
A Guide to Disaster Assistance and Relief Funding

How to Navigate the Disaster Assistance Process

Compliments of
U.S. Senator Kirsten E. Gillibrand
New York



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*This document will be continuously updated as information becomes available –
Last updated on October 31, 2012.*

Introduction

Dear Fellow New Yorker,

The devastating effects of Hurricane Sandy have been felt throughout the state. New Yorkers are currently experiencing power outages, flooding, and have incurred damage to their homes. President Obama has approved a disaster declaration, with the following counties eligible for disaster assistance: Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.

These designations allow the Federal Emergency Management Agency, U.S. Department of Agriculture, U.S. Small Business Administration and other federal agencies to assist these counties with emergency relief measures, including search and rescue efforts, emergency care and shelters, the distribution of food, water and other essentials, and with disaster assistance funding. Funding options 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. Federal funding is available to state and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for debris removal and emergency protective measures, including direct federal assistance, for Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens counties. Federal funding is also available on a cost-sharing basis for hazard mitigation measures statewide.

The information in this guidebook details emergency disaster assistance grants, loans, tax credits, and other programs to help New Yorkers recover from the storm's devastation. The guidebook's contents are by no means comprehensive, and as new programs, information and opportunities emerge, its contents will be updated to provide you with the most up-to-date information possible. For more information about the recovery process, please visit my Senate website at www.gillibrand.senate.gov/issues/hurricane-sandy or contact my office at (202) 224-4451.

Sincerely,



Kirsten E. Gillibrand
United States Senator

Table of Contents

Introduction..... 1

Table of Contents 2

Federal Section I 3

Federal Emergency Management Agency 4

1) Individual Assistance (IA) Program..... 4

2) Public Assistance Grant Program..... 5

3) Disaster Unemployment Assistance..... 5

4) Hazard Mitigation Grant Program 6

Federal Section II..... 7

Small Business Administration (SBA) 7

1) Home and Personal Property Loans 7

2) Business Physical Disaster Loans 8

3) Economic Injury Disaster Loans (EIDL) 9

Federal Section III 10

Internal Revenue Service (IRS) 10

➤ Disaster Assistance and Emergency Relief for Individuals and Businesses 10

Federal Section IV..... 11

U.S. Department of Agriculture (USDA)..... 11

1) Farmer and Rancher Assistance..... 11

2) Emergency Farm Loans (EM) 11

Federal Section V 12

U.S. Department of Labor..... 12

1) Disaster National Emergency Grants (NEG)..... 12

Important Contact Information 13

Federal Emergency Management Agency (FEMA)..... 13

Small Business Administration (SBA)..... 13

U.S. Department of Agriculture 13

U.S. Social Security Administration 13

New York State Division of Homeland Security and Emergency Services 14

New York State Office for the Aging..... 14

New York State Emergency Information Handbook 14

New York City Government 14

New York Business Development Corporation (NYBDC)..... 14

General Safety Issues 15

American Red Cross..... 15

Salvation Army: Emergency Disaster Services..... 15

Mold Growth Prevention..... 15

2-1-1 Services..... 15

The Offices of Senator Gillibrand 18

Federal Section I

Federal Emergency Management Agency

FEMA oversees several federally administrated Disaster Recovery Programs offered to New York State to recover from storm damage.

Each program satisfies different needs, including rental payments for temporary housing, repairing and replacing damaged public facilities, and grants for home repairs and replacement of essential household items.

At this point, the following New York State counties are eligible for the specific FEMA assistance listed below: **Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.**

The President has also signed an emergency declaration for all counties of New York State, authorizing FEMA to coordinate all disaster relief efforts which have the purpose of alleviating the hardship and suffering caused by the emergency on the local population, and to provide appropriate assistance for required emergency measures. Specifically, FEMA is authorized to identify, mobilize, and provide at its discretion, equipment and resources necessary to alleviate the impacts of the emergency. Emergency protective measures, limited to direct federal assistance, will be provided at 75 percent federal funding.

