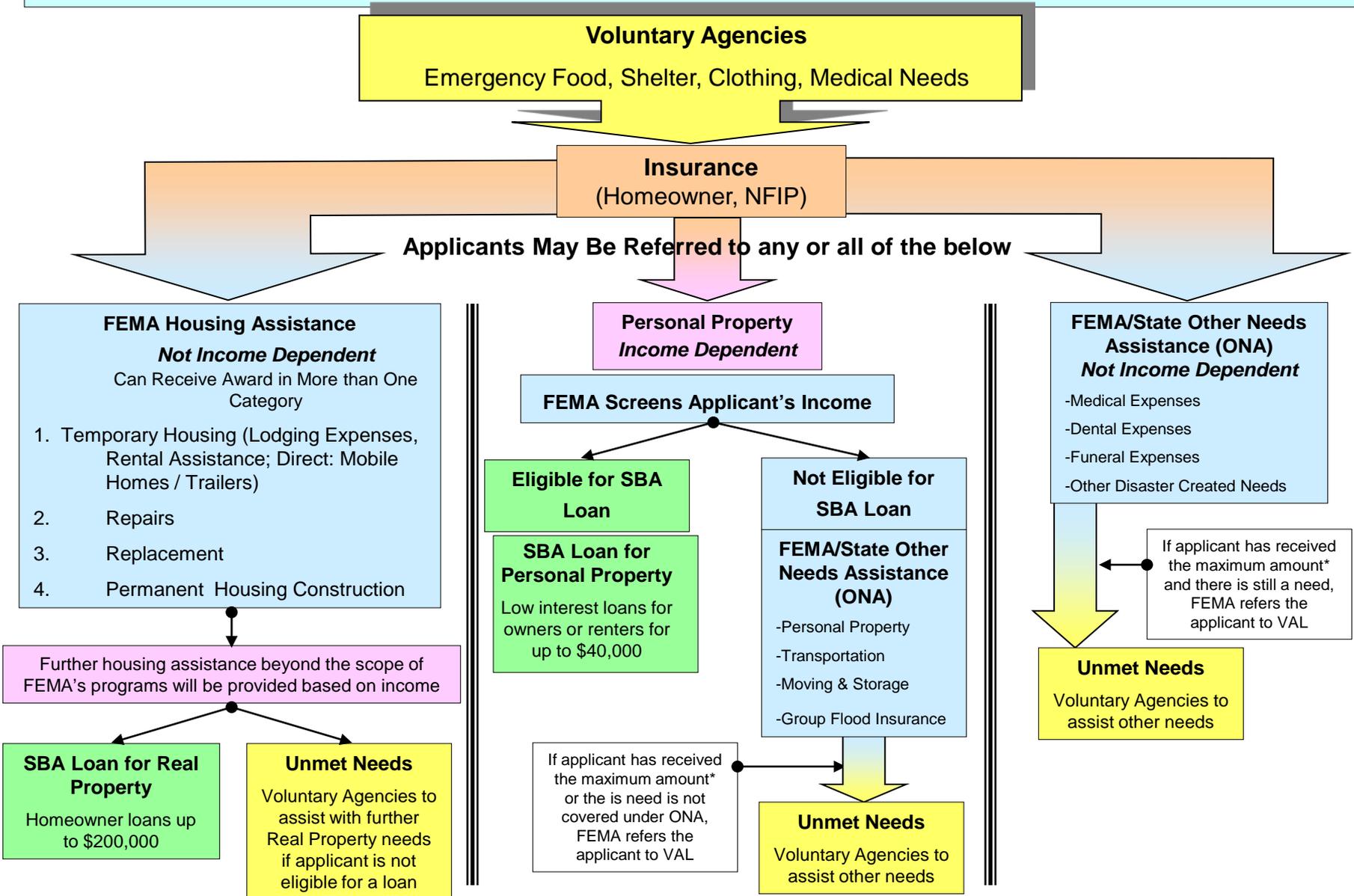


# Individual Assistance Sequence of Delivery





**The Individuals and Households Program (IHP)** provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: **Housing Assistance** (including Temporary Housing, Repair, Replacement and Semi-Permanent or Permanent Housing Construction) and **Other Needs Assistance** (including personal property and other items).

**Temporary Housing:** Money to rent a different place to live or a temporary housing unit (when rental units are not available).

**Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair, then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof).
- Windows, doors, floors, walls, ceilings, cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilation, air conditioning.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from the home, including privately owned sole access roads.
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks.

