



Housing Assistance Council

**PICKING UP THE PIECES:  
RESTORING RURAL HOUSING  
AND COMMUNITIES  
AFTER A DISASTER**

\$5.00 (free to people and organizations in disaster areas)  
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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, seed money loans from a revolving loan fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

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## **INTRODUCTION**

Disaster relief efforts in the United States are coordinated by the Federal Emergency Management Agency (FEMA), now part of the Department of Homeland Security. Not every disaster warrants FEMA's intervention, but under the provisions of the legislation that established FEMA, when a disaster "is beyond the capabilities of state and local resources," the President may declare a "major disaster" or an "emergency." Local, state, and FEMA officials evaluate the disaster, and submit a request for a declaration to the Director of FEMA, who reviews the request, submits it to the President, and makes recommendations to the President.

When the President makes a major disaster declaration, FEMA establishes offices in the federally declared disaster area to serve as centralized points of relief management. FEMA aids disaster survivors by directing them to the assistance program(s) (both public and private) for which they are eligible and that will be of the most benefit to them. In sum, the agency serves as the umbrella organization that coordinates the relief efforts of all relief agencies, public and private, local and national. Thus it brings disaster recovery assistance into the stricken community.

FEMA's role is especially important to disaster victims in rural areas due to a scarcity of local institutions with ready access to potential recovery resources and the ability to coordinate relief efforts. However, in spite of FEMA's coordination, one of the most serious problems facing disaster victims in rural areas may still be a lack of information about the resources and assistance available to them. The Housing Assistance Council (HAC) has prepared this guide to short- and long-term housing and community development resources as a partial response to that critical need. It is intended for use by disaster-affected individual households as well as by community organizations acting on their behalf.

It is hoped that this guide will inform local efforts to match resources with need more efficiently. Moreover, it is hoped that the guide's identification of existing contact persons and agencies will increase coordination among them and stimulate the further development of community-based resources such as housing development corporations and advocacy agencies.

Following this Introduction, a section entitled "Initial Response" outlines the process that disaster-stricken communities can expect to undergo following the catastrophe. The section on "Specific Housing Resources for Disasters" describes the principal forms of assistance available to those whose homes have been damaged or destroyed by disasters. These are programs specifically designed for use in disaster recovery situations. Next, a section on "General Housing Resources" provides descriptions of key agencies and some of the programs they administer that are relevant to housing recovery. In each case, the guide provides the address of the agency office or offices from which more detailed information can be obtained. Finally, a section entitled "Reaching the Hard-to-Reach" briefly discusses the special problems of meeting the housing needs of low-income rural residents. Although there are no simple or universally applicable solutions to these special problems, some creative approaches have been developed in other areas that may suggest comparable or complementary approaches in disaster-damaged areas.

The appendices to this guide contain listings of disaster recovery-related and housing-relevant agencies for each state. Agencies that offer direct assistance as well as those that can assist in identifying resources are included. Disaster-affected individuals should contact state agencies for local referrals.

The last appendix is a sample form for disaster survivors to use in maintaining a record of the disaster recovery process. Make a note of dates, what you did or said, who else was present (include full name, organization, and job title), and what they did or said. This will be useful to those providing assistance and may be important for future applications, tax returns, insurance claims, appeals, and lawsuits. All correspondence and receipts relating to the recovery process should be kept, whether they seem important or not.

## **INITIAL RESPONSE**

### ***Transient Housing***

The first stage of response to a disaster is to supply immediate shelter to those whose homes are no longer usable. This “Transient Housing” phase includes using shelters provided by local governments and by the Red Cross, Salvation Army, Church World Service, Mennonite Disaster Service, and other similar religious or secular nonprofit organizations; doubling up with friends and relatives; and staying at hotels and motels when no other options are available.

### ***Disaster Housing***

As soon as possible, federal and other disaster agencies attempt to move into a second stage of assistance, classified as “Disaster Housing” (formerly called “Temporary Housing”) aid. Here, primarily two mutually exclusive approaches are utilized: the home repair grant program and use of existing rental resources. (To apply for any of the following types of Disaster Housing assistance, follow the procedure outlined in the “Application Procedure” section on pages 4-5.)

#### *Home Repair Program*

Home Repair Assistance is a check to restore a home to a livable condition. The amount of the check is based on structural damage, as determined by a FEMA inspection.

It should be noted that where a homeowner has insurance that will cover the needed repairs, insurance funding must be used rather than a Home Repair grant.

#### *Use of Existing Resources*

Where uninsured damage exceeds the home repair limit, efforts are made to place households in “Existing Resources.” These are generally vacant rental units in the community suitable to the household’s needs (measured in terms of number of bedrooms needed). They can include existing housing currently in Rural Housing Service, Department of Housing and Urban Development, and Department of Veterans Affairs inventories of acquired properties, although in most affected counties this is a fairly limited resource. In any event, rent-free occupancy is provided to currently homeless people for as many as 18 months, pending long-term repair or replacement of their own homes.

Displaced homeowners are certified for Disaster Housing assistance in three-month increments. This assistance is terminated whenever their “Permanent Housing Plan” (which must be developed and approved during the initial period of Disaster Housing assistance) has been realized. Where it cannot be realized within the 90-day period, the assistance is continued. Displaced renters are normally given Disaster Housing assistance for only one or two months, although the period can be extended if adequate alternative housing continues to be unavailable.

### FEMA Mobile Homes

The final form of Disaster Housing assistance is rent-free occupancy in a federally provided mobile home. This form is utilized as a last resort when there is insufficient adequate Existing Resource housing available. When adequate alternate housing is not available to meet long-term needs, the provided mobile homes may subsequently be made available for sale to the occupants.

### Mortgage and Rental Assistance

Those whose homes have not been damaged but who are experiencing financial difficulties because of the disaster may be eligible to receive temporary mortgage and rental assistance.

### State and Local Emergency Services

Every state has its own government agency that provides disaster and emergency assistance. This may include different kinds of housing services. These agencies are listed in Appendix F. Local governments may have emergency services agencies or may assign disaster assistance duties among a number of different agencies; for example, emergency shelter may be coordinated by the Department of Human Services. For the address and phone number of your local emergency services agency, contact your state emergency management agency (listed in Appendix F) or FEMA Regional Office (listed in Appendix B), or look in the local government section of your phone book.

### **Permanent Housing**

The ultimate objective, of course, is a third stage in which all those who suffered housing loss as a result of disasters have successfully restored their housing situation to its pre-disaster status. While the first resource that must be utilized in this process is whatever insurance coverage the household has, there are also a number of government programs that can be used in combination with that insurance and with each other to make the victim's housing situation "whole" once more. The largest of these programs are summarized later in this guide.

In each state that contains counties that have been federally declared disaster areas, FEMA establishes a Disaster Field Office (DFO). The DFO works closely with state and local officials to coordinate statewide disaster relief and recovery efforts. FEMA may also establish one or more Disaster Recovery Centers (DRCs) in the disaster-affected area. The DRCs' primary purpose is to provide a place to which disaster victims can go to speak with representatives of various assistance programs (including government programs). Disaster victims can go to a DRC to receive advice, information or counseling. The centers are kept in operation as long as required. For DFO and DRC locations, contact your FEMA Regional Office (see Appendix B).

### Application Procedure

**Important note:** Several different agencies officially administer assistance programs, but the process of applying for assistance is centralized: the disaster survivor must complete a multi-purpose application **over the phone on the Federal Emergency Management Agency's toll-free national teleregistration hotline.** General inquiries regarding applications for assistance should also be directed to the toll-free hotline. Disaster Field Offices coordinate disaster relief efforts statewide and can be contacted for general information as well.

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

toll-free teleregistration hotline:

1-800-462-9029

1-800-462-7585 (TDD)

The hours when this number is staffed vary, depending on the severity and number of disasters at any point in time.

FEMA also operates a toll-free "helpline" at 1-800-525-0321. Callers can obtain information about FEMA programs. In addition, those who have already applied for assistance through the teleregistration hotline can check on the status of their applications or apply for additional assistance.

FEMA's site on the World Wide Web, <http://www.fema.gov>, can provide information, but survivors cannot apply for assistance via the Internet.

Over the phone with FEMA, the disaster survivor will be asked to provide information for a multi-purpose application. The completed application will be considered by FEMA staff, and an inspector will visit the victim's property and assess the damage it sustained. Within two weeks the applicant will usually be notified of the type of assistance for which she or he has qualified. **The final application deadline for individuals and households is within 60 days of the date that the county was federally declared a disaster area.** Private nonprofit organizations and public agencies applying for assistance are subject to different deadlines and should contact the FEMA help line for further information.

In addition to aiding disaster victims in completing their applications for assistance, a number of other disaster assistance services are provided over the phone on the FEMA hotline. These include emergency provision of food, clothing, and medical assistance, free legal advice, counseling, representation and referrals, tax assistance, and information on disaster unemployment assistance.

### Appeals

The appeals process is not a formal one. Applicants for disaster relief who are declared ineligible or whose assistance is being terminated are entitled to appeal that decision. When applying for aid, applicants are either given or sent a general information sheet about the process. To request that one's application be reconsidered or for information about assistance

received, applicants must call the toll-free number listed on the information sheet or write a formal appeal to the address shown in their letter.

*Conditions and Limitations of FEMA Assistance*

*Non-discrimination:* All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

*Lawful Presence:* All recipients of FEMA disaster housing assistance must be lawfully present in the United States and its territories. You must sign a declaration stating that you are lawfully present to be considered for assistance.

*Household Composition:* People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may appeal for assistance separate from your pre-disaster household.

## **SPECIFIC HOUSING RESOURCES FOR DISASTERS**

The following are programs specifically designed to assist in the housing recovery process following a major disaster. They are listed in alphabetical order.

### ***Cora Brown Fund***

*Type:* Any unmet needs, including home repair or rebuilding assistance.

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

*Program Name:* Cora Brown Fund Assistance.

*Form of Assistance:* Grant for “disaster-related unmet needs of families who are unable to obtain adequate assistance . . . from other sources.”

*Eligible Recipients:* Residents of designated disaster areas.

*Terms:* Straight grant. Funds cannot duplicate assistance for which a person is eligible from other sources.

*Application:* Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline, 1-800-462-9029.

### ***Department of Veterans Affairs Home Loan Adjustment***

*Type:* Counseling and loan adjustment for homeowners with VA mortgages.

*Agency:* Department of Veterans Affairs (VA).

*Program Name:* Loan Adjustment for Disaster Victims.

*Form of Assistance:* Counseling service plus forbearance or indulgence (revision of repayment terms) to borrower with a loan made or guaranteed by the VA.

*Eligible Recipients:* Property owners holding a VA loan and suffering damage in a designated disaster.

*Terms:* Exact terms established on a case-by-case basis.

*Application:* Must complete the multi-purpose assistance application either by visiting one of the local Disaster Recovery Centers or calling the toll-free FEMA teleregistration hotline.

*For Additional Information:* Contact the Department of Veterans Affairs, 810 Vermont Avenue, N.W., Washington, DC 20005, 202-273-5400, <http://www.va.gov>.

### ***Individuals and Households Program***

*Type:* To meet disaster-related necessary expenses or serious needs (including cost of housing repair or replacement) that cannot be covered by other program resources.

*Agency:* Federal Emergency Management Agency, jointly with the state.

*Program Name:* Individuals and Households Program (IHP). This program consolidates two previously separate programs, “Temporary Housing Assistance” and “Individual and Family Grant Programs.”

*Form of Assistance:* Grant of up to \$25,000 per individual or household with respect to any single emergency or major disaster. Housing repair assistance cannot exceed \$5,000, and housing replacement assistance is capped at \$10,000.

*Eligible Recipients:* Individuals or families with disaster-related necessary expenses or serious needs that cannot be met through other means.

*Terms:* Straight grant.

*Application:* Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline.

*For Additional Information:* Contact the program representative over the FEMA teleregistration hotline.

### ***Mennonite Disaster Service Assistance***

*Type:* Skilled labor for rebuilding.

*Agency:* Mennonite Disaster Service (MDS).

*Form of Assistance:* MDS provides skilled labor by volunteers to repair and rebuild homes after a natural disaster.

*Recipients:* Any household needing assistance as the result of a natural disaster, as determined by an organization partnering with MDS. Recipients need not be victims of federally designated disasters.

*Terms:* No cost. Another organization, such as the Red Cross or a local organization, must screen applicants and provide building materials or funds to purchase building materials.

*Application:* MDS is not able to accept applications from individuals. Organizations wishing to explore the possibility of partnering with MDS should contact the MDS regional office serving their state. For Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South

Carolina, Vermont, Virginia, and West Virginia, contact Bernard Martin, Region I Director, 540-434-1916 (phone), 540-433-3812 (fax), jmmartin@cmds.com (e-mail). For Alabama, Illinois, Indiana, Kentucky, Louisiana, Michigan, Mississippi, Ohio, Tennessee, and Wisconsin, Ottis Mast, Region II Director, 601-738-5366 (phone), 601-738-5366 (fax), ottis\_mast@ecunet.org (e-mail). For Arkansas, Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, and Wyoming, contact Vernon Miller, Region III Director, 316-662-1584 (phone), 316-663-6908 (fax), vernm@southwind.net (e-mail). For Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, and Washington, contact Wilmer Leichty, Region IV Director, 541-928-8294 (phone), 541-928-8294 (fax), bwleichty@proaxis.com (e-mail).

*For Additional Information:* Contact MDS's binational office at 1018 Main St., Akron, PA 17501, 717-859-2210 (phone), 717-859-4910 (fax), mds@mdsbinat.org (e-mail), <http://www.menno-disaster-service.org> (web).

### ***Mortgage Insurance for Disaster Victims***

*Type:* Mortgage insurance for purchase of home.

*Agency:* Federal Housing Administration (FHA).

*Program Name:* Sec. 203(h) Mortgage Insurance -- Homes for Disaster Victims.