1) Individual Assistance (IA) Program

- The purpose of this program is to provide funding or direct assistance to individuals and families in an area where property has been damaged or destroyed and where losses are not covered by insurance.

Additional Information:

- **Assistance for affected individuals and families may include as required:**
 - Rental payments for temporary housing for individuals whose homes are unlivable. Initial Assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements
 - Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional
 - Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state, and charitable aid programs.
 - Unemployment payments up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who did not qualify for state benefits, such as self-employed individuals
 - Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal

property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance

- Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, 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 is a combination with a property loss loan cannot exceed a total of \$2 million. FEMA will work with the U.S. Small Business Administration in the evaluation of eligibility and provisions of these loan funds
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. The U.S. Department of Agriculture will determine eligibility and disburse these loan funds.
- Other relief programs include crisis counseling for individuals traumatized by the disaster, income tax assistance for filing casualty losses, and advisory assistance for legal situations, veteran's benefits and social security matters.

Contact Information:

- Residents who have sustained losses can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800-621-3362.

2) Public Assistance Grant Program

- The purpose of this program is to provide assistance to state, local and tribal governments, and certain types of private nonprofit organizations to allow communities to quickly respond to and recover from major disasters or emergencies declared by the President.

Additional Information:

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

Contact Information:

- State, local and tribal governments can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800 621-3362.

3) Disaster Unemployment Assistance

- The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed

because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date.

Additional Information:

- These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.
- Although most States have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all States require an individual to search for work.
- All unemployed individuals must register with the State's employment services office before they can receive DUA benefits.

Contact Information:

- Residents who have sustained losses can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800-621-3362.

4) Hazard Mitigation Grant Program

- The Hazard Mitigation Grant Program provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster

Eligibility

- All counties in the State of New York are eligible to apply for hazard mitigation assistance.

Contact Information:

- State, local and tribal governments can begin applying for assistance by registering online at www.disasterassistance.gov or by calling 1-800 621-3362

*****NOTE: The eligible counties listed above are subject to change and are accurate as of 10/30/2012. We are expecting more counties to be added over the next few days as the state and FEMA continue to assess the damage caused by the storm.**

Federal Section II

Small Business Administration (SBA)

The SBA provides low-interest, long-term disaster loans to homeowners, renters, non-farm 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 area.

At this point, the following New York State counties are eligible for the below FEMA assistance: **Bronx, Kings, Nassau, New York, Richmond, Suffolk, and Queens.**

1) Home and Personal Property Loans

- If you are 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 – even if you don't own a business. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, and other items 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.

Additional Information:

- The loans may not be used to upgrade homes or make additions unless as required by local building authority/code.
- Loans may be increased up to 20 percent of the total amount of disaster damage to real estate, as verified by the SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.
- Secondary homes or vacation properties are not eligible for these loans.
- Any proceeds from insurance coverage on your property or home will be deducted from the total damage to the property to determine the loan amount you are eligible for. The SBA is not permitted to duplicate any benefits.
- For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain credit elsewhere, the interest rate will not exceed 8 percent.
- The SBA determines whether an applicant has credit available elsewhere. The SBA offers loans with long-term repayments, in many cases up to 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

Eligibility:

- Individuals

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 12.
- E-mail: disastercustomerservice@sba.gov

2) Business Physical Disaster Loans

- Any non-farm business or private, nonprofit organization that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help replace damaged property or restore the property to the condition it was in before the disaster.

Additional Information:

- SBA makes physical disaster loans of up to \$2 million to qualified businesses or private, nonprofit organizations.
- Physical Disaster Loan proceeds may be used for the repair or replacement of the following:
 - Real Property
 - Machinery
 - Equipment
 - Fixtures
 - Inventory
 - Leasehold Improvements
- Disaster loans to repair or replace real property or leasehold improvements 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 damaged real property against possible future disasters of the same type.
- SBA loans cover uninsured and under-insured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.
- The interest rate is determined by your ability to obtain credit elsewhere (from non-federal sources).
- The interest rate on both these loans will not exceed 4 percent if you do not have credit available elsewhere. Repayment can be up to 30 years, depending on the business' ability to repay the loan. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant has credit available elsewhere.

