

In the aftermath of Hurricane Sandy, many state and federal resources are available to those impacted by the storm. My office stands ready to assist individuals, families, businesses and towns affected by the storm as they clean up and recover. Do not hesitate to contact my Norwich District Office at (860) 886-0139 if you need assistance or have any questions.

### ***Status of Federal Disaster Declaration***

On October 30, 2012, President Obama approved Governor Malloy's request for an expedited disaster declaration. Under the decision, three counties in eastern Connecticut – New London, Middlesex and New Haven counties – are currently eligible for individual aid and certain cost-sharing support to towns and public entities. Additionally, Hartford, Tolland and Windham counties are eligible for certain limited aid through the Small Businesses Administration (SBA). It is possible that additional designations could be made in the coming days.

[Click here for FEMA's Connecticut Hurricane Sandy Resource page](#)

### ***Federal Assistance to Individuals***

Currently, the eastern Connecticut counties of New London, Middlesex and New Haven have been approved for a range of federal assistance to individuals and families. Examples of assistance includes:

- Rental payments for temporary housing for those whose homes are unlivable. 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.

To receive assistance you must register with FEMA at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) , by web enabled mobile device at [m.fema.gov](http://m.fema.gov) or by calling 1-800-621-FEMA (3362). Disaster assistance applicants who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

The toll-free telephone numbers are available from 7 a.m. to 10 p.m. (local time) Monday through Sunday until further notice.

Please note that applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses. **Please keep careful records of your hurricane-related expenses. You must have proof of your expenditures in order to receive federal assistance.**

Disaster assistance centers will be opening up shortly that can help individuals with filing claims. More information will be posted as it becomes available.

### ***Federal Assistance to Towns***

Currently, towns in New London, Middlesex and New Haven Counties are eligible for federal cost sharing for certain emergency work related to storm preparations and response, including:

- Payment of not less than 75 percent of the eligible costs for removing debris from public areas and for emergency measures, including direct federal assistance, taken to save lives and protect property and public health.
- Payment of not more than 75 percent of the approved costs for hazard mitigation projects undertaken by state, tribal and local governments to prevent or reduce long-term risk to life and property from natural or technological disasters.

It is possible that designations of additional counties, as well as the approval of additional categories of assistance, could be made in the coming days.

Application procedures for local and state governments will be explained at a series of federal/state applicant briefings with locations to be announced in the affected area by recovery officials.

### ***Federal Assistance to Businesses and Homeowners***

Under the federal declaration, businesses and homeowners in New London, Middlesex and New Haven counties are eligible for assistance from the Small Business Administration (SBA), including:

- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles. SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible. The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

- **Economic Injury Disaster Loans (EIDLs)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration (SBA). The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster.

Businesses in Hartford, Tolland and Windham counties are eligible for EIDLs only currently.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's Web site at [www.sba.gov](http://www.sba.gov). Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

You may also contact the Connecticut SBA office at [860-240-4700](tel:860-240-4700) or [www.sba.gov/ct](http://www.sba.gov/ct).

### ***Federal Housing Resources***

Under the federal declaration, families, renters and homeowners in New London, Middlesex and New Haven counties could be eligible for assistance from the federal Department of Housing and Urban Development which is:

- [Offering the State of Connecticut and other entitlement communities the ability to re-allocate existing federal resources toward disaster relief](#) – HUD's Community Development Block Grant (CDBG) and HOME programs give the State and communities the flexibility to redirect millions of dollars to address critical needs, including housing and services for disaster victims. HUD is currently contacting State and local officials to explore streamlining the Department's CDBG and HOME programs in order to expedite the repair and replacement of damaged housing;
- [Granting immediate foreclosure relief](#) – HUD granted a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages;
- [Making mortgage insurance available](#) – HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs;
- [Making insurance available for both mortgages and home rehabilitation](#) – HUD's Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home; and
- [Offering Section 108 loan guarantee assistance](#) – HUD will offer state and local

governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure.

### ***Additional Information from the State of Connecticut***

Visit [www.ct.gov/sandy](http://www.ct.gov/sandy) for updated information from the state of Connecticut for updates on the state's recovery from the storm.

- **SHELTERS:** For information on available shelters throughout Connecticut, call 2-1-1 or visit [www.211ct.org](http://www.211ct.org)
  
- **PUBLIC HEALTH INFORMATION:** [CT Dept. of Public Health Important Hurricane Sandy Information](#)
  
- **STATE PARKS, BEACHES & CAMPGROUNDS:** Continually updated information regarding the status of all state parks, beaches and campgrounds can be found on the [Department of Energy and Environmental Protection](#) website.
  
- **CONSUMER PROTECTION:** Reports of suspected profiteering or unconscionably excessive pricing of gasoline or other fuels can be made to the Department of Consumer Protection by emailing [dcp.foodandstandards@ct.gov](mailto:dcp.foodandstandards@ct.gov) . Please include the business name, its location, and the prices you observed. Reports can also be made to the Department's Hotline at 1-800-842 2649 and at 860-713-6160.
  
- **INSURANCE RESOURCES:** [CT Dept. of Insurance useful information on Hurricane Sandy](#)
  
- **LABOR INFORMATION:** The CT Department of Labor has extended their TeleBenefits filing hours until 6pm on Wednesday (October 31), Thursday (November 1) and Friday (November 2). [Visit the Department of Labor's website](#) for more information.