*Form of Assistance:* FHA insures lender against loss on qualifying loans.

*Recipients:* Any household that is a victim of a designated disaster.

*Terms:* No-downpayment loan for up to 35 years at the prevailing FHA interest rate.

*Application:* Application is made through FHA-approved local lender. When completing the multi-purpose application, request a referral to an appropriate lender or speak with a program representative over the toll-free teleregistration hotline.

*For Additional Information:* Contact the Department of Housing and Urban Development State Field Office (see Appendix A).

### ***Small Business Administration Disaster Loan***

*Type:* Repair and/or replace home.

*Agency:* Small Business Administration (SBA).

*Program Name:* Home Disaster Loans.

*Form of Assistance:* Loans to repair and/or replace damaged or destroyed real and personal property to pre-disaster condition.

*Eligible Recipients:* Individuals (homeowners and renters) who suffered physical property loss as a result of recognized disaster in a designated area. Loans will be made to cover uninsured loss only.

*Term:* Up to \$240,000 (\$200,000 for home, \$40,000 for personal property) for up to 30 years (determined by repayment ability) at an interest rate of either 4 or 8 percent depending on SBA judgement as to borrower's normal access to credit elsewhere. Borrower must have repayment ability.

*Application:* Must complete the multi-purpose assistance application by calling the toll-free FEMA teleregistration hotline.

*For Additional Information:* Contact the Small Business Administration representative over the toll-free FEMA teleregistration hotline.

### ***Tax Regulations for Disaster Victims***

*Type:* Tax deduction for property losses.

*Agency:* Internal Revenue Service (IRS).

*Program Name:* Disaster Area Losses.

*Form of Assistance:* Deductible casualty losses may be deducted from income in either the year in which the disaster occurred or the previous year, whichever the taxpayer prefers. If a state or local government orders taxpayers to move or tear down homes for safety reasons, the costs are considered to be a nonbusiness casualty loss. Homeowners and renters who receive insurance money for repairing or replacing their main home or any of its contents do not have to report it as a gain.

*Recipients:* Any household that is a victim of a designated disaster.

*Terms:* Insurance money must be used to repair or replace the insured items within four years of receiving the payment.

*Application:* File Form 4684, Casualties and Thefts (and Form 1040X, Amended Tax Return, if you are claiming the loss on a year whose tax return you have already filed) at the same regional IRS office where you send your annual tax return.

*For Additional Information:* Contact an IRS representative at a FEMA Disaster Recovery Center or call the IRS Tax Information and Assistance telephone number, 1-800-829-1040. Ask for Publication 547, *Casualties, Disasters and Thefts* and Publication 584, *Nonbusiness Disaster, Casualty, and Theft Loss Workbook*. These publications can also be downloaded from the IRS Web site, <http://www.irs.gov>.

## **GENERAL HOUSING RESOURCES**

The following are brief discussions of a number of government and private agencies that are potential resources for housing recovery because of the regular programs they administer. They are listed in alphabetical order.

### ***American Red Cross Disaster Service***

The Red Cross may provide supplemental grants to households that have exhausted all other public and private resources in repairing or replacing a disaster-damaged home. This resource is usually used in conjunction with donated labor for low-income people. For more information, call the Red Cross Disaster Service at National Headquarters, 430 17th Street, N.W., Washington, DC 20006, 202-728-6400 or 1-800-HELP-NOW (435-7669), or visit <http://www.redcross.org/disaster/>. For referrals and updates on Red Cross shelter services for your area, locate a local Red Cross office through <http://www.redcross.org/disaster/> or by calling the Public Inquiry Center at 1-800-214-0441.

### ***Area Agencies on Aging***

Area Agencies on Aging (AAAs) are local nonprofit or government agencies that receive federal funds under the Older Americans Act for providing social services to the elderly, although they often receive additional funding from other government and private sources. They serve the elderly through many different programs, which vary depending on the priorities of their service areas. AAAs provide in-home services to enable people to age in their own homes, but also often provide housing with various levels of support services. To find the name, address and phone number of a local AAA, contact the State Agency on Aging listed in Appendix D, visit <http://www.aoa.dhhs.gov>, or call the National Eldercare Locator Service at 1-800-677-1116 or 202-855-1234 (TDD/TTY relay service). The federal Administration on Aging web site provides additional information on disaster assistance resources for elderly people at <http://www.aoa.dhhs.gov/disaster/network/default.htm>.

### ***Community Action Agencies***

Community Action Agencies (CAAs) are local nonprofit or government agencies funded by the Community Services Block Grant program of the U.S. Department of Health and Human Services, although they often receive additional funding from other government and private sources. They are devoted to fighting poverty through many different programs, which vary depending on the priorities of their service areas. CAAs usually provide emergency shelter and other kinds of short-term financial or in-kind assistance for people in need. They also may include transitional housing and different kinds of educational and referral programs, as they aim to create long-term self-sufficiency for individuals and families. To find the name, address and phone number of a local CAA, contact the Community Action Partnership, 1100 17th Street, N.W., Suite 500, Washington, DC 20036; 202-265-7546; [info@communityactionpartnership.com](mailto:info@communityactionpartnership.com); <http://www.communityactionpartnership.com>.

## ***Community Transportation Association of America***

Below-market interest loans for housing predevelopment purposes are available from the Rural Development Loan Fund administered by Community Transportation Association of America. Loans of up to \$150,000 are available for a period of up to four years. There is a one-time service charge of 5 percent and the interest rate varies according to the repayment ability of the project. The principal beneficiaries of the activities financed must be low-income families, as defined in the official poverty guidelines, and the project must serve a rural area with a population of 25,000 or less. For additional information, contact Community Transportation Association of America, 1341 G Street, N.W., Suite 600, Washington, DC 20005; 202-628-1480.

## ***Department of Housing and Urban Development***

The U.S. Department of Housing and Urban Development (HUD) administers a number of programs including mortgage insurance, direct assistance to individuals, and funding to state and local governments for them to use in assisting individuals and local housing organizations.

The Federal Housing Administration (FHA), a branch of HUD, operates principally through programs of mortgage insurance that insure private lenders against loss on approved lending activities. Mortgage insurance is available for the financing of homeownership, rehabilitation, rental housing, purchase of mobile homes, and development of mobile home parks. As a general rule, loans are at market interest rates. Application is through FHA-approved local lenders; for more information, contact your HUD State Field Office listed in Appendix A or on HUD's website at <http://www.hud.gov/local>. If you are unable to reach either of these information sources, the national office of the FHA can be reached at 202-401-0388.

HUD also administers a number of direct assistance programs. These include Section 8 rental assistance, operating assistance to local public housing programs, and grants for elderly housing developed through nonprofit sponsors or consumer cooperatives under Section 202 and for housing for persons with disabilities under Section 811. Except for the latter two programs, most direct assistance from HUD is administered through local public housing authorities.

Two large HUD programs provide funds to states and large cities for housing development and aid: the Community Development Block Grant (CDBG) program and the HOME program. These funds reach rural areas through state agencies. At some times HUD may also have CDBG funds available for a program called the Disaster Recovery Initiative, which is administered by state agencies to help primarily lower-income residents rebuild homes and businesses after disasters.

For the names, addresses, and phone numbers of public housing authorities in your area or for information on HUD programs, contact your HUD State Field Office listed in Appendix A or HUD's website at <http://www.hud.gov/local>. Appendix E of this guide lists state housing agencies, which can also provide referrals to local housing authorities and can provide information about the HOME and CDBG programs. If you are unable to reach any of these information sources, HUD's national office can be reached at 451 Seventh Street, S.W.,

Washington, DC 20410; 202-708-1422 (general information); 202-708-1455 (TDD general information); 202-708-2495 (Office of Multifamily Housing, which administers the Section 202 and 811 programs).

### ***Habitat for Humanity***

Founded in 1976, Habitat for Humanity International is an ecumenical, Christian housing ministry that seeks to eliminate inadequate housing from the world and to make decent shelter a matter of conscience and action. Through volunteer labor, management expertise, and tax-deductible donations of money and materials, Habitat builds and rehabilitates homes with the help of the homeowners. Houses are sold at no profit to partner families, and no-interest mortgages are issued over a fixed period. Each family selected to become a Habitat homeowner is required to invest “sweat equity” hours into the construction of its home. Families apply to local Habitat projects. For more information and referrals to local groups, contact your regional office, visit <http://www.habitat.org/local> or call 229-924-6935, ext. 2552.

### ***Housing Assistance Council***

The Housing Assistance Council (HAC), based in Washington, D.C., with four regional offices, is a source of technical assistance and of low-interest loan funds for low-income housing development. Loans are generally short term, with a 1 percent service fee and a 5 percent interest rate. The funds are frequently used for land options, site acquisition and development, or other predevelopment purposes or for construction financing. The HAC Water/Wastewater Loan Fund (W/WWLF) may be of particular interest and use to disaster counties. This fund’s purpose is to assist rural communities in obtaining potable water and sanitation services. W/WWLF loans are for a period of two years with no interest the first year and 5 percent interest in the second year. For additional information, contact the HAC national office at 1025 Vermont Avenue, N.W., Suite 606, Washington, DC 20005; 202-842-8600; [cdd@ruralhome.org](mailto:cdd@ruralhome.org); <http://www.ruralhome.org>; or the regional office serving your state.

#### **Southeast Office (serves Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee)**

615 Peachtree Street, N.E., Suite 1130  
Atlanta, GA 30308  
404-892-4824 phone  
404-892-1204 fax  
[southeast@ruralhome.org](mailto:southeast@ruralhome.org)

#### **Western Office (serves California, Idaho, Nevada, Oregon, Washington)**

131 Camino Alto  
Suite D  
Mill Valley, CA 94941  
415-381-1706 phone  
415-381-0801 fax  
[susan@ruralhome.org](mailto:susan@ruralhome.org)

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**(serves Arizona, Colorado, New Mexico, Texas, Utah)**

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southwest@ruralhome.org

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10920 Ambassador Dr.  
Suite 220  
Kansas City, MO 64153  
816-880-0400 phone  
816-880-0500 fax  
midwest@ruralhome.org

***Housing Counseling Information***

Information about housing counseling programs, events, and other topics is available from the Housing Counseling Clearinghouse, P.O. Box 10423, McLean, VA 22102-8423, 1-800-217-6970 or 1-888-HOME-4-US (1-888-466-3487), <http://www.hudhcc.org> or <http://www.hud.gov/fha/sfh/hcc/hccprof14.html>.

The National Federation of Housing Counselors (NFHC) has a handbook for housing counselors and provides training and direct assistance on such matters as negotiating with lenders, appealing adverse government rulings, refinancing or recasting housing debt, and landlord-tenant relations. For more information or their printed material, contact NFHC, P.O. Box 5607, Savannah, GA 31414; 912-236-9670.

***Legal Assistance***

The disaster recovery process usually involves interactions with many different government agencies, private companies, and nonprofit organizations, and unless you have been unlucky enough to be in a disaster before, the whole process will be unfamiliar as well as complex. Occasionally individuals may encounter problems in their disaster recovery efforts that require legal advice. Legal aid is available for low-income individuals from a variety of sources.

The Young Lawyers Division of the American Bar Association can arrange free legal assistance for low-income disaster survivors whose cases will not generate a fee. Cases that can generate fees are passed on to local lawyer referral services. FEMA's Disaster Recovery Centers provide information about this assistance.

The National Legal Aid and Defender Association (NLADA) is an association of individuals and institutions dedicated to ensuring equal access to the legal system for low-income people. Most states do not have a system of legal aid provision, but a number of independent agencies that coordinate service among themselves. Some legal services programs focus on particular subjects or populations, such as housing discrimination, disability rights, or the elderly. When asking for a referral to legal services, make sure to ask about programs specializing in your particular situation. For a referral to local legal services, contact NLADA at 1625 K Street,

N.W., Suite 800, Washington, DC 20006; 202-452-0620; <http://www.nlada.org> or the Legal Services Corporation, 750 First Street N.E., Tenth Floor, Washington, DC 20002-4250; 202-336-8800 (phone); 202-336-8959 (fax); [info@lsc.gov](mailto:info@lsc.gov) (e-mail); <http://www.lsc.gov>.

### ***National American Indian Housing Council***

Standard mortgage financing for housing is not available for most Native Americans who live on reservations. This land is held in trust, and therefore cannot be sold to pay off a debt of its residents, such as a defaulted mortgage. High rates of poverty and ruralness among American Indians also contribute to the scarcity of affordable housing for them, and to the difficulty of developing it. Both HUD and the Bureau of Indian Affairs provide funds for improving Native American housing, and many tribal governments have housing authorities or other tribal agencies involved with housing. For more information on the unique issues of Indian housing, or for referrals to tribal housing authorities and other relevant organizations, contact the National American Indian Housing Council (NAIHC) or the Housing Assistance Council's Western Office (listed on page 13).

NAIHC provides technical assistance and education to help Indians improve and increase the supply of housing in native areas. They can be reached at 900 2nd Street, N.E., #305, Washington, DC 20002; 202-789-1754; 1-800-284-9165; <http://www.naihc.net>.

### ***Rural Community Assistance Program***

The Rural Community Assistance Program (RCAP) provides training and technical support to improve water and wastewater systems, housing and community economic development. Available services include surveys, engineering reviews, assistance in selection of design engineers and other consultants, aid in developing funding applications, leadership development for community residents, provision of volunteers, hook-up fee grants, and other services that are focused on improving the quality of life for rural residents, including grants and loans.

The area to be served must be rural and have a significant low-income population. Requests for services and/or applications are normally through local Community Action Agencies or other community-based organizations. For more information, contact your regional RCAP.