Eligibility:

- Small-businesses
- Non-profit Organizations
- Private Businesses not deemed small

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional office contact info on page 12 of this guide.
- E-mail: disastercustomerservice@sba.gov

3) Economic Injury Disaster Loans (EIDL)

- If your business is located in a declared disaster area and has suffered economic injury because of the disaster (regardless of physical damage), you may be eligible for an Economic Injury Disaster Loan (EIDL). Substantial economic injury is defined as the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

Additional Information:

- EIDL assistance is available only to businesses determined unable to obtain credit elsewhere. The SBA can provide up to \$2 million in disaster assistance, which includes both economic injury and physical damage assistance. Your loan amount will be based on your actual economic injury and your company's financial needs.
- An EIDL can help you meet the normal financial obligations that your business or private nonprofit organization could have met had the disaster not occurred. It permits you to maintain a reasonable working capital position during the period affected by the disaster.
- The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan.

Eligibility:

- Small businesses
- Small Agricultural Cooperatives
- Qualified Non-profit organizations

Contact information:

- For more information please call 1-800-659-2955 or refer to SBA New York regional contact info on page 18.
- E-mail: disastercustomerservice@sba.gov

SBA New York Regional Office Phone Numbers

- **Buffalo:** (716) 551-4301
- **Syracuse:** (315) 471-9393
- **New York City:** (212) 264-4354

*****NOTE: Only non-farm businesses are eligible for SBA Business Physical Disaster Loans and Economic Injury Disaster Loans. Farm households are eligible for the SBA Home and Personal Property Loans for any losses incurred to ONLY their home and its contents.**

Federal Section III

Internal Revenue Service (IRS)

➤ **Disaster Assistance and Emergency Relief for Individuals and Businesses**

- Business owners in a federally declared disaster area may deduct the loss or partial loss of personal and business use property on your individual federal income tax return for the year you incurred the loss. Additionally, individuals and businesses in declared areas that paid taxes in 2011 can elect to deduct your loss on a Form 1040x for the prior year instead of waiting to file your current year return. This will allow you to receive a refund of some or all of the taxes paid on your prior year return.
- For additional information, visit www.irs.gov/pub/irs-pdf/p2194.pdf or call the Disaster Assistance hotline at 1-866-562-5227

Federal Section IV

U.S. Department of Agriculture (USDA)

The USDA is ready to provide assistance to for farmers, ranchers and aquaculture operators to cover production and property losses. I encourage farmers, ranchers, producers, landowners and rural communities to contact their local USDA Farm Service Agency Service Center to report damages to crops or livestock loss. Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take.

You can find contact information for your local FSA office at:
<http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>.

1)Farmer and Rancher Assistance

Producers are eligible to be considered for Farm Service Agency (FSA) Emergency Loans (EM) and the Supplemental Revenue Assistance Program (SURE). Regarding EM loans, FSA will consider each application on its own merit by taking into account the extent of losses, security available, and repayment ability. Local FSA offices can provide affected farmers and ranchers with additional information.

2)Emergency Farm Loans (EM)

- Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

Contact Information:

- For more information and to see if you can apply, please contact your local FSA.
- Go to the following website:
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

Federal Section V

U.S. Department of Labor

1) Disaster National Emergency Grants (NEG)

- Disaster NEGs require that the Federal Emergency Management Agency (FEMA) has declared a disaster area eligible for public assistance and are only available to states. The primary purpose of a disaster project is to create temporary employment to assist with clean-up activities.

Additional Information:

- This initial award will restrict the clean-up period to 6 months from the date of the grant award until there is a subsequent modification that justifies a longer clean-up period
- A state may include in its fully documented plan, or modification request, a component for employment-related services. This component is for workers involved in the clean-up work and who will not return to their prior employment. The modification must demonstrate that the participants need employment-related assistance to return to the workforce and demonstrate that other resources are not available to provide such services.