**Replacement:** Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

**Other Needs Assistance:** Grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:

- Clothing
- Household items (room furnishings, appliances).
- Specialized tools or protective clothing and equipment required for your job.
- Necessary educational materials (computers, school books, supplies).
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier, chainsaw).
- Fuel (fuel, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs.
- Moving and storage expenses related to the disaster (including evacuation storage, or the return of property to a home).
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements for “other needs assistance.



**FEMA**

December 17, 2012  
DR-4085-NY-NR-102  
FEMA Helpline: 800-621-FEMA (3362)  
FEMA News Desk: 571-449-1621

# News Release

## **FEMA Continues Outreach on Rebuilding Safer and Stronger**

**NEW YORK** – New Yorkers beginning the rebuilding process will have more opportunities to receive technical information on improvements to protect their homes from future storms.

Beginning Tuesday, Dec. 18, mitigation specialists from the Federal Emergency Management Agency will be at four new area locations to offer guidance on how to build back safer and stronger in the aftermath of Hurricane Sandy.

Residents can get advice on safe cleanup measures, repair and building techniques, as well learn more about flood insurance. This information is available to the public and provided at no cost.

FEMA advisors will be available at Home Depot and Lowe's stores at the following locations:

**Bronx County** - Home Depot  
600 Exterior St, Bronx 10451

**Kings County** - Home Depot  
579 Gateway Dr. Brooklyn 11239

**Nassau County** - Lowe's  
90 Price Pkwy, Farmingdale 11735

**Suffolk County** - Home Depot  
1550 Old Country Rd, Riverhead 11901

Hours of operation will be 8 a.m. to 8 p.m., Tuesday, Dec. 18, through Saturday, Dec. 22, and 8 a.m. to 6 p.m., Sunday, Dec. 23.

Every dollar spent on mitigation now saves four times that amount in repairs from the next disaster concluded a Penn State University-led research team in 2006.

More information on ways to protect your property from disasters to come is available at: [www.fema.gov](http://www.fema.gov). Click on "Plan, Prepare and Mitigate."

**(MORE)**

## **FEMA to Provide Rebuilding Workshops at Local Home Improvement Stores – Page 2**

For more information on New York's disaster recovery, visit [www.fema.gov/disaster/4085](http://www.fema.gov/disaster/4085), <http://twitter.com/FEMASandy>, [www.facebook.com/FEMASandy](http://www.facebook.com/FEMASandy) and [www.fema.gov/blog](http://www.fema.gov/blog).

###

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*



**FEMA**

# Fact Sheet

Release date:  
October 30, 2012  
Release Number:  
HQ-12-123Factsheet

## Federal Aid Programs for State of New York Disaster Recovery

Following is a summary of key federal disaster aid programs that can be made available as needed and warranted under President Obama's major disaster declaration issued for New York.

### Assistance for Affected Individuals and Families Can Include as Required:

- 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. *(Source: FEMA funded and administered.)*
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. *(Source: FEMA funded and administered.)*
- 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. *(Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)*
- 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. *(Source: FEMA funded; state administered.)*
- 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. *(Source: U.S. Small Business Administration.)*
- Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit 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. *(Source: U.S. Small Business Administration.)*
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. *(Source: Farm Service Agency, U.S. Dept. of Agriculture.)*
- 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.

### Assistance for the State and Affected Tribal and Local Governments Can Include as Required:

- 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. (Source: FEMA funded, state administered.)
- 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. (Source: FEMA funded, state administered.)

### How to Apply for Assistance:

- Those in the county designated for assistance to affected residents and business owners can begin the disaster application process by registering online 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. 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.
- 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. Approved mitigation projects are paid through the state from funding provided by FEMA and other participating federal agencies.

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Follow FEMA online at [www.fema.gov/blog](http://www.fema.gov/blog), [www.twitter.com/fema](https://twitter.com/fema), [www.facebook.com/fema](https://www.facebook.com/fema), and [www.youtube.com/fema](https://www.youtube.com/fema). Also, follow Administrator Craig Fugate's activities at [www.twitter.com/craigatfema](https://www.twitter.com/craigatfema).

*The social media links provided are for reference only. FEMA does not endorse any non-government websites, companies or applications.*



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# YOU May be Able to Get Disaster Assistance

FEMA and the State can provide assistance to:

**U.S. Citizens, Non-Citizen Nationals, and Qualified Resident**



## WHO IS A QUALIFIED RESIDENT?

If you have a legal permanent resident card  
USCIS Form I-551 or “green card.”