**Northeastern Region**  
**(serves Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands)**

RHI  
218 Central Street  
Winchendon, MA 01475  
978-297-5300  
1-800-488-1969  
general@rhircap.org  
<http://www.rhircap.org>

**Southeastern Region**  
**(serves Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia)**

South East Rural Community Assistance Project  
P.O. Box 2868  
145 Campbell Ave., S.W.  
Suite 800  
Roanoke, VA 24001  
540-345-1184  
vwp@sercap.org  
<http://www.sercap.org>

**Great Lakes Region**  
**(serves Illinois, Indiana, Kentucky, Michigan, Ohio, West Virginia, Wisconsin)**

WSOS Community Action Commission  
109 S. Front Street  
Fremont, OH 43420  
419-334-8911  
1-800-775-9767  
wsos@wsos.org  
<http://www.wsos.org>

**Midwestern Region**  
**(serves Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Wyoming)**

Midwest Assistance Program  
P.O. Box 81  
New Prague, MN 56071  
952-758-4334  
1-800-822-2981  
map1@bevcomm.net  
<http://www.map-inc.org>

**Southern Region**  
**(serves Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee, Texas)**

Community Resource Group  
2423 E. Robinson Ave.  
Springdale, AR 72764  
501-756-5583  
mrounsavall@crg.org  
<http://www.crg.org>

**Western Region**  
**(serves Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington)**

Rural Community Assistance Corporation  
3120 Freeboard Dr.  
Suite 201  
West Sacramento, CA 95691  
916-447-2854  
mail@rcac.org  
<http://www.rcac.org>

## ***Rural Housing Service/Rural Development***<sup>1</sup>

The Rural Housing Service (RHS) operates a broad range of programs to promote and support affordable housing development in rural areas. RHS offices are located in Washington, D.C., and are responsible for setting policy and developing regulations. In the field, RHS operations are carried out through the USDA's Rural Development offices. Rural Development State Offices administer programs in a state or multistate area. Area Offices and Local Offices receive and process housing applications, provide counseling and supervision, and service single-family loans.

In general, RHS programs are aimed at lower-income families. To qualify under most programs, an applicant must have an adjusted family income not in excess of 80 percent of the median family income in the county. Income also frequently determines whether an applicant qualifies for grant assistance and at what interest rate a loan may be available. Maximum incomes for eligibility have been established for each county and can be obtained from Rural Development offices.

RHS housing assistance is generally limited to communities of less than 20,000 that are outside metropolitan areas or communities of less than 10,000 that are in metropolitan statistical areas but are rural in character. However, the Farm Labor Housing Loans and Grants programs may also be used in urban areas for nearby farm labor. These funds are provided to farmers, nonprofits, public agencies, Indian tribes and farmworker associations to build, buy, improve, or repair housing for farm laborers.

For those who qualify, RHS home purchase loans can be on a no-downpayment basis, with a term of up to 33 years and an effective interest rate as low as 1 percent. (If borrower income rises during the repayment period, the effective interest rate may also rise.) Borrowers must have an ability to repay the loan, however, and must be unable to secure the necessary credit elsewhere on terms they could reasonably be expected to meet. It should also be noted that homeownership loans are not available to those who already own an adequate home.

For additional information, contact your Rural Development Local Office. To find the address and phone number of your Local Office, contact your State Office listed in Appendix C or visit [http://www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html). If you are unable to reach either a Local or State Office, the Rural Housing Service National Office can be reached at 1400 Independence Avenue, S.W., Room 5037S, Washington, DC 20250; 202-690-1727.

## ***State and Local Housing Agencies***

Each state has at least one agency that administers state and federal programs to promote decent affordable housing for low-income individuals. Sometimes the administration of housing programs is carried out by a Department of Human Services or a Department of

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<sup>1</sup> The Rural Housing Service (RHS) and Rural Development administer housing programs formerly provided by the Farmers Home Administration, which no longer exists.

Community Development. Often a state will have a Housing Finance Authority that is separate from its Department of Housing. State housing agencies may give money and advice directly to low- and moderate-income people to help with rent, utilities, repairs to remove health and safety hazards, accessibility for the handicapped, and becoming homeowners. State housing agencies may construct, own, and manage public housing, which usually includes providing social services for the residents. They may give incentives and assistance to nonprofit and for-profit housing developers and owners that create and preserve affordable housing, such as mortgage subsidies, tax credits or exemptions, low-interest loans, other subsidies and grants, and technical advice. They may also have programs for historic preservation, energy conservation, fair housing, homeless shelters and services, and other specialized programs. Contact the state agency(ies) listed in Appendix E for information on housing programs in your state.

Some cities, counties and multi-county regions have local public housing agencies or authorities. These may provide any of the services described above as possible activities of state housing agencies, although it is most likely that a local housing agency only owns and administers public housing. If a local housing agency has other programs, they are likely to be complementary to, and therefore different from, state programs. Local housing agencies and authorities sometimes administer some aspects of state or federal programs. To find out if your area has a local housing agency or housing authority, contact your state housing agency(ies) listed in Appendix E.

## **REACHING THE HARD-TO-REACH**

The most difficult challenge in implementing housing programs is reaching the neediest households with housing assistance. Nonmetropolitan counties have fewer local resources available, and their residents are often difficult to locate and visit. Certain rural areas have historically had concentrated and intractable poverty: the Lower Mississippi Delta, the colonias along the U.S.-Mexico border, Appalachia, and Native American and Alaskan lands. At one time, rural housing was less expensive than urban housing, as a percentage of household income, but more likely to be physically inadequate. In recent decades these differences have grown much smaller, with housing affordability becoming a serious problem in rural areas. Housing programs must take these facts into consideration in order to serve low-income rural people.

While Rural Housing Service and state-administered housing programs have the greatest potential for meeting the needs of low-income rural households, they face a substantial challenge in the aftermath of disasters. Reaching the neediest families is frequently possible only by skillfully combining programs and subsidies. Following is a short list of programs and resources that have been used elsewhere to provide housing assistance for low-income rural people. HAC offers free technical assistance to organizations interested in utilizing these programs or mechanisms.

### ***Training and Employment Programs***

Often used in conjunction with home repair and rehabilitation, trainees and other volunteers are sometimes employed building components, panels, cabinets, and trusses. For example:

- △ federal training apprenticeships and work experience programs;
- △ state employment, veterans, older workers, or women's training programs;
- △ workers from jails and prisons; and
- △ vocational school students.

### ***Financing Mechanisms***

A number of short- and long-term housing financing devices have been developed by state and local groups. The general problem includes raising large amounts of capital (housing almost always requires substantial funds) and making it work in a housing development program for those with limited income and repayment ability. In this complex strategy, financing becomes deeply entangled with subsidy methods. Although this guide deals with finance and subsidy as separate issues, both must be available to provide the needed housing. Financing examples include:

*Blended mortgages* are produced by combining a cheap source of housing capital (federal or state grant funds, for example) with a more widely available source (bank or tax-exempt bond funds, for example). The result is a "blended rate" that is lower than the prevailing market rate.

*Mixed mortgages* combine a widely available source of housing capital (e.g., bank funds) generally lent at a market rate and secured by a first mortgage, and a less expensive source (e.g., grant funds lent at low or no interest) made available as a second loan with a junior lien. The senior loan is made more secure by the enhanced security.

*Skewed payments* may be used with either ownership or rental developments. This strategy starts with a preferential credit source, such as a blended or mixed mortgage pool, charges the higher-income client a market rate, and reduces the rate to the lower-income client.

*Deferred payment* is a technique often used in rehabilitation or repair programs for older people. The borrower makes partial or zero payments on principal and/or interest. Payment is deferred until sale of the residence or death of the borrower.

*Trust funds* are financial mechanisms to collect, hold, and invest funds in specified housing functions. The terms of the trust dictate the way it will operate. Some sources of funds currently in use are oil and natural resource payments, housing finance agency surpluses, special appropriations by state legislatures, and surcharges on real estate transfers.

*The Low Income Housing Tax Credit (LIHTC)* is another tool for production of affordable rural housing. Individuals or corporations can take this tax credit – a dollar-for-dollar reduction in tax liability – if they invest in low-income housing developed by for-profits or nonprofits. The credit is administered by states, so inquiries should be made to a state housing agency listed in Appendix E.

### ***Subsidy Mechanisms***

The harsh truth is that many low-income people simply do not have the resources from their own earnings and savings to pay the cost of decent housing at today's market prices. Reaching these people requires significant subsidies which, with the reduction of some federal programs, can be secured only with imagination, inventiveness, and hard work. The challenge is especially great in the aftermath of disasters where the number of hard-to-reach is quite high. Some ways to provide subsidy include:

*Capital write-down and grants*, either to projects or individuals, have been widely used. Sources include a wide array of federal, state, and private funds.

*Free building materials* are used extensively in rehabilitation but also in programs such as the federal Department of Energy weatherization program and by Habitat for Humanity.

*Special subsidy programs* include rehabilitation financing at very low interest, construction of small energy-efficient units that do not meet financing or construction standards for government or private programs (e.g., the “warm and dry” house built widely in central Appalachia), and rental subsidy. These programs are often funded by “trust funds” mentioned above.

*Payment write-downs or guarantees* have been helpfully applied to enhance the creditworthiness of a marginal borrower. The best example with which HAC is acquainted provides a “piggy back” payment to encourage RHS to make a 1 percent subsidized loan. A special fund is authorized to make a payment on behalf of a borrower who cannot quite afford the payment. For example, the Kentucky Housing Corporation (the state housing finance agency) has a fund that agrees to pay up to one-third of the monthly payment (e.g., \$30) for up to five years for a borrower who is not able to afford the required RHS payment. The payment encourages RHS to make the loan which it would otherwise not make at a relatively small cost in subsidy (maximum of \$360 a year or total of \$1,800 in the cited example).

*Shared financial responsibility* through individual cosigners may provide an incentive to a lender to make a loan it would not otherwise make. RHS sometimes accepts adult children as cosigners for their elderly parents for home repair loans. Perhaps the principle can be extended to new housing. Churches, charitable groups, and businesses can become cosigners for individuals.

### ***Other Techniques***

*Grants to helping organizations* may provide resources for land development, construction oversight or supervision, volunteer direction or management, loan packaging, and housing counseling.

*Assistance with living costs*, including utility bill assistance, may provide the margin to allow low-income people to maintain themselves in decent housing.

*Site development*, either for developments or for single sites, may allow an individual to bring the other elements of his or her housing problems within reach.

The cited examples of ways to provide housing relief to the “hard-to-reach” are by no means an exhaustive list. These suggestions are meant to be provocative samples that will stimulate the development of suitable resources and the most effective solutions for areas, neighborhoods, and individuals.

# **APPENDICES**

**APPENDIX A: DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT STATE  
FIELD OFFICES**

**See p. 12 for HUD's national office. For offices without TTD numbers, call the  
Federal Information Relay Service at 1-800-877-8339.**

**ALABAMA**

Medical Forum Building  
950 22nd Street North  
Suite 900  
Birmingham, AL 35203  
205-731-2630  
[http://www.hud.gov/local/  
index.cfm?state=al](http://www.hud.gov/local/index.cfm?state=al)

**ALASKA**

VECO Alaska Building  
949 East 36th Avenue  
Suite 401  
Anchorage, AK 99508-4399  
907-271-4663  
907-271-4328 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ak](http://www.hud.gov/local/index.cfm?state=ak)

**AMERICAN SAMOA**

see Hawaii

**ARIZONA**

One North Central Avenue  
Suite 600  
Phoenix, AZ 85004  
602-379-7100  
602-379-7181 (TTY)  
[http://www.hud.gov/local/  
index.cfm?state=az](http://www.hud.gov/local/index.cfm?state=az)

**ARKANSAS**

425 W. Capitol Avenue  
Suite 900  
Little Rock, AR 72201  
501-324-5931  
501-324-5931 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ar](http://www.hud.gov/local/index.cfm?state=ar)

**CALIFORNIA**

Federal Office Building  
450 Golden Gate Avenue  
P.O. Box 36003  
San Francisco, CA 94102  
415-436-6550  
[http://www.hud.gov/local/  
index.cfm?state=ca](http://www.hud.gov/local/index.cfm?state=ca)

**COLORADO**

633 17th Street  
Denver, CO 80202-3607  
303-672-5440  
303-672-5248 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=co](http://www.hud.gov/local/index.cfm?state=co)

**CONNECTICUT**

1 Corporate Center  
19th Floor  
Hartford, CT 06103  
860-240-4800  
860-240-4665 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ct](http://www.hud.gov/local/index.cfm?state=ct)

**DELAWARE**

One Rodney Square  
920 King Street, Suite 404  
Wilmington, DE 19801  
302-573-6300  
302-573-6058 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=de](http://www.hud.gov/local/index.cfm?state=de)

**DISTRICT OF COLUMBIA**

820 1st Street, N.E.  
Washington, DC 20002  
202-275-9200  
202-275-0772 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=dc](http://www.hud.gov/local/index.cfm?state=dc)

**FLORIDA**

Brickell Plaza Federal  
Building  
909 S.E. First Street  
Room 500  
Miami, FL 33131-3028  
305-536-4456  
305-536-4743 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=fl](http://www.hud.gov/local/index.cfm?state=fl)

**GEORGIA**

Five Points Plaza Building  
40 Marietta Street  
Atlanta, GA 30303  
404-331-5136  
404-730-2654 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ga](http://www.hud.gov/local/index.cfm?state=ga)

**GUAM**

San Ramon Building  
Suite 306  
115 San Ramon Street  
Hagatna, Guam 96910  
671-472-7231  
[http://www.hud.gov/local/  
index.cfm?state=hi](http://www.hud.gov/local/index.cfm?state=hi)

**HAWAII/PACIFIC  
TERRITORIES**

500 Ala Moana Boulevard  
Suite 3A  
Honolulu, HI 96813  
808-522-8175  
808-522-8193 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=hi](http://www.hud.gov/local/index.cfm?state=hi)

**IDAHO**

Plaza IV, Suite 220  
800 Park Boulevard  
Boise, ID 83712-7743  
208-334-1990  
[http://www.hud.gov/local/  
index.cfm?state=id](http://www.hud.gov/local/index.cfm?state=id)