Eligibility:

- State Governments
- Local Governments
- Indian and Native American Tribes
- Local Workforce Investment Boards

Contact Information:

- For additional Information please visit <http://www.doleta.gov/neg/>

Important Contact Information

Federal Emergency Management Agency (FEMA)

- For more information regarding all available FEMA assistance, please visit www.disasterassistance.gov or <http://www.fema.gov/disaster-survivor-assistance> or by calling the FEMA Helpline at 800-621-3362. Phone lines are open from 7 a.m. to 10 p.m. ET, seven days a week until further notice. People with hearing disabilities can use the TTY number, 800-462-7585.

Federal Emergency Management Agency Disaster Legal Services

- New York State Residents facing legal issues arising out of Hurricane Sandy can get free legal help through the FEMA Disaster Legal Services Program. Operated by the American Bar Association Young Lawyers Division, they provide free legal services in matters such as bankruptcy, civil rights, employment law, landlord-tenant law, FEMA benefit claims, wills, and trusts.
- For more information please call the Disaster Services hotline at 1-800-342-3661 or visit www.disasterlegalaid.org.

Small Business Administration (SBA)

- For more information about the different loans available and to see if you qualify, please visit <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans> or call 1-800-659-2955 or (404) 331-0333.

U.S. Department of Agriculture

- Contacting your local USDA Farm Service Agency as soon as possible is the first and most important step you can take. You can find your county FSA at: <http://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>. Also, please visit <http://disaster.fsa.usda.gov> for more information regarding the assistance programs being offered through the USDA.

U.S. Social Security Administration

- The Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social security disability or survivor benefits.
- For more information please visit http://www.ssa.gov/emergency/?utm_source=english_home&utm_medium=panel&utm_content=slot1&utm_campaign=sandy or call 1-800 772-1213.

New York State Division of Homeland Security and Emergency Services

- The New York State Office of Emergency Management (OEM) is responsible for coordinating all state activities related to disaster recovery. Information on preliminary OEM resources to address Sandy recovery can be found on the following site: <http://www.dhSES.ny.gov/oem/event/sandy/sandy-info.cfm>.
- The Hurricane Sandy Helpline for New York State Residents provided by OEM is 1-888-769-7243 or 1-518-485-1159.

New York Farm Bureau

- The New York Farm Bureau may be helpful in directing individuals to the appropriate resources and agencies that could aid in disaster clean up and recovery
- For more information please call (518) 436-8495 or 1-800 342-4143. You may also visit www.nyfb.org.

New York State Office for the Aging

- The Office for the Aging has centers located in all counties to provide information and assistance in location local services and programs that support older individuals and their caregivers.
- For a list of local offices for the aging, visit <http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm> or call the Senior Citizen's Help Line at 1-800 342-9871.

New York State Emergency Information Handbook

- General planning and safety information in downloadable format: http://www.dhSES.ny.gov/media/documents/2011_EI_Handbook.pdf.

New York City Government

- Listing of emergency shelter locations across the five boroughs: http://www.nyc.gov/html/misc/html/2012/hurricane_shelters.html.
- To report storm damage to your home and/or business, please visit the following site: http://www.nyc.gov/html/oem/html/nycsevereweather/damage_form.shtml.

New York Business Development Corporation (NYBDC)

- NYBDC is providing disaster loans to businesses suffering storm or flood damage resulting from storm.
- Working capital loans in amounts ranging from \$5,000 to \$25,000 will be available on an expedited application basis and favorable terms to qualifying businesses that qualify for the program
For more information, please visit: <http://www.nybdc.com>.

General Safety Issues

- Consumer Product Safety Commission's "Safety Tips for Flood Victims" can be found at <http://www.cpsc.gov/cpsc/pub/pubs/fema/flood.html>. This guide provides safety recommendations and illustrates dangerous practices flood victims may engage in during efforts to rebuild or while staying in temporary housing or partially damaged homes.