If you have legal residence status because of:

- asylum
- refugee status
- conditional entry
- withholding of deportation
- domestic violence against spouses or children
- immigration from Cuba or Haiti
- severe forms of human trafficking, including persons with “T” and “U” visas

## WHO IS NOT A QUALIFIED RESIDENT?

- If you have a temporary tourist, student or work visa.
- If you have a Temporary Resident Card: USCIS Form I-688.



## Declaration of Eligibility

When you apply, you will sign a declaration that says you or your child is a citizen, a non-citizen national, or a qualified resident.

Applying for FEMA disaster assistance will not affect your eligibility to become a U.S. citizen.



If **YOU** are not eligible, but you have a **CHILD** who is a citizen, non-citizen national, or a qualified resident:

- You may apply for assistance,
- You **DO NOT** have to give information about your own citizenship or immigration status.



Apply toll-free at **1-800-621-3362 (TTY) 1-800-462-7585** or online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov). For smartphone or tablet, go to [m.fema.gov](http://m.fema.gov)

**Disaster assistance is also available from many different voluntary agencies. Your citizenship or immigration status does *not* matter there.**



# Sheltering and Temporary Essential Power (STEP) Program

The Federal Emergency Management Agency (FEMA), in conjunction with state, local and tribal partners, is implementing a Sheltering and Temporary Essential Power (STEP) Program to help people get back into their homes quickly and safely.

STEP assists State, local and tribal governments in performing work and services essential to saving lives, protecting public health and safety, and protecting property. The program funds certain necessary and essential measures to help restore power, heat and hot water to primary residences that could regain power through necessary and essential repairs. STEP can help residents safely shelter-in-place in their homes pending more permanent repairs.

Under the program, residents of the designated disaster areas that participate will be able to have the damage to their residence assessed and, where safe and practicable, have electricity restored and other basic repairs made so they can move back into their homes.

The county and FEMA will reach out to residents directly to offer one or more of the following options:

- Residential Electrical Meter Repairs – For those whose home can be used to shelter-in-place, and repairing the electric meter is all that's needed to have power restored. This might include repairs to the weather head, service cable or the meter socket.
- Shelter Essential Measures – For those whose home can be used to shelter-in-place, STEP will provide temporary electricity, heat and hot water to meet basic life sustaining needs while permanent repairs are made.
- Rapid Temporary Exterior Repairs – These are necessary and essential repairs to protect storm-damaged residences from further damage that may present an immediate threat to life and property, and where appropriate, facilitate sheltering-in-place pending repairs that are more permanent repairs. This may include securing broken windows, covering damaged exterior walls and roofs, and patching and securing damaged exterior doors.

## How Will STEP Affect Residents?

An inspector will decide what elements of the STEP Program are available for each residence.

### **Residents in Suffolk County can call 2-1-1**

Participation in the STEP program will make applicants for FEMA's Individuals and Households Program ineligible for further Temporary Sheltering Assistance, if authorized, or subsequent lodging expense reimbursement once work performed under STEP is completed.



## U. S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

### NEW YORK Declaration #13365 & #13366

(Disaster: NY-00130)

**Incident: Hurricane Sandy**

**Occurring: October 27, 2012 and continuing**

**For the Counties of Bronx, Kings, Nassau, New York, Queens, Richmond and Suffolk; and for Economic Injury Only the contiguous county of Westchester in the State of New York; contiguous counties of Bergen and Hudson in the State of New Jersey.**

### Application Filing Deadlines:

**Physical Damage: December 31, 2012**

**Economic Injury: July 31, 2013**

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

#### What Types of Disaster Loans are Available?

- 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.
- 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.
- 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).

#### What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$14,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

#### What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

	<u>No Credit Available Elsewhere</u>	<u>Credit Available Elsewhere</u>
Home Loans	1.688%	3.375%
Business Loans	4.000%	6.000%
Non-Profit Organization Loans	3.000%	3.125%
Economic Injury Loans		
Businesses and Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.000%	N/A

### **What are Loan Terms?**

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 3-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

### **What are the Loan Amount Limits?**

- **Home Loans** – 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 Loans** – 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 (EIDL)** – The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

### **What Restrictions are there on Loan Eligibility?**

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally insured loans.

### **Is There Help with Funding Mitigation Improvements?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigation measures will be required before any loan increase.

### **Is There Help Available for Refinancing?**

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property), and (3) intends to repair the damage.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

### **What if I Decide to Relocate?**

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

### **Are There Insurance Requirements for Loans?**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

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>.