**ILLINOIS**

Ralph H. Metcalfe Federal  
Building  
77 W. Jackson Boulevard  
Chicago, IL 60604  
312-353-5680  
312-261-5944 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=il](http://www.hud.gov/local/index.cfm?state=il)

**INDIANA**

151 N. Delaware Street,  
Suite 1200  
Indianapolis, IN 46204-2526  
317-226-6303  
1-800-743-3333 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=in](http://www.hud.gov/local/index.cfm?state=in)

**IOWA**

Federal Office Building  
210 Walnut Street, Room 239  
Des Moines, IA 50309  
515-284-4512  
515-284-4728 (TDD)  
[http://www.hud.gov/local/  
index.cfm?state=ia](http://www.hud.gov/local/index.cfm?state=ia)

**KANSAS/WESTERN  
MISSOURI**

Gateway Tower II  
400 State Avenue  
Kansas City, KS 66101  
913-551-5644  
[http://www.hud.gov/local/  
index.cfm?state=ks](http://www.hud.gov/local/index.cfm?state=ks)

**KENTUCKY**

Gene Snyder Courthouse  
601 W. Broadway, 1<sup>st</sup> Floor  
Louisville, KY 40202  
502-582-5251  
1-800-648-6056 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ky](http://www.hud.gov/local/index.cfm?state=ky)

**LOUISIANA**

Hale Boggs Federal Building  
501 Magazine Street  
9th Floor  
New Orleans, LA 70130-3099  
504-589-7201  
504-589-7277 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=la](http://www.hud.gov/local/index.cfm?state=la)

**MAINE**

P. O. Box 1384  
Bangor, ME 04402-1384  
207-945-0467  
207-945-0401 (TTY)  
[http://www.hud.gov/local/  
index.cfm?state=me](http://www.hud.gov/local/index.cfm?state=me)

**MARYLAND**

City Crescent Building  
5th Floor  
10 South Howard Street  
Baltimore, MD 21201-2505  
410-962-2520  
410-962-0106 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=md](http://www.hud.gov/local/index.cfm?state=md)

**MARSHALL ISLANDS**  
see Hawaii**MASSACHUSETTS**

Thomas P. O'Neill, Jr. Federal  
Building  
10 Causeway Street  
Room 301  
Boston, MA 02222-1092  
617-994-8200  
617-565-5168 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ma](http://www.hud.gov/local/index.cfm?state=ma)

**MICHIGAN**

McNamara Federal  
Building  
477 Michigan Avenue  
Detroit, MI 48226  
313-226-7900  
313-226-6899 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=mi](http://www.hud.gov/local/index.cfm?state=mi)

**MICRONESIA**

see Hawaii

**MINNESOTA**

Kinnard Financial Center  
920 2nd Avenue South  
Minneapolis, MN 55402  
612-370-3000  
612-370-3186 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=mn](http://www.hud.gov/local/index.cfm?state=mn)

**MISSISSIPPI**

Dr. A.H. McCoy Federal  
Building  
100 W. Capitol Street  
Suite 910  
Jackson, MS 39269-1096  
601-965-4757  
601-965-4171 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ms](http://www.hud.gov/local/index.cfm?state=ms)

**MISSOURI (EASTERN)**

(for western Missouri,  
see Kansas)  
Robert A. Young Federal  
Office Building  
1222 Spruce Street  
Room 3.207  
St. Louis, MO 63103-2836  
314-539-6583  
314-539-6331 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=mo](http://www.hud.gov/local/index.cfm?state=mo)

**MONTANA**

Power Block Building  
7 West 6th Avenue  
Helena, MT 59601  
406-449-5050  
[http://www.hud.gov/local/  
index.cfm?state=mt](http://www.hud.gov/local/index.cfm?state=mt)

**NEBRASKA**

10909 Mill Valley Road  
Suite 100  
Omaha, NE 68154  
402-492-3100  
402-492-3183 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ne](http://www.hud.gov/local/index.cfm?state=ne)

**NEVADA**

333 N. Rancho Drive  
Suite 700  
Las Vegas, NV 89106-3714  
702-388-6500  
[http://www.hud.gov/local/  
index.cfm?state=nv](http://www.hud.gov/local/index.cfm?state=nv)

**NEW HAMPSHIRE**

Norris Cotton Federal Office  
Building  
275 Chestnut Street, 5<sup>th</sup> Floor  
Manchester, NH 03101-2487  
603-666-7510  
603-666-7529 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=nh](http://www.hud.gov/local/index.cfm?state=nh)

**NEW JERSEY**

One Newark Center  
1085 Raymond Boulevard  
13th Floor  
Newark, NJ 07102-5260  
973-622-7900  
973-645-3298 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=nj](http://www.hud.gov/local/index.cfm?state=nj)

**NEW MEXICO**

625 Silver Avenue, S.W.  
Suite 100  
Albuquerque, NM 87102-  
3185  
505-346-6463  
1-800-877-8339 (TDD)  
[http://www.hud.gov/local/  
index.cfm?state=nm](http://www.hud.gov/local/index.cfm?state=nm)

**NEW YORK**

Jacob K. Javits Federal  
Building  
26 Federal Plaza  
Room 3541  
New York, NY 10278-0068  
212-264-8000  
212-264-0927 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ny](http://www.hud.gov/local/index.cfm?state=ny)

**NORTH CAROLINA**

Koger Building  
2306 W. Meadowview Road  
Greensboro, NC 27407  
336-547-4000  
336-547-4000 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=nc](http://www.hud.gov/local/index.cfm?state=nc)

**NORTH DAKOTA**

North Dakota State Office  
657 2nd Avenue North  
Third Floor, Room 366  
P.O. Box 2483  
Fargo, ND 58108-2483  
701-239-5136  
701-239-5668 (TTY)  
[http://www.hud.gov/local/  
index.cfm?state=nd](http://www.hud.gov/local/index.cfm?state=nd)

**NORTHERN MARIANA ISLANDS**

see Hawaii

**OHIO**

Federal Office Building  
200 N. High Street  
Columbus, OH 43215  
614-469-5737  
614-469-6694 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=oh](http://www.hud.gov/local/index.cfm?state=oh)

**OKLAHOMA**

500 W. Main Street, 4<sup>th</sup> Floor  
Oklahoma City, OK 73102  
405-553-7500  
405-553-7480 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ok](http://www.hud.gov/local/index.cfm?state=ok)

**OREGON**

400 S.W. 6th Avenue  
Suite 700  
Portland, OR 97204  
503-326-2561  
[http://www.hud.gov/local/  
index.cfm?state=or](http://www.hud.gov/local/index.cfm?state=or)

**PALAU**

see Hawaii

**PENNSYLVANIA**

The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3380  
215-656-0500  
215-656-3452 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=pa](http://www.hud.gov/local/index.cfm?state=pa)

**PUERTO RICO/U.S.****VIRGIN ISLANDS**

171 Carlos Chardón  
Avenue  
Suite 301  
San Juan, PR 00918-0903  
787-766-5400  
787-766-5909 (TDD)  
[http://www.hud.gov/local/  
index.cfm?state=pr-vi](http://www.hud.gov/local/index.cfm?state=pr-vi)

**RHODE ISLAND**

10 Weybosset Street  
6th Floor  
Providence, RI 02903  
401-528-5351  
[http://www.hud.gov/local/  
index.cfm?state=ri](http://www.hud.gov/local/index.cfm?state=ri)

**SOUTH CAROLINA**

Strom Thurmond Federal  
Building  
1835 Assembly Street  
11th Floor  
Columbia, SC 29201  
803-253-3292  
[http://www.hud.gov/local/  
index.cfm?state=sc](http://www.hud.gov/local/index.cfm?state=sc)

**SOUTH DAKOTA**

2500 W. 49th Street  
Suite 1-201  
Sioux Falls, SD 57105-6558  
605-330-4223  
1-800-877-8339 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=sd](http://www.hud.gov/local/index.cfm?state=sd)

**TENNESSEE**

235 Cumberland Bend Drive  
Suite 200  
Nashville, TN 37228  
615-736-5600  
1-800-848-0298 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=tn](http://www.hud.gov/local/index.cfm?state=tn)

**TEXAS**

Burnett Plaza  
25<sup>th</sup> Floor  
801 Cherry Street  
Fort Worth, TX 76102  
817-978-5965  
817-978-5595 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=tx](http://www.hud.gov/local/index.cfm?state=tx)

**UTAH**

257 East 200 South  
Suite 550  
Salt Lake City, UT 84111-  
2048  
801-524-6070  
801-524-6909 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ut](http://www.hud.gov/local/index.cfm?state=ut)

**VERMONT**

159 Bank Street  
2nd Floor  
Burlington, VT 05401  
802-951-6290  
[http://www.hud.gov/local/  
index.cfm?state=vt](http://www.hud.gov/local/index.cfm?state=vt)

**VIRGIN ISLANDS**

see Puerto Rico

**VIRGINIA**

600 E. Broad Street Richmond,  
VA 23219  
1-800-842-2610  
804-771-2038 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=va](http://www.hud.gov/local/index.cfm?state=va)

**WASHINGTON**

909 1st Avenue, Suite 200  
Seattle, WA 98104-1000  
206-220-5101  
206-220-5254 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=wa](http://www.hud.gov/local/index.cfm?state=wa)

**WEST VIRGINIA**

405 Capitol Street, Suite 708  
Charleston, WV 25301-1795  
304-347-7000  
304-347-5332 (TTD)  
[http://www.hud.gov/local/  
index.cfm?state=ww](http://www.hud.gov/local/index.cfm?state=ww)

**WISCONSIN**

Henry Reuss Federal Plaza  
310 W. Wisconsin Avenue  
Milwaukee, WI 53203-2289  
414-297-3214  
[http://www.hud.gov/local/  
index.cfm?state=wi](http://www.hud.gov/local/index.cfm?state=wi)

**WYOMING**

Federal Office Building  
150 East B Street  
Room 1010  
Casper, WY 82601  
307-261-6250  
307-261-6258 (TAD)  
[http://www.hud.gov/local/  
index.cfm?state=wy](http://www.hud.gov/local/index.cfm?state=wy)

## **APPENDIX B: FEDERAL EMERGENCY MANAGEMENT AGENCY REGIONAL OFFICES**

**See p. 5 for FEMA's national teleregistration hotline and website.**

### **REGION I**

**(serves Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)**

J.W. McCormack Post Office  
and Courthouse  
Room 442  
Boston, MA 02109  
617-223-9540 phone  
<http://www.fema.gov/regions/i/index.shtm>

### **REGION II**

**(serves New Jersey, New York, Puerto Rico, Virgin Islands)**

26 Federal Plaza, Suite 1307  
New York, NY 10278-0001  
212-680-3600 phone  
212-680-3681 fax  
<http://www.fema.gov/regions/ii/index.shtm>

Caribbean Area Office  
New San Juan Building  
159 Calle Chardon, 5<sup>th</sup> Floor  
Hato Rey, PR 00918

### **REGION III**

**(serves Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia)**

615 Chestnut Street  
6th Floor  
Philadelphia, PA 19106  
215-931-5608 phone  
<http://www.fema.gov/regions/iii/index.shtm>

### **REGION IV**

**(serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)**

3003 Chamblee Tucker Road  
Atlanta, GA 30341  
770-220-5200 phone  
770-220-5230 fax  
<http://www.fema.gov/regions/iv/index.shtm>

### **REGION V**

**(serves Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)**

536 South Clark Street  
6th Floor  
Chicago, IL 60605  
312-408-5500 phone  
<http://www.fema.gov/regions/v/index.shtm>

### **REGION VI**

**(serves Arkansas, Louisiana, New Mexico, Oklahoma, Texas)**

Federal Regional Center  
800 North Loop 288  
Denton, TX 76209  
940-898-5399 phone  
<http://www.fema.gov/regions/vi/index.shtm>

### **REGION VII**

**(serves Iowa, Kansas, Missouri, Nebraska)**

2323 Grand Boulevard  
Suite 900  
Kansas City, MO 64108-2670  
816-283-7061 phone  
<http://www.fema.gov/regions/vii/index.shtm>

### **REGION VIII**

**(serves Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)**

Building 710  
Box 25267  
Denver, CO 80225-0267  
303-235-4800 phone  
303-235-4976 fax  
<http://www.fema.gov/regions/viii/index.shtm>

### **REGION IX**

**(serves Arizona, California, Guam, Hawaii, Nevada, American Samoa, Northern Mariana Islands, Marshall Islands, Micronesia, Palau)**

1111 Broadway, Suite 1200  
Oakland, CA 94607  
510-627-7100 phone  
510-627-7112 fax  
<http://www.fema.gov/regions/ix/index.shtm>

### **Pacific Area Office**

546 Bonnie Loop  
Fort Shafter, HI 96858-5000  
808-851-7900 phone  
808-851-7927 fax

### **REGION X**

**(serves Alaska, Idaho, Oregon, Washington)**

Federal Regional Center  
130 228th Street, S.W.  
Bothell, WA 98021-9796  
425-487-4600 phone  
425-487-4622 fax  
<http://www.fema.gov/regions/x/index.shtm>

**APPENDIX C: RURAL DEVELOPMENT STATE OFFICES**  
**See p. 17 for Rural Housing Service's national office.**

**ALABAMA**

Sterling Centre, Suite 601  
4121 Carmichael Road  
Montgomery, AL 36106-3683  
334-279-3400 phone  
334-279-3403 fax  
Steve.Pelham@al.usda.gov  
<http://www.rurdev.usda.gov/al>

**ALASKA**

800 West Evergreen  
Suite 201  
Palmer, AK 99645  
907-761-7705 phone  
907-761-7783 fax  
ballen@ak.usda.gov  
<http://www.rurdev.usda.gov/ak>