American Red Cross

- The American Red Cross can assist with providing emergency shelter and other critical resources. Individuals can visit the Red Cross web site (www.redcross.org), call 1-800-RED CROSS (1-800-733-2767), or check local media outlets. They should also register on the Red Cross Safe and Well website, a secure and easy-to-use online tool that helps families connect during emergencies. To register, visit www.redcross.org or call 1-800-RED-CROSS (1-800-733-2767).
- For a list of Red Cross shelters in your area, please refer to the Red Cross shelter locator at <http://www.redcross.org/find-help/shelter> or call the Northeastern New York Region chapter at (518) 458-8111.

Salvation Army: Emergency Disaster Services

- The Salvation Army offers such services as food service, cleanup restoration, donation management, spiritual and emotional care, disaster workers and emergency management personnel, disaster social services and emergency communications
- For more information please call (315) 345-6621 or visit http://www.salvationarmyusa.org/usn/www_usn_2.nsf.

Mold Growth Prevention

- After natural disasters, such as hurricanes and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and a possible health risk for your family
- For more information about mold, please www.bt.cdc.gov/disasters/mold/protect.asp.

2-1-1 Services

- If you have been affected by Hurricane Sandy, please dial 2-1-1 or 1-888-774-7633 to find out what disaster related services are available in your area, 1 to 5 PM/7 days a week, 365 days a year. In addition, 2-1-1 provides comprehensive information and referral services for impacted regions.

- 2-1-1 Regions and Call Center Contacts and Services for highly impacted areas as of 10/27/2012:

Hudson Valley Region

2-1-1 HUDSON VALLEY (NEW YORK)

336 Central Park Ave.

White Plains, NY 10606

(800) 899-1479 - Alternative Number

(914) 993-3700 - Alternative Number

www.Hudson211.org

HOURS: M-Sun: 9 a.m. - 7 p.m.

PARENT AGENCY: United Way of Westchester and Putnam

Contact: Naomi L. Adler; nadler@uwwp.org; (914) 997-6700 x716

DESCRIPTION: 2-1-1 information and referral for the following counties:

Hudson Valley - Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester; Adirondack Region – Clinton, Essex and Franklin; Northeastern-Capital Region - Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington; Long Island - Nassau and Suffolk.

Adirondack Region served by Hudson Valley

United Way of the Adirondack Region, Inc.

45 Tom Miller Rd.

Plattsburgh, NY 12901

211 - Call 2-1-1 from service area

(888) 774-0289 - Alternative Number

HOURS: M-Sun: 9 a.m. - 7 p.m.

www.Hudson211.org

Contact: John Bernardi; john@unitedwayadk.org; (518) 563-0028

Northeast-Capital Region served by Hudson Valley

United Way of the Greater Capital Region

P.O. Box 13865

Albany, NY 12212-3865

HOURS: M-Sun: 9 a.m. - 7 p.m.

www.211neny.org

Contact: Brian Hassett; bhassett@unitedwaygcr.org; (518) 456-2200

Long Island served by Hudson Valley

United Way of Long Island

819 Grand Blvd.

United Way of Long Island

Deer Park, NY 11729

211 - Call 2-1-1 from service area

(888) 774-7633 - Alternative Number

HOURS: M-Sun: 9 a.m. –7 p.m.(limited to this event)

www.211longisland.org

Contact: Theresa Regnante; tregnante@unitedwayli.org; (631) 940-3701 or
Elizabeth Eberhardt; eeberhardt@unitedwayli.org; (631)940-3712

New York City Region

2-1-1 AT 311 NYC

59 Maiden Lane

14 Floor

New York, NY 10038

211 - Call 2-1-1 from service area

(212) 639-9675 - Alternative Number (212) NEW YORK

(212) 504-4115 - TTY

www.nyc.gov/311

HOURS: 24 hr/7 days

PARENT AGENCY: NYC Department of Information Technology and
Telecommunications

Contact: Louisa Chafee; lchafee@cityhall.nyc.gov; (212) 788-8976

DESCRIPTION: 2-1-1 services are available in the New York City Region, which includes Bronx, Kings (Brooklyn), New York (Manhattan), Queens, and Richmond (Staten Island) counties.

The Offices of Senator Gillibrand

Capitol District

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Rochester Region

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