# TOWN OF RIVERHEAD NEWS

Office of the Supervisor  
**SEAN M. WALTER**

200 Howell Avenue  
Riverhead, NY 11901  
(631)727-3200

[www.townofriverheadny.gov](http://www.townofriverheadny.gov)

## FOR IMMEDIATE RELEASE

November 2, 2012

### **SUPERVISOR WARNS AGAINST FALLING PREY TO SCAMS** **Supervisor Asks Residents 'To Have Their Antenna Up'**

**Riverhead, NY** – Stating that, "It is unfortunate that natural disasters bring with them 'quick-buck artists' who are looking to ply their trade," Riverhead Town Supervisor, Sean M. Walter, warned residents to be diligent and keep their eyes open to potential scams being run by the unscrupulous.

Supervisor Walter said, "Reports are circulating about unknown individuals using the aftermath of Hurricane Sandy to pose as LIPA workers or repair people in order to gain access to resident's homes." Supervisor Walter said, "LIPA employees never need to enter your home to make the necessary repairs to restore power. Please do not open your door to, or allow in, anyone who claims to be a repair person." The Supervisor also added, "Only agree to do business with well recognized, insured and licensed repair people."

Supervisor Walter said, "We New Yorkers have a pretty good instinct for recognizing nonsense when we hear and see it but slick scam artists do rear their ugly head when people are at their most vulnerable. If it doesn't sound right or seem on the 'up and up,' contact the Suffolk County Department of Consumer Affairs at 1-800-909-5423 or 631-853-4600 for further information." Supervisor Walter said, "Consumers need to be aware - now more than ever."

-XX-



HURRICANE SANDY UPDATE  
**NOVEMBER 16, 2012**

**“TOWN STATE OF EMERGENCY” IS STILL IN EFFECT UNTIL FURTHER NOTICE**  
(Orders Can Be Found On Our Website Homepage [www.townofriverheadny.gov](http://www.townofriverheadny.gov))

**Assistance for Immediate Needs:** If you have immediate needs, you may want to contact the American Red Cross at 877-733-2767 or the United Way by dialing 2-1-1 from a landline phone.

**Federal Aid:** Should you need federal assistance, you can contact FEMA at [www.fema.gov](http://www.fema.gov).

**FEMA (Federal Emergency Management Agency) 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 you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster. Register for Disaster Assistance by calling (800) 621-3362 / TTY (800) 462-7585.

**FEMA Disaster Recovery Centers Locations and Hours:**

Hours of all fixed based FEMA Disaster Assistance Recovery Centers are 9:00 a.m. to 8:00 p.m. & run seven days a week.  
Location: **Riverhead County Center**, 300 Center Drive, Riverhead, NY 11901

**Those needing emergency housing** can seek assistance and placement through the Suffolk County Department of Social Services. All Service Centers are open Monday through Friday 8:00AM-3:00PM and are closed on official county holidays:

**Riverhead Center**  
893 E. Main Street  
Riverhead, NY 11901-2542  
Telephone: (631) 852-3500  
**EMERGENCIES (After 4:30PM & Weekends):** (631) 854-9100

**American Red Cross Food Distribution Center**

Riverhead County Center, 300 Center Drive, Riverhead, NY 11901

**Storm Debris-Residential Only:** Please separate storm debris from loose leaves. Please see the Highway Department website or call them at 631-727-3200 x.389 for information.

**Yard Waste Facility:** Our yard waste facility is back to their regular hours, (5) days per week, Thursday through Monday 7AM to 3:30PM. For further information or questions, please see the Sanitation Department website or call them at 631-727-3200 x. 391.

**LIPA:** To report an outage or downed electrical lines, please call LIPA at 1-800-490-0075 or 631-755-6900. Please visit their website at [www.lipower.org/stormcenter](http://www.lipower.org/stormcenter) for the latest updates.

**Price Gouging:** Please contact the Suffolk County Department of Consumer Affairs at 1-800-909-5423 / 631-853-4600 or visit their website at [www.suffolkcountyny.gov](http://www.suffolkcountyny.gov) to complete a complaint form. Please be on the lookout and make sure that the companies you select are licensed professionals who must abide by the laws that protect you, the consumer.

***IF YOU WOULD LIKE TO DONATE TO HURRICANE SANDY VICTIM, PLEASE CONTACT AREA CHURCHES, FIRE DEPARTMENTS AND OTHER ORGANIZATIONS THAT OFFER DISASTER ASSISTANCE PROGRAMS.***