**AMERICAN SAMOA**

See Hawaii

**ARIZONA**

3003 North Central Avenue  
Suite 900  
Phoenix, AZ 85012-2906  
602-280-8755 phone  
602-280-8770 fax  
Eddie.Browning@az.usda.gov  
<http://www.rurdev.usda.gov/az>

**ARKANSAS**

USDA Service Center  
700 W. Capitol Avenue  
Room 3416  
Little Rock, AR 72201-3225  
501-301-3200 phone  
501-301-3278 fax  
<http://www.rurdev.usda.gov/ar>

**CALIFORNIA**

430 G Street  
Dept. 4169  
Davis, CA 95616-4169  
530-792-5800 phone  
530-792-5837 fax  
<http://www.rurdev.usda.gov/ca>

**COLORADO**

655 Parfet Street, Room E-100  
Lakewood, CO 80215  
720-544-2903 phone  
gigi.dennis@co.usda.gov  
<http://www.rurdev.usda.gov/co>

**CONNECTICUT**

See Massachusetts

**DELAWARE/MARYLAND**

4607 S. DuPont Highway  
P.O. Box 400  
Camden, DE 19934  
302-697-4300 phone  
302-697-4390 fax  
Marlene.Elliott@de.usda.gov  
<http://www.rurdev.usda.gov/de>

**FLORIDA/**

**VIRGIN ISLANDS**

4440 N.W. 25th Place  
Gainesville, FL 32606  
352-338-3402 phone  
352-338-3405 fax  
charles.clemons@fl.usda.gov  
<http://www.rurdev.usda.gov/fl>

**GEORGIA**

Stephens Federal Building  
335 East Hancock Avenue  
Athens, GA 30601-2768  
706-546-2162 phone  
706-546-2152  
stone.workman@ga.usda.gov  
<http://www.rurdev.usda.gov/ga>

**HAWAII/AMERICAN  
SAMOA/WESTERN PACIFIC**

Room 311, Federal Building  
154 Waiianuenue Avenue  
Hilo, HI 96720  
808-933-8380 phone  
808-933-8327 fax  
lorraine.shin@hi.usda.gov  
<http://www.rurdev.usda.gov/hi>

**IDAHO**

9173 West Barnes Street  
Suite A1  
Boise, ID 83709  
208-378-5600 phone  
208-378-5643 fax  
roni.atkins@id.usda.gov  
<http://www.rurdev.usda.gov/id>

**ILLINOIS**

2118 West Park Court, Suite A  
Champaign, IL 61821  
217-403-6222 phone  
217-403-6231 fax  
Barry.Ramsey@il.usda.gov  
<http://www.rurdev.usda.gov/il>

**INDIANA**

5975 Lakeside Boulevard  
Indianapolis, IN 46278  
317-290-3100 phone  
317-290-3095 fax  
kelly.barmann@in.usda.gov  
<http://www.rurdev.usda.gov/in>

**IOWA**

210 Walnut Street, Room 873  
Des Moines, IA 50309-2196  
515-284-4666 phone  
515-284-6668 fax  
bruce.mcguire@ia.usda.gov  
<http://www.rurdev.usda.gov/ia>

**KANSAS**

1303 SW First American Pl.  
Suite 100  
Topeka, KS 66604-4040  
785-271-2700 phone  
785-271-2708 fax  
<http://www.rurdev.usda.gov/ks>

**KENTUCKY**

771 Corporate Drive  
Suite 200  
Lexington, KY 40503  
859-224-7322 phone  
859-224-7450 fax  
denver.parks@ky.usda.gov  
<http://www.rurdev.usda.gov/ky>

**LOUISIANA**

3727 Government Street  
Alexandria, LA 71302  
318-473-7630 phone  
318-473-7829 fax  
Debbie.Redfearn@la.usda.gov  
<http://www.rurdev.usda.gov/la>

**MAINE**

967 Illinois Avenue  
P.O. Box 405  
Bangor, ME 04402-0405  
207-990-9100 phone  
207-990-9165 fax  
dale.holmes@me.usda.gov  
<http://www.rurdev.usda.gov/me>

**MARYLAND**

See Delaware  
<http://www.rurdev.usda.gov/md>

**MASSACHUSETTS/****CONNECTICUT/****RHODE ISLAND**

451 West Street, Suite 2  
Amherst, MA 01002-2999  
413-253-4300 phone  
413-253-4347 fax  
dcolburn@rurdev.usda.gov  
<http://www.rurdev.usda.gov/ma>

**MICHIGAN**

3001 Coolidge Road  
Suite 200  
East Lansing, MI 48823  
517-324-5190 phone  
517-324-5225 fax  
<http://www.rurdev.usda.gov/mi>

**MINNESOTA**

410 Farm Credit Service  
Building  
375 Jackson Street  
St. Paul, MN 55101-1853  
651-602-7800 phone  
651-602-7824 fax  
Steve.Wenzel@mn.usda.gov  
<http://www.rurdev.usda.gov/mn>

**MISSISSIPPI**

Federal Building  
100 West Capitol Street  
Suite 831  
Jackson, MS 39269  
601-965-4318 phone  
601-965-5384 fax  
nick.walters@ms.usda.gov  
<http://www.rurdev.usda.gov/ms>

**MISSOURI**

601 Business Loop 70 West  
Parkade Center, Suite 235  
Columbia, MO 65203  
573-876-9301 phone  
573-876-9348 fax  
randy.griffith@mo.usda.gov  
<http://www.rurdev.usda.gov/mo>

**MONTANA**

P.O. Box 850  
Bozeman, MT 59771  
406-585-2515 phone  
406-585-2565 fax  
deborah.chorlton@mt.usda.gov  
<http://www.rurdev.usda.gov/mt>

**NEBRASKA**

Federal Building, Room 152  
100 Centennial Mall North  
Lincoln, NE 68508  
402-437-5567 phone  
402-437-5408 fax  
byron.fischer@ne.usda.gov  
<http://www.rurdev.usda.gov/ne>

**NEVADA**

1390 South Curry Street  
Carson City, NV 89703  
775-887-1222 phone  
775-885-0841 fax  
William.Brewer@nv.usda.gov  
<http://www.rurdev.usda.gov/nv>

**NEW HAMPSHIRE**

Concord Center  
Suite 218, Box 317  
10 Ferry Street  
Concord, NH 03301-5004  
603-223-6035 phone  
603-223-6061 fax  
everett.bailey@nh.usda.gov  
<http://www.rurdev.usda.gov/nh>

**NEW JERSEY**

5<sup>th</sup> Floor North, Suite 500  
8000 Midlantic Drive  
Mt. Laurel, NJ 08054  
856-787-7700 phone  
856-787-7783 fax  
george.hyatt@nj.usda.gov  
<http://www.rurdev.usda.gov/nj>

**NEW MEXICO**

6200 Jefferson Street, NE  
Room 255  
Albuquerque, NM 87109  
505-761-4953 phone  
danny.asbill@nm.usda.gov  
<http://www.rurdev.usda.gov/nm>

**NEW YORK**

441 South Salina Street  
Syracuse, NY 13202-2405  
315-477-6518 phone  
315-477-6550 fax  
patrick.brennan@ny.usda.gov  
<http://www.rurdev.usda.gov/ny>

**NORTH CAROLINA**

4405 Bland Road  
Raleigh, NC 27609  
919-873-2000 phone  
919-873-2075 fax  
john.cooper@nc.usda.gov  
<http://www.rurdev.usda.gov/nc>

**NORTH DAKOTA**

Federal Building, Room 208  
220 East Rosser Avenue  
P.O. Box 1737  
Bismarck, ND 58502  
701-530-2043 phone  
701-530-2111 fax  
don.warren@nd.usda.gov  
<http://www.rurdev.usda.gov/nd>

**OHIO**

Federal Building, Room 507  
200 North High Street  
Columbus, OH 43215  
614-255-2401 phone  
gerald.arnott@oh.usda.gov  
<http://www.rurdev.usda.gov/oh>

**OKLAHOMA**

100 USDA, Suite 108  
Stillwater, OK 74074  
405-742-1000  
405-742-1005  
oklahoma.statedirector@rdmail.  
rural.usda.gov  
<http://www.rurdev.usda.gov/ok>

**OREGON**

101 SW Main Street  
Suite 1410  
Portland, OR 97204-3222  
503-414-3300 phone  
503-414-3392 fax  
lynn.schoessler@or.usda.gov  
<http://www.rurdev.usda.gov/or>

**PENNSYLVANIA**

Suite 330  
One Credit Union Place  
Harrisburg, PA 17110-2996  
717-237-2299 phone  
717-237-2191 fax  
Byron.Ross@payork.fsc.usda.  
gov  
<http://www.rurdev.usda.gov/pa>

**PUERTO RICO**

IBM Building  
654 Munoz Rivera Avenue  
Suite 601  
San Juan, PR 00918  
787-766-5091 phone  
787-766-5844 fax  
a07dirpr@attmail.com  
<http://www.rurdev.usda.gov/pr>

**RHODE ISLAND**

See Massachusetts

**SOUTH CAROLINA**

Strom Thurmond Federal  
Building  
1835 Assembly Street  
Room 1007  
Columbia, SC 29201  
803-765-5163  
803-765-5633  
Charles.Sparks@sc.usda.gov  
<http://www.rurdev.usda.gov/sc>

**SOUTH DAKOTA**

200 Fourth Street, SW  
Federal Building, Room 210  
Huron, SD 57350  
605-352-1132  
605-352-1154 fax  
roger.hazuka@sd.usda.gov  
<http://www.rurdev.usda.gov/sd>

**TENNESSEE**

3322 West End Avenue  
Suite 300  
Nashville, TN 37203  
615-783-1375 phone  
1-800-342-3149  
615-783-1398 fax  
ben.lasater@tn.usda.gov  
<http://www.rurdev.usda.gov/tn>

**TEXAS**

101 South Main Street  
Suite 102  
Temple, TX 76501  
254-742-9700 phone  
254-742-9709 fax  
Bryan.Daniel@tx.usda.gov  
<http://www.rurdev.usda.gov/tx>

**UTAH**

Wallace F. Bennett Federal  
Building  
125 South State Street  
Room 4311  
Salt Lake City, UT 84138  
801-524-4325 phone  
801-524-4406 fax  
Dave.Brown@ut.usda.gov  
<http://www.rurdev.usda.gov/ut>

**VERMONT**

3<sup>rd</sup> Floor, City Center  
89 Main Street  
Montpelier, VT 05602  
802-828-6010 phone  
802-828-6076 fax  
robert.mcdonald@vt.usda.gov  
<http://www.rurdev.usda.gov/vt>

**VIRGINIA**

Culpeper Building, Suite 238  
1606 Santa Rosa Road  
Richmond, VA 23229  
804-287-1552 phone  
804-287-1718 fax  
Joe.Newbill@va.usda.gov  
<http://www.rurdev.usda.gov/va>

**VIRGIN ISLANDS**

See Florida

**WASHINGTON**

1835 Black Lake Blvd., S.W.  
Suite B  
Olympia, WA 98501-5715  
360-704-7740 phone  
360-704-7742 fax  
jack.gleason@wa.usda.gov  
<http://www.rurdev.usda.gov/wa>

**WEST VIRGINIA**

75 High Street, Room 320  
Morgantown, WV 26505  
304-284-4860 phone  
304-284-4893 fax  
Jenny.Phillips@wv.usda.gov  
<http://www.rurdev.usda.gov/wv>

**WISCONSIN**

4949 Kirschling Court  
Stevens Point, WI 54481  
715-345-7615 phone  
715-345-7669 fax  
<http://www.rurdev.usda.gov/wi>

**WYOMING**

100 East "B" Street, Room 1005  
Casper, WY 82601  
307-261-6300 phone  
307-261-6327 fax  
[john.cochran@wy.usda.gov](mailto:john.cochran@wy.usda.gov)  
<http://www.rurdev.usda.gov/wy>

**APPENDIX D: STATE AGENCIES FOR THE AGING**  
**See p. 11 for the National Eldercare Locator Service.**

**ALABAMA**

Department of Senior  
Services  
RSA Plaza, Suite 470  
770 Washington Avenue  
Montgomery, AL 36130  
334-242-5743  
ageline@adss.state.al.us  
<http://www.adss.state.al.us>

**ALASKA**

Department of Administration  
Division of Senior Services  
3601 C Street, Suite 310  
Anchorage, AK 99503-5984  
907-269-3666 phone  
907-269-3688 fax  
<http://www.state.ak.us/local/akpages/ADMIN/dss/home.htm>

**AMERICAN SAMOA**

Territorial Administration  
on Aging  
American Samoa Government  
Pago Pago, AS 96799  
011-684-633-1252  
<http://www.government.as/aging.htm>

**ARIZONA**

Aging and Adult  
Administration  
Department of Economic  
Security  
1789 West Jefferson  
Site Code 950A  
Phoenix, AZ 85007  
602-542-4446  
askdesaaa@mail.de.state.  
az.us  
<http://www.de.state.az.us/links/aaa/default.asp>

**ARKANSAS**

Division of Aging and Adult  
Services  
Department of Human  
Services  
P.O. Box 1437, Slot S-530  
Little Rock, AR 72203-1437  
501-682-2441  
Ron.Tatus@mail.state.ar.us  
<http://www.state.ar.us/dhs/aging>

**CALIFORNIA**

Department of Aging  
1600 K Street  
Sacramento, CA 95814  
916-322-3887  
<http://www.aging.state.ca.us>

**COLORADO**

Division of Aging and Adult  
Services  
Department of Human  
Services  
1575 Sherman Street  
Ground Floor  
Denver, CO 80203  
303-866-2800  
<http://www.cdhs.state.co.us/oss/aas/index1.html>

**CONNECTICUT**

Department of Social Services  
Elderly Services Division  
25 Sigourney Street  
Hartford, CT 06105-5033  
1-800-994-9422  
ctelderlyserv.dss@po.state.ct.us  
<http://www.ctelderlyservices.state.ct.us/>

**DELAWARE**

Division of Services for Aging  
and Adults with Physical  
Disabilities  
Department of Health and  
Social Services  
Administrative Building  
First Floor Annex  
1901 North Dupont Highway  
New Castle, DE 19720  
1-800-223-9074  
DSAAPDinfo@state.de.us  
<http://www.dsaapd.com>

**DISTRICT OF COLUMBIA**

Office on Aging  
441 Fourth Street, N.W.  
Suite 900S  
Washington, DC 20001  
202-724-5622  
<http://dcoa.dc.gov>

**FLORIDA**

Department of Elder Affairs  
4040 Esplanade Way  
Tallahassee, FL 32399-7000  
850-414-2000  
information@elderaffairs.org  
<http://elderaffairs.state.fl.us>

**GEORGIA**

Division of Aging Services  
Department of Human  
Services  
2 Peachtree Street, N.W.  
Suite 9-385  
Atlanta, GA 30303-3142  
404-657-5258  
<http://www2.state.ga.us/Departments/DHR/aging.html>

**GUAM**

Division of Senior Citizens  
Department of Public Health  
and Social Services  
P.O. Box 2816  
Agana, GU 96910  
011-671-632-4141  
011-671-632-4153  
011-671-632-4152  
[http://www.admin.gov.gu/  
pubhealth](http://www.admin.gov.gu/pubhealth)

**HAWAII**

Executive Office on Aging  
Department of Health  
No. 1 Capitol District  
250 South Hotel Street  
Room 406  
Honolulu, HI 96813-2831  
808-586-0100  
[eoamail.health.state.hi.us](mailto:eoamail.health.state.hi.us)  
<http://www2.state.hi.us/eoa/>

**IDAHO**

Idaho Commission on Aging  
3380 Americana Terrace  
Suite 120  
P.O. Box 83720  
Boise, ID 83706  
208-334-3833  
[senglesby@icoa.state.id.us](mailto:senglesby@icoa.state.id.us)  
<http://www.idahoaging.com>

**ILLINOIS**

Department on Aging  
421 E. Capital Avenue, #100  
Springfield, IL 62701  
217-785-3356  
1-800-252-8966  
[ilsenior@aging.state.il.us](mailto:ilsenior@aging.state.il.us)  
<http://www.state.il.us/aging>

**INDIANA**

Bureau of Aging and  
In-Home Services  
P.O. Box 7083, MS-21  
Indianapolis, IN 46207-7083  
1-800-986-3505  
[dlewers@fsaa.state.in.us](mailto:dlewers@fsaa.state.in.us)  
[http://www.state.in.us/fssa/  
elderly](http://www.state.in.us/fssa/elderly)

**IOWA**

Department of Elder Affairs  
Clemens Building  
200 Tenth Street  
Third Floor  
Des Moines, IA 50309-3609  
515-242-3333  
[Sherry.James@dea.state.ia.us](mailto:Sherry.James@dea.state.ia.us)  
[http://www.state.ia.us/  
government/dea](http://www.state.ia.us/government/dea)

**KANSAS**

Department on Aging  
New England Building  
503 South Kansas Avenue  
Topeka, KS 66603-3404  
785-296-4986  
1-800-432-3535  
[wwwmail@aging.state.ks.us](mailto:wwwmail@aging.state.ks.us)  
[http://www.agingkansas.org/  
kdoa](http://www.agingkansas.org/kdoa)

**KENTUCKY**

Office of Aging Services  
275 East Main Street  
Frankfort, KY 40601  
502-564-6930  
<http://chs.state.ky.us/aging>

**LOUISIANA**

Governor's Office of Elderly  
Affairs  
P.O. Box 80374  
Baton Rouge, LA 70898-0374  
225-342-7100  
[http://www.gov.state.la.us/  
depts/elderly.htm](http://www.gov.state.la.us/depts/elderly.htm)

**MAINE**

Bureau of Elder and Adult  
Services  
Department of Human  
Services  
11 State House Station  
442 Civic Center Dr.  
Augusta, ME 04333  
1-800-262-2232  
[webmaster.beas@state.me.us](mailto:webmaster.beas@state.me.us)  
[http://www.state.me.us/  
dhs/beas](http://www.state.me.us/dhs/beas)

**MARYLAND**

Department of Aging  
301 W. Preston Street  
Suite 1007  
Baltimore, MD 21201  
410-767-1100  
[http://www.mdoa.state.md.  
us](http://www.mdoa.state.md.us)

**MARSHALL ISLANDS**

see Northern Mariana Islands

**MASSACHUSETTS**

Executive Office of Elder  
Affairs  
1 Ashburton Place  
5<sup>th</sup> Floor  
(The McCormack Building)  
Boston, MA 02108  
617-727-7750  
1-800-882-2003  
(in-state only)  
[Elder.Affairs@state.ma.us](mailto:Elder.Affairs@state.ma.us)  
[http://www.state.ma.us/  
elder](http://www.state.ma.us/elder)

**MICHIGAN**

Office of Services to the Aging  
P.O. Box 30676  
Lansing, MI 48909-8176  
517-373-8230  
<http://www.miseniors.net>

**MICRONESIA**

see Northern Mariana Islands

**MINNESOTA**

Board on Aging  
444 Lafayette Road North  
St. Paul, MN 55155-3843  
651-296-2770  
1-800-882-6262  
[mba@state.mn.us](mailto:mba@state.mn.us)  
<http://www.mnaging.org>

**MISSISSIPPI**

Department of Human  
Services  
Division of Aging and Adult  
Services  
750 N. State Street  
Jackson, MS 39202  
601-359-4929  
1-800-948-3090  
(in-state only)  
[bgreen@mdhs.state.ms.us](mailto:bgreen@mdhs.state.ms.us)  
<http://www.mdhs.state.ms.us/aas.html>

**MISSOURI**

Division on Aging  
P.O. Box 1337  
615 Howerton Court  
Jefferson City, MO 65102-  
1337  
573-751-3082  
1-800-235-5503  
[http://www.dhss.state.mo.us/Senior\\_Services/index.html](http://www.dhss.state.mo.us/Senior_Services/index.html)

**MONTANA**

Department of Public Health  
and Human Services  
Senior and Long Term Care  
Division  
111 North Sanders  
Room 210  
Helena, Mt 59604  
406-444-4077  
1-800-332-2272  
(in-state only)  
[mhanshaw@state.mt.us](mailto:mhanshaw@state.mt.us)  
<http://www.dphhs.state.mt.us/sltc>

**NEBRASKA**

Department of Health &  
Human Services  
Aging and Disability Services  
P.O. Box 95044  
Lincoln, NE 68509-5044  
402-471-4623  
1-800-942-7830  
(in-state only)  
[joann.weis@hhs.state.ne.us](mailto:joann.weis@hhs.state.ne.us)  
<http://www.hhs.state.ne.us/ags/agsindex.htm>

**NEVADA**

Division for Aging Services  
Department of Human  
Resources  
3100 W. Sahara Avenue  
Suite 103  
Las Vegas, NV 89102  
702-486-3545  
<http://aging.state.nv.us>

**NEW HAMPSHIRE**

Division of Elderly and Adult  
Services  
State Office Park South  
115 Pleasant Street  
Annex Building #1  
Concord, NH 03301-3843  
603-271-4680  
1-800-351-1888  
(in-state only)

**NEW JERSEY**

Department of Health and  
Senior Services  
P.O. Box 360  
Trenton, NJ 08625-0360  
609-588-3141  
1-800-792-8820  
<http://www.state.nj.us/health>

**NEW MEXICO**

State Agency on Aging  
228 E. Palace Avenue  
Santa Fe, NM 87501  
505-827-7640  
1-800-432-2080  
(in-state only)  
[nmaoa@state.nm.us](mailto:nmaoa@state.nm.us)  
<http://www.nmaging.state.nm.us>

**NEW YORK**

Department for the Aging  
112 State Street  
Room 710  
Albany, NY 12207-2069  
518-447-7179  
1-800-342-9871  
(in-state only)  
<http://aging.state.ny.us>

**NORTH CAROLINA**

Division of Aging  
2101 Mail Service Center  
Raleigh, NC 27699-2101  
919-733-3983  
[jodi.hernandez@ncmail.net](mailto:jodi.hernandez@ncmail.net)  
<http://www.dhhs.state.nc.us/aging/home.htm>

**NORTH DAKOTA**

Department of Human  
Services  
Aging Services Division  
600 S. 2<sup>nd</sup> Street  
Suite 1C  
Bismarck, ND 58504-5729  
701-328-8910  
1-800-451-8693  
(in-state only)  
dhsaging@state.nd.us  
[http://lnotes.state.nd.us/dhs/  
dhsweb.nsf](http://lnotes.state.nd.us/dhs/dhsweb.nsf)

**NORTHERN MARIANA ISLANDS**

Office of Aging  
Civic Center-Susupe  
Saipan, MP 96950  
670-234-6011  
670-234-6696  
670-235-6219

**OHIO**

Department of Aging  
50 West Broad Street  
9th Floor  
Columbus, OH 43215-3363  
614-466-5500  
ODAMAIL@age.state.oh.us  
<http://www.state.oh.us/age>

**OKLAHOMA**

Department of Human  
Services  
Aging Services Division  
312 N.E. 28th Street  
P.O. Box 25352  
Oklahoma, OK 73125  
405-521-2327  
Roy.Keen@OKDHS.org  
[http://www.okdhs.org/  
aging](http://www.okdhs.org/aging)

**OREGON**

Department of Human  
Services  
Seniors and People with  
Disabilities  
500 Summer Street, N.E., E02  
Salem, OR 97301-1073  
503-945-5811  
1-800-282-8096  
SDSD.info@state.or.us  
[http://www.sdsd.hr.state.  
or.us](http://www.sdsd.hr.state.or.us)

**PALAU**

Area Agency on Aging  
P.O. Box 100  
Koror, PW 96940  
680-575

**PENNSYLVANIA**

Department of Aging  
555 Walnut Street, 5th Floor  
Harrisburg, PA 17101-1919  
717-783-1550  
aging@state.pa.us  
[http://www.aging.state.pa.  
us](http://www.aging.state.pa.us)

**PUERTO RICO**

Governor's Office for Elderly  
Affairs  
Corbian Plaza, Stop 23  
Ponce de Leon Avenue  
#1603  
U.M. Office C  
San Ture, PR 00908  
809-721-5710

**RHODE ISLAND**

Department of Elderly Affairs  
160 Pine Street  
Providence, RI 02903  
401-222-2858  
1-800-322-2880  
(in-state only)  
<http://www.dea.state.ri.us>

**SOUTH CAROLINA**

Department of Health and  
Human Services  
Office of Senior and Long  
Term Care Services  
P. O. Box 8206  
Columbia, SC 29202-8206  
803-898-2501  
<http://www.dhhs.state.sc.us>

**SOUTH DAKOTA**

Department of Social Services  
Adult Services & Aging  
700 Governors Drive  
Pierre, SD 57501  
605-773-3656  
ASAgging@DSS.STATE.SD.US  
[http://www.state.sd.us/  
social/ASA](http://www.state.sd.us/social/ASA)

**TENNESSEE**

Commission on Aging and  
Disability  
Andrew Jackson Building  
500 Deaderick Street  
9th Floor  
Nashville, TN 37243-0860  
615-741-2056  
tnaging.tnaging@state.tn.us  
[http://www.state.tn.us/  
comaging](http://www.state.tn.us/comaging)

**TEXAS**

Department on Aging  
P.O. Box 12786  
Austin, TX 78711  
512-424-6840  
Mary.Sapp@tdoa.state.tx.us  
<http://www.tdoa.state.tx.us>

**UTAH**

Division of Aging and Adult  
Services  
120 North 200 West  
Room 401  
Salt Lake City, UT 84103  
801-538-3910  
DAAS@hs.state.ut.us  
[http://www.hsdaas.state.  
ut.us/SrvAge.htm](http://www.hsdaas.state.ut.us/SrvAge.htm)

**VERMONT**

Agency of Human Services  
Department of Aging and  
Disabilities  
103 S. Main Street  
Waterbury, VT 05671  
802-241-2400  
<http://www.dad.state.vt.us>

**VIRGIN ISLANDS**

Senior Citizens Affairs  
Department of Human  
Services  
#19 Estate Diamond  
Frederiksted  
St. Croix, VI 00840  
809-772-4950 ext. 46

**VIRGINIA**

Department for the Aging  
1600 Forest Avenue  
Suite 102  
Richmond, VA 23229  
804-662-9333  
1-800-552-3402  
[aging@vdh.state.va.us](mailto:aging@vdh.state.va.us)  
<http://www.aging.state.va.us>

**WASHINGTON**

Department of Social and  
Health Services  
Aging and Adult Services  
Administration  
P.O. Box 45050  
Olympia, WA 98504-5050  
1-800-422-3263  
<http://www.aasa.dshs.wa.gov>

**WEST VIRGINIA**

Bureau of Senior Services  
1900 Kanawha Blvd., East  
Holly Grove, Building #10  
Charleston, WV 25305-0160  
304-558-3317  
[astottlemyer@boss.state.wv.us](mailto:astottlemyer@boss.state.wv.us)  
<http://www.state.wv.us/seniorservices>

**WISCONSIN**

Department of Health and  
Family Services  
1 W. Wilson Street  
Madison, WI 53702  
608-266-1865  
[rosnefp@dhfs.state.wi.us](mailto:rosnefp@dhfs.state.wi.us)  
<http://www.dhfs.state.wi.us/Aging>

**WYOMING**

Aging Division  
6101 Yellowstone Road  
Room 259B  
Cheyenne, WY 82002  
307-777-7986  
1-800-442-2766  
[wyaging@state.wy.us](mailto:wyaging@state.wy.us)  
<http://wdhfs.state.wy.us/aging/index.htm>

## **APPENDIX E: STATE HOUSING AGENCIES**

**See p. 17 for information on state housing programs.**

**Note: some of these agencies are listed because they administer the federal Community Development Block Grant, which can be used for housing. Some of the agencies that administer it have no other housing-related programs.**

### **ALABAMA**

Housing Finance Authority  
P.O. Box 230909  
Montgomery, AL 36123-0909  
334-244-9200 phone  
334-244-9214 fax  
<http://www.ahfa.com>

Department of Economic and  
Community Affairs  
401 Adams Avenue  
P.O. Box 5690  
Montgomery, AL 36103-5690  
334-242-5525 phone  
dollieb@adeca.state.al.us  
<http://www.adeca.state.al.us>

### **ALASKA**

Housing Finance Corporation  
P.O. Box 101020  
Anchorage, AK 99510-1020  
907-330-8447 phone  
1-800-478-AFHC (in state)  
ssimmond@ahfc.state.ak.us  
<http://www.ahfc.state.ak.us>

Department of Community  
and Economic Development  
P.O. Box 110800  
Juneau, AK 99811-0801  
907-465-2500 phone  
907-465-5442 fax  
<http://www.dced.state.ak.us>

### **AMERICAN SAMOA**

Economic Development and  
Planning Office  
American Samoa Government  
Pago Pago, American Samoa  
96799  
684-633-5155 phone

### **ARIZONA**

Arizona State Department of  
Commerce  
3800 N. Central Avenue  
Suite 1500  
Phoenix, AZ 85012-1991  
602-280-1300 phone  
<http://www.azcommerce.com>

Department of Housing  
1700 W. Washington St.  
Suite 210  
Phoenix, AZ 85007  
602-771-1000 phone  
[www.housingaz.com](http://www.housingaz.com)

### **ARKANSAS**

Development Finance  
Authority  
423 Main Street  
Suite 500  
Little Rock, AR 72201  
501-682-5900 phone  
mdodson@adfa.state.ar.us  
<http://www.accessarkansas.org/adfa>

Department of Human  
Services  
Donaghey Plaza West  
Slot S201  
P.O. Box 1437  
Little Rock, AR 72203-1437  
501-682-8650 phone  
501-682-6836 fax  
<http://www.accessarkansas.org/dhs>

### **CALIFORNIA**

Housing Finance Agency  
1121 L Street  
7th Floor  
Sacramento, CA 95814  
916-322-3991 phone  
916-322-1464 fax  
<http://www.calhfa.ca.gov>

Department of Housing and  
Community Development  
1800 3rd Street  
P.O. Box 952054  
Sacramento, CA 94252-2050  
916-445-4782 phone  
916-327-6660 fax  
<http://www.hcd.ca.gov>

### **COLORADO**

Housing and Finance  
Authority  
1981 Blake Street  
Denver, CO 80202-1272  
303-297-2432 phone  
1-800-877-CHFA (2432)  
<http://www.colohfa.org>

Department of Local Affairs  
Division of Housing  
1313 Sherman Street  
Room 518  
Denver, CO 80203  
303-866-2033 phone  
303-866-4077  
<http://www.dola.state.co.us>

Department of Institutions  
Community Housing and  
Services  
4131 South Julian Way  
Denver, CO 80236-3101  
303-762-4441

**CONNECTICUT**

Department of Economic and  
Community Development  
505 Hudson Street  
Hartford, CT 06106-7107  
860-270-8000 phone  
DECD@po.state.ct.us  
<http://www.state.ct.us/ecd>

Housing Finance Authority  
999 West Street  
Rocky Hill, CT 06067-4005  
860-721-9501 phone  
info@chfa.org  
<http://www.chfa.org>

Department of Social Services  
25 Sigourney Street  
Hartford, CT 06106-5033  
1-800-842-1508  
pgr.dss@po.state.ct.us  
<http://www.dss.state.ct.us>

**DELAWARE**

State Housing Authority  
18 The Green  
Dover, DE 19901  
302-739-4263 phone  
302-739-6122 fax  
<http://www2.state.de.us/dsha>

**DISTRICT OF COLUMBIA**

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

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

Housing Authority  
1133 North Capitol St., N.E.  
Washington, DC 20001  
202-535-1500 phone  
202-535-1577 fax  
<http://dc.gov/agencies/index.asp>

**FLORIDA**

Housing Finance Corporation  
227 N. Bronough Street  
Suite 5000  
Tallahassee, FL 32301-1329  
850-488-4197 phone  
850-448-9809 fax  
info@floridahousing.org  
<http://www.floridahousing.org>

Department of Community  
Affairs  
Division of Housing and  
Community Development  
2555 Shumard Oak Blvd.  
Tallahassee, FL 32399-2100  
850-488-7956 phone  
850-922-5623 fax  
<http://www.dca.state.fl.us/fhcd>

**GEORGIA**

Department of Community  
Affairs  
Housing and Finance Division  
60 Executive Park South, N.E.  
Atlanta, GA 30329  
404-679-4940 phone  
<http://www.dca.state.ga.us>

**GUAM**

Housing and Urban Renewal  
Authority  
117 Bien Venida Avenue  
Sinajana, Guam 96926  
671-477-9851~ 4/3114 phone  
671-472-7565 fax  
webmaster@ghura.org  
[www.ghura.org](http://www.ghura.org)

Housing Corporation  
6-5000 East Sunset  
Boulevard, Tiyán  
P.O. Box 3457  
Hagåtña, Guam 96932  
671-475-4927/4906/4963  
phone  
671-477-7409 fax  
ghc@ns.gov.gu

**HAWAII**

Housing and Community  
Development Corporation  
677 Queen Street, Suite 300  
Honolulu, HI 96813  
808-587-0578 phone  
hcdch@hcdch.state.hi.us  
<http://www.hcdch.state.hi.us>

**IDAHO**

Department of Commerce  
Community Development  
Division  
700 W. State Street  
P.O. Box 83720  
Boise, ID 83720-0093  
208-334-2470 phone  
1-800-842-5858  
208-334-2631 fax  
cdbg@idoc.state.id.us  
<http://www.idoc.state.id.us>

Housing and Finance  
Association  
P.O. Box 7899  
565 W. Myrtle  
Boise, ID 83707-1899  
208-331-4882 phone  
208-331-4802 fax  
about@ihfa.org  
<http://www.ihfa.org>

**ILLINOIS**

Housing Development  
Authority  
401 N. Michigan Avenue  
Suite 900  
Chicago, IL 60611  
312-836-5200  
<http://www.ihda.org>

Department of Commerce  
and Community Affairs  
Program Administration and  
Community Services  
620 East Adams  
5th Floor  
Springfield, IL 62701  
217-782-7500 phone  
217-524-1627 fax  
[http://www.commerce.state.  
il.us](http://www.commerce.state.il.us)

**INDIANA**

Housing Finance Authority  
115 W. Washington Street  
#1350, South Tower  
Indianapolis, IN 46204  
317-232-7777 phone  
1-800-872-0371 (in-state)  
317-232-7778 fax  
<http://www.in.gov/ihfa>

Department of Commerce  
One North Capitol  
Suite 700  
Indianapolis, IN 46204  
317-232-8800 phone  
317-232-4146 fax  
<http://www.in.gov/doc>

**IOWA**

Department of Economic  
Development  
200 East Grand Avenue  
Des Moines, IA 50309  
515-242-4700 phone  
515-242-4809 fax  
[info@ided.state.ia.us](mailto:info@ided.state.ia.us)  
<http://www.state.ia.us/ided>

Finance Authority  
100 East Grand Avenue  
Suite 250  
Des Moines, IA 50309  
515-242-4990 phone  
1-800-432-7230  
515-242-4957 fax  
<http://www.ifahome.com>

**KANSAS**

Department of Social and  
Rehabilitation Services  
915 Harrison Street  
Topeka, KS 66612  
785-296-3959 phone  
<http://www.srskansas.org>

Department of Commerce  
and Housing  
Housing Development Division  
1000 S.W. Harrison Street  
Suite 100  
Topeka, KS 66612-1354  
785-291-3120 phone  
[nphillips@kansas  
commerce.com](mailto:nphillips@kansas.commerce.com)  
<http://kansascommerce.com>

**KENTUCKY**

Housing Corporation  
1231 Louisville Road  
Frankfort, KY 40601  
502-564-7630  
1-800-633-8896 (in state)  
<http://www.kyhousing.org>

Department for Local  
Government  
1024 Capital Center Drive  
Suite 340  
Frankfort, KY 40601  
502-573-2382 phone  
1-800-346-5606  
502-573-2512 fax  
[http://www.state.ky.us/  
agencies/local\\_gov](http://www.state.ky.us/agencies/local_gov)

**LOUISIANA**

Housing Finance Agency  
2415 Quail Dr.  
Baton Rouge, LA 70808  
225-763-8700 phone  
225-763-8710 fax  
<http://www.lhfa.state.la.us>

Division of Administration  
Office of Community  
Development  
P.O. Box 94095  
Baton Rouge, LA 70804-9095  
225-342-7412 phone  
225-342-1947 fax  
[http://www.state.la.us/cdbg/  
cdbg.htm](http://www.state.la.us/cdbg/cdbg.htm)

Department of Social Services  
Office of Community Services  
P.O. Box 3318  
Baton Rouge, LA 70821  
225-342-2297 phone  
[http://www.dss.state.la.us/  
offocs](http://www.dss.state.la.us/offocs)

**MAINE**

State Housing Authority  
353 Water Street  
Augusta, ME 04330-4633  
207-626-4600 phone  
1-800-452-4668  
207-626-4678 fax  
[frontdesk@mainehousing.org](mailto:frontdesk@mainehousing.org)  
[http://www.mainehousing.  
org](http://www.mainehousing.org)

State Planning Office  
Community Development  
Program  
38 SHS  
184 State Street  
Augusta, ME 04333  
207-287-3261 phone  
1-800-662-4545  
207-287-6489 fax  
<http://www.state.me.us/spo>

Department of Economic and  
Community Development  
59 State House Station  
Augusta, ME 04333  
207-624-9800 phone  
207-287-8461 fax  
<http://www.econdevmaine.com>

#### **MARYLAND**

Department of Housing and  
Community Development  
100 Community Place  
Crownsville, MD 21032-2023  
410-514-7000 phone  
1-800-756-0119 (in state)  
[customerservice@dhcd.state.md.us](mailto:customerservice@dhcd.state.md.us)  
<http://www.dhcd.state.md.us>

#### **MASSACHUSETTS**

Division of Housing and  
Community Development  
One Congress Street  
Tenth Floor  
Boston, MA 02114  
617-727-7765 phone  
[dhcdweb@hotmail.com](mailto:dhcdweb@hotmail.com)  
<http://www.state.ma.us/dhcd>

Housing Finance Agency  
MassHousing  
One Beacon Street  
Boston, MA 02108-3110  
617-854-1000 phone  
617-854-1029 fax  
[information@masshousing.com](mailto:information@masshousing.com)  
<http://www.mhfa.com>

#### **MICHIGAN**

State Housing Development  
Authority  
735 E. Michigan Ave.  
P.O. Box 30044  
Lansing, MI 48912  
517-373-8370 phone  
517-335-4797 fax  
[MSHDAWebMaster@state.mi.us](mailto:MSHDAWebMaster@state.mi.us)  
<http://www.mshda.org>

#### **MINNESOTA**

Department of Trade and  
Economic Development  
500 Metro Square Building  
121 East 7th Place  
St. Paul, MN 55101-2146  
651-297-1291 phone  
1-800-657-3858  
651-296-1290 fax  
[dted@state.mn.us](mailto:dted@state.mn.us)  
<http://www.dted.state.mn.us>

Housing Finance Agency  
400 Sibley Street, Suite 300  
St. Paul, MN 55101  
651-296-7608 phone  
1-800-657-3769  
[mhfa@state.mn.us](mailto:mhfa@state.mn.us)  
<http://www.mhfa.state.mn.us>

#### **MISSISSIPPI**

Development Authority  
P.O. Box 849  
Jackson, MS 39205  
601-359-3449 phone  
601-359-2832 fax  
<http://www.decd.state.ms.us>

Home Corporation  
P.O. Box 23369  
Jackson, MS 39225-3369 601-  
718-4642 phone  
601-718-4643 fax  
[emailus@mshc.com](mailto:emailus@mshc.com)  
<http://www.mshomecorp.com>

#### **MISSOURI**

Department of Economic  
Development  
P.O. Box 1157  
Jefferson City, MO 65102  
573-751-4962  
[ecodev@mail.state.mo.us](mailto:ecodev@mail.state.mo.us)  
<http://www.ded.state.mo.us/>

Housing Development  
Commission  
3435 Broadway  
Kansas City, MO 64111-2415  
816-759-6600  
[info@mhdc.com](mailto:info@mhdc.com)  
<http://www.mhdc.com>

#### **MONTANA**

Department of Commerce  
Housing Division  
P.O. Box 200501  
Helena, MT 59620-0501  
406-841-2700 phone  
406-841-2701 fax  
<http://www.com.state.mt.us>

#### **NEBRASKA**

Department of Economic  
Development  
301 Centennial Mall S.  
P.O. Box 94666  
Lincoln, NE 68509-4666  
402-471-3111 phone  
1-800-426-6505  
402-471-3778 fax  
<http://www.neded.org>

Investment Finance Authority  
200 Commerce Court  
1230 O Street  
Lincoln, NE 68508-1402  
402-434-3900 phone  
1-800-204-NIFA (6432)  
<http://www.nifa.org>

**NEVADA**

Housing Division  
1802 North Carson Street,  
#154  
Carson City, NV 89701  
775-687-4258 phone  
775-687-4040 fax  
nhd@nvhousing.state.nv.us  
<http://nvhousing.state.nv.us>

Commission on Economic  
Development  
108 E. Proctor Street  
Carson City, NV 89701  
775-687-4325 phone  
1-800-336-1600  
775-687-4450 fax  
<http://www.expand2nevada.com>

Rural Housing Authority  
2100 California Street  
Carson City, NV 89701  
775-887-1795 phone  
775-887-1798 fax  
nrha@mail.nanosecond.com

**NEW HAMPSHIRE**

Housing Finance Authority  
P.O. Box 5087  
Manchester, NH 03108  
603-472-8623 phone  
1-800-640-7239 (in state)  
603-472-8501 fax  
<http://www.nhhfa.org>

Office of State Planning  
2½ Beacon Street  
Concord, NH 03301  
603-271-2155  
603-271-1728  
<http://webster.state.nh.us/osp/>

**NEW JERSEY**

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

Housing and Mortgage  
Finance Agency  
637 S. Clinton Avenue  
P.O. Box 18550  
Trenton, NJ 08650-2085  
609-278-7400 phone  
<http://www.state.nj.us/dca/hmfa>

**NEW MEXICO**

Mortgage Finance Authority  
344 Fourth Street, S.W.  
Albuquerque, NM 87102  
505-843-6880 phone  
1-800-444-6880  
505-243-3289 fax  
<http://www.nmmfa.org>

Department of Finance and  
Administration  
Bataan Memorial Building  
407 Galisteo Street  
Santa Fe, NM 87501  
505-827-3681  
<http://www.state.nm.us/clients/dfa/index.html>

**NEW YORK**

Division of Housing and  
Community Renewal  
Hampton Plaza  
38-40 State Street  
Albany, NY 12207  
518-473-2517  
1-866-ASK-DHCR  
(1-866-275-3427)  
DHCRInfo@dhcr.state.ny.us  
<http://www.dhcr.state.ny.us>

State Housing Finance  
Agency  
641 Lexington Avenue  
New York, NY 10022  
212-688-4000 phone  
1-800-382-HOME (4663)  
cathyo@nyhomes.org  
<http://www.nyhomes.org>

**NORTH CAROLINA**

Department of Commerce  
Division of Community  
Assistance  
301 North Wilmington Street  
Raleigh, NC 27601  
919-733-2853  
<http://www.dca.commerce.state.nc.us>

Housing Finance Agency  
3508 Bush Street  
Raleigh, NC 27609-7509  
919-877-5700 phone  
webmaster@nchfa.com  
<http://www.nchfa.com>

**NORTH DAKOTA**

Division of Community  
Services  
400 East Broadway, Suite 50  
P.O. Box 2057  
Bismarck, ND 58502-2057  
701-328-5300 phone  
701-328-5320 fax  
dcs@state.nd.us  
<http://www.state.nd.us/dcs>

Housing Finance Agency  
P.O. Box 1535  
Bismarck, ND 58502-1535  
701-328-8080 phone  
1-800-292-8621 (in state)  
701-328-8090 fax  
info@ndhfa.org  
<http://www.ndhfa.state.nd.us>

**OHIO**

Department of Development  
77 S. High Street  
P.O. Box 1001  
Columbus, OH 43216-1001  
614-466-3379 phone  
1-800-848-1300  
614-466-5167 fax  
<http://www.odod.state.oh.us>

Housing Finance Agency  
57 East Main Street  
Columbus, OH 43215-5135  
614-466-7970 phone  
614-644-5393 fax  
<http://www.odod.state.oh.us/ohfa>

**OKLAHOMA**

Housing Finance Agency  
P. O. Box 26720  
Oklahoma City, OK  
73126-0720  
405-848-1144 phone  
<http://www.ohfa.org/>

Department of Commerce  
P.O. Box 26980  
Oklahoma City, OK  
73126-0980  
405-815-6552 phone  
1-800-879-6552  
information@odoc.  
state.ok.us  
<http://www.odoc.state.ok.us>

**OREGON**

Economic and Community  
Development Department  
775 Summer Street, N.E.  
Suite 200  
Salem, OR 97310-1280  
503-986-0123 phone  
1-800-233-3306 (in state)  
<http://www.econ.state.or.us>

Housing and Community  
Services  
P.O. Box 14508  
Salem OR 97309-0409  
503-986-2000 phone  
503-986-2020 fax  
info@hcs.state.or.us  
<http://www.hcs.state.or.us>

**PENNSYLVANIA**

Housing Finance Agency  
2101 N. Front Street  
P.O. Box 8029  
Harrisburg, PA 17105-8029  
717-780-3800 phone  
<http://www.phfa.org>

Department of Community  
and Economic Development  
4th Floor  
Commonwealth Keystone  
Building  
Harrisburg, PA 17120-0225  
717-234-4560 phone  
<http://www.inventpa.com>

**PUERTO RICO**

Public Housing  
Administration  
427 Barbosa Avenue  
P.O. Box 363188  
Malco Building  
San Juan, PR 00936  
809-250-8544

Housing Finance Corporation  
P.O. Box 42001  
San Juan, PR 00940-2001  
787-722-2525 phone  
787-268-5496 fax  
gdbcomm@gdb.prstar.net  
<http://www.gdb-pur.com>

Departamento de Hacienda  
P.O. Box 9024140  
San Juan, PR 00902-4140  
787-721-2020 phone  
support@hacienda.gobierno.pr  
<http://www.hacienda.gobierno.pr>

**RHODE ISLAND**

Housing and Mortgage  
Finance Corporation  
44 Washington Street  
Providence, RI 02903-1721  
401-751-5566 phone  
<http://www.rihousing.com>

Department of Municipal  
Affairs  
One Capitol Hill  
Third Floor  
Providence, RI 02908-5873  
401-222-7700 phone  
JGofton@DOA.state.ri.us  
<http://www.muni-info.state.ri.us>

**SOUTH CAROLINA**

State Housing Finance and  
Development Authority  
919 Bluff Road  
Columbia, SC 29201  
803-734-2000 phone  
<http://www.sha.state.sc.us>

Department of Commerce  
Community and Rural  
Development  
P.O. Box 927  
Columbia, SC 29202-0927  
803-737-0400 phone  
803-737-0418 fax  
<http://www.callsouthcarolina.com>

**SOUTH DAKOTA**

Housing Development  
Authority  
221 South Central Ave.  
P.O. Box 1237  
Pierre, SD 57501-1237  
605-773-3181 phone  
605-773-5154 fax  
<http://www.sdhd.org>

Governor's Office of  
Economic Development  
711 E. Wells Avenue  
Pierre, SD 57501-3369  
605-773-5032 phone  
1-800-872-6190  
605-773-3256 fax  
goedinfo@state.sd.us  
<http://www.sdgreatprofits.com>

#### **TENNESSEE**

Department of Economic and  
Community Development  
Community Development  
10th Floor  
William R. Snodgrass TN  
Tower  
312 8th Avenue North  
Nashville, TN 37243-0405  
615-741-2373 phone  
615-741-0607 fax  
Jimmy.Earle@state.tn.us  
<http://www.state.tn.us/ecd>

Housing Development  
Agency  
404 James Robertson  
Parkway, Suite 1114  
Nashville, TN 37243-0900  
615-741-2400 phone  
<http://www.state.tn.us/thda>

#### **TEXAS**

Department of Housing and  
Community Affairs  
P.O. Box 13941  
Austin, TX 78711-3941  
512-475-3800 phone  
info@tdhca.state.tx.us  
<http://www.tdhca.state.tx.us>

#### **UTAH**

Department of Community  
and Economic Development  
Community Development  
Division  
324 S. State Street, Suite 500  
Salt Lake City, UT 84114  
801-538-8700 phone  
801-538-8888 fax  
<http://dced.utah.gov/>

Housing Corporation  
554 South 300 East  
Salt Lake City, UT 84111  
801-521-6950 phone  
801-359-1701  
info@utahhousingcorp.org  
<http://www.utahhousingcorp.org>

#### **VERMONT**

Housing Finance Agency  
P.O. Box 408  
Burlington, VT 05402-0408  
802-864-5743 phone  
home@vhfa.org  
<http://www.vhfa.org>

Department of Housing and  
Community Affairs  
National Life Building  
6<sup>th</sup> Floor  
Drawer 20  
Montpelier, VT 05620  
802-828-3211 phone  
1-800-622-4553  
802-828-2928 fax  
<http://www.state.vt.us/dca/housing>

State Housing Authority  
One Prospect Street  
Montpelier, VT 05602  
802-828-3295 phone  
1-800-820-5119  
802-828-3248 fax  
<http://www.vsha.org>

#### **VIRGIN ISLANDS**

Housing Finance Authority  
P.O. Box 8760  
210-3A Altona, 1st Floor  
St. Thomas, VI 00803  
809-774-4481

Housing Authority  
Anna's Retreat 402  
P.O. Box 7668  
St. Thomas, VI 00801-7668  
809-775-2741

#### **VIRGINIA**

Department of Housing and  
Community Development  
Office of Housing Services  
The Jackson Center  
501 N. 2nd Street  
Richmond, VA 23219-1321  
804-371-7000  
<http://www.dhcd.state.va.us>

Housing Development  
Authority  
601 S. Belvidere Street  
Richmond, VA 23220  
804-782-1986 phone  
1-800-968-7837  
<http://www.vhda.com>

#### **WASHINGTON**

State Housing Finance  
Commission  
1000 2nd Avenue, Suite 2700  
Seattle, WA 98104-1046  
206-464-7139  
800-767-HOME (4663)  
(in state)  
askus@wshfc.org  
<http://www.wshfc.org>

Office of Community  
Development  
906 Columbia Street, S.W.  
P.O. Box 48350  
Olympia, WA 98504-8350  
360-725-2800  
<http://www.ocd.wa.gov>

**WEST VIRGINIA**

Housing Development Fund  
814 Virginia Street E.  
Charleston, WV 25301  
304-345-6475 phone  
1-800-933-9843  
wvhdf@wvhdf.com  
<http://www.wvhdf.com>

Development Office  
Capitol Complex  
Building 6, Room 553  
1900 Washington Street East  
Charleston, WV 25305-0311  
304-558-2234 phone  
1-800-982-3386  
304-558-0449 fax  
wvdo@wvdo.org  
<http://www.wvdo.org>

**WISCONSIN**

Department of Administration  
Division of Housing and  
Intergovernmental  
Relations  
P.O. Box 8944  
Madison, WI 53708-8944  
608-266-0288 phone  
608-267-6917 fax  
<http://www.doa.state.wi.us>

Housing and Economic  
Development Authority  
201 W. Washington Ave  
Suite 700  
P.O. Box 1728  
Madison, WI 53701-1728  
608-266-7884 phone  
1-800-334-6873  
608-267-1099 fax  
info@wheda.com  
www.wheda.com

Department of Commerce  
201 W. Washington Avenue  
P.O. Box 7970  
Madison, WI 53707-7970  
608-264-7837 phone  
608-266-8969 fax  
<http://www.commerce.state.wi.us>

**WYOMING**

Community Development  
Authority  
155 North Beech  
Casper, WY 82602  
307-265-0603 phone  
307-266-5414 fax  
<http://www.wyomingcda.com>

Business Council  
214 W. 15th  
Cheyenne, WY 82002  
307-777-2800 phone  
1-800-262-3425  
307-777-2838  
<http://www.wyomingbusiness.org>

## **APPENDIX F: STATE EMERGENCY MANAGEMENT AGENCIES**

### **ALABAMA**

Emergency Management  
Agency  
5898 County Road 41  
P.O. Box 2160  
Clanton, AL 35046-2160  
205-280-2200 phone  
205-280-2495 fax  
<http://www.aema.state.al.us>

### **ALASKA**

Division of Emergency  
Services  
P.O. Box 5750  
Fort Richardson, AK  
99505-5750  
907-428-7000 phone  
907-428-7009 fax  
[des@ak-prepared.com](mailto:des@ak-prepared.com)  
<http://www.ak-prepared.com>

### **AMERICAN SAMOA**

American Samoa Territorial  
Emergency Management  
Coordination  
Department of Public Safety  
P.O. Box 1086  
Pago Pago, AS 96799  
011-684-633-2331 phone  
011-684-633-2300 fax

### **ARIZONA**

Division of Emergency  
Management  
5636 East McDowell Road  
Phoenix, AZ 85008  
602-244-0504 phone  
1-800-411-2336  
<http://www.dem.state.az.us>

### **ARKANSAS**

Department of Emergency  
Management  
P.O. Box 758  
Conway, AR 72033-0758  
501-730-9750 phone  
501-730-9754 fax  
<http://www.adem.state.ar.us>

### **CALIFORNIA**

Office of Emergency Services  
P.O. Box 419047  
Rancho Cordova, CA 95741-  
9047  
916-845-8319 phone  
916-845-8910 fax  
<http://www.oes.ca.gov>

### **COLORADO**

Office of Emergency  
Management  
Division of Local Government  
Department of Local Affairs  
15075 South Golden Road  
Golden, CO 80401-3979  
303-273-1622 phone  
303-273-1795 fax  
<http://www.dlg.oem2.state.co.us/oem>

### **CONNECTICUT**

Office of Emergency  
Management  
Department of Public Safety  
360 Broad Street  
Hartford, CT 06105  
860-566-3180 phone  
<http://www.mil.state.ct.us/>

### **DELAWARE**

Emergency Management  
Agency  
165 Brick Store Landing Road  
Smyrna, DE 19977  
302-659-DEMA (3362) phone  
1-877-SAY-DEMA (toll free)  
1-877-729-3362 (in state) 302-  
659-6855 fax  
<http://www.state.de.us/dema>

### **DISTRICT OF COLUMBIA**

Emergency Management  
Agency  
2000 14th Street, N.W.  
8th Floor  
Washington, DC 20009  
202-727-6161 phone  
<http://dcema.dc.gov>

### **FLORIDA**

Department of Community  
Affairs  
Division of Emergency  
Management  
2555 Shumard Oak Boulevard  
Tallahassee, FL 32399-2100  
850-413-9900 phone  
<http://www.floridadisaster.org>

### **GEORGIA**

Emergency Management  
Agency  
P.O. Box 18055  
Atlanta, GA 30