direct questions regarding the registration process to the Federal Help Desk at 866-606-8220.
 - Submit a completed FEMA Profile to the Industry Liaison Support Center. To obtain a Vendor Profile Form, [click here](#) or request a form via e-mail.
 - All Vendor Profile requests, submissions and inquiries may be directed to FEMA-Industry@fema.dhs.gov or check <http://www.fema.gov/about-industry-liaison-program>.

- **Small Business Administration Disaster Loans:** SBA provides low-interest disaster loans to homeowners, renters, businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.
 - Homeowner/Renters: Renters and homeowners may borrow up to \$40,000 to repair or replace clothing, furniture, cars or appliances damaged or destroyed in the disaster.
 - Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.
 - Businesses: The loan may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to protect the property against future disasters of the same type. These loans will cover uninsured or under-insured losses.
 - Businesses of all sizes and private, nonprofit organizations may apply for a Physical Disaster Loan of up to \$2 million to repair or replace damaged real estate, equipment, inventory and fixtures.
 - SBA Customer Service Center: 1-800-659-2955 (TTY 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.
 - Applicants may apply online using the Electronic Loan Application via SBA's secure website at <https://DisasterLoan.SBA.gov/ELA>.

11/30/12

Loans Available For Business Recovery Efforts

City offering assistance for affected businesses

NYC Business Solutions is offering a program called the Hurricane Sandy Emergency Small Business Recovery Loan Fund to help business owners affected by the storm. Matching grants also are available to keep our local economy moving while recovery efforts progress.

Hurricane Sandy Emergency Small Business Recovery Loan Fund

Loan amounts range:
\$5,000 to \$25,000

Uses of Loan Funds:

- ❖ Repair and replacement of equipment
- ❖ Working Capital

Eligibility:

- ✓ Must have suffered a discernible impact from Hurricane Sandy
- ✓ Must be located in Zone A or can demonstrate a material loss due to flooding and/or power outages
- ✓ Must be in business a year
- ✓ Average Credit Score - at least 650

Loan Terms:

- Security Interest in business assets subject to existing liens
- Personal Guaranty of owners

Repayment Terms:

- Interest rate of **1%**
- **No interest or principal payments for 6 months**

- 24 amortization after first 6 months

NYC Matching Grant Program – up to \$10,000

- ✓ Business must be located in NYC
- ✓ Business must have fewer than 100 employees
- ✓ Business must have filed 2011 business tax returns
- ✓ Business must have experienced direct damage through flooding or power outages as a result of Hurricane Sandy
- ✓ Business must have applied and been approved for a NYC Emergency Loan
- ✓ Business must have been displaced from their primary place of business for a minimum of three (3) weeks

Please contact a NYC Business Solutions Account Manager to start your application.

Robert Mathieu
(718) 285-8400
rmathieu@sbs.nyc.gov

Mary Ellen Smyth
(718) 285-8407
masmyth@sbs.nyc.gov

Lorraine Frazier
(718) 285-8406
lofrazier@sbs.nyc.gov

November 14, 2012

Insurance Hotline To Help Residents Rebuild



Assemblywoman Malliotakis speaks with a local resident impacted by Superstorm Sandy.

Assemblywoman Nicole Malliotakis (R,C-Brooklyn, Staten Island) is urging constituents with insurance issues resulting from Superstorm Sandy to call the Department of Financial Services (DFS) disaster hotline at 800-339-1759, which is now open 24 hours a day, seven days a week. In addition to receiving counsel over the phone, callers can be directed to the nearest available DFS mobile command center to discuss their issues in person. Homeowners unable to settle claims with insurers can file complaints through DFS at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

Homeowners must take note of several developments and designations regarding insurance claims as a result of the storm. DFS is urging claimants to file with their insurers as soon as possible. Homeowners with flood insurance must file flood damage claims through the FEMA-administered flood program. Hurricane deductibles will not apply as the storm lacked sustained hurricane-force winds when it made landfall in New York. The governor has directed DFS to instruct insurers to waive the on-site inspection requirement and accept photos and videos of losses to expedite the clearing of debris that poses health and safety issues. Per the governor's instructions, DFS will also direct insurers to impose a 30-day moratorium on the cancellation of policies for home and small business owners in areas ravaged by the storm.

Mold Poses Threat To Homeowners



From left to right: Senator Andrew Lanza, Assemblyman Lou Tobacco, Assemblywoman Nicole Malliotakis, Congressman Michael Grimm, safety officials and Councilman Vincent Ignizio discuss the dangers mold poses to homeowners rebuilding in the wake of Superstorm Sandy.

Assemblywoman Nicole Malliotakis (R,C-Brooklyn, Staten Island) is warning Staten Island homeowners of the dangers posed by mold and urging caution in rebuilding efforts. Along with local elected officials at Miller Field in New Dorp, Malliotakis spoke about the health and monetary consequences mold spores can present to homeowners.

“Wood paneling contacted by sea water, sewage, diesel fuel and other contaminants can contract mold if not dried out properly, posing immediate health problems for inhabitants and resulting in expensive remediation or possible condemnation down the road,” said Malliotakis. “While we are all eager to get back to normal, homeowners must take every precaution when rebuilding their homes to avoid contracting mold and creating future problems that will compound the pain and suffering we have all endured to this point.”

Homeowners are encouraged to have professional contractors inspect for mold prior to making any drastic restorations to their property. Running air dehumidifiers near exposed wood is recommended to aid in the drying process. For more information on mold and mold prevention, please visit <http://www.epa.gov/mold/moldguide.html>.

Recovery Center Open On Hylan Blvd



New York City Council Speaker Christine Quinn (far left), Councilman James Oddo and Assemblywoman Nicole Malliotakis listen to concerns from Staten Islanders affected by Superstorm Sandy.

Assemblywoman Nicole Malliotakis (R,C-Brooklyn, Staten Island) is encouraging residents to visit the NYC Restoration Center recently opened at 1976 Hylan Boulevard in Dongan Hills, which is serving as a one-stop location for all city-run disaster recovery needs. In addition to FEMA representatives, every major city agency involved in recovery has staff in the building, connecting residents to services such as:

- Home repairs through Rapid Repairs NYC;
- Federal disaster assistance through FEMA;
- Applications for benefits such as Medicaid, the Supplemental Nutrition Assistance Program (SNAP), Home Energy Assistance Program (HEAP) and more through the Human Resources Administration (HRA);
- Shelter and counseling information; and
- Supplies such as food, water and blankets.

The center is open seven days a week from 8:00 a.m. – 8:00 p.m.

Resource Guide Available For Victims Of Sandy



Assemblywoman Malliotakis serves food at a shelter for residents displaced by Superstorm Sandy.

Assemblywoman Nicole Malliotakis (R,C-Brooklyn, Staten Island) is promoting a resource guide compiled by the Staten Island Advance as a valuable tool for Staten Islanders seeking assistance in the wake of Superstorm Sandy. The guide connects residents to:

- FEMA disaster relief centers;
- Phone assistance hotlines;
- Mental health centers;
- Shelters;
- Transit updates;
- Numbers to report power outages;
- Locations supplied with gas;
- Insurance companies; and
- Ways to volunteer and donate to relief efforts.

The Resource Guide is available at www.silive.com/news/index.ssf/2012/11/staten_island_resources_where.html#incart_m-rpt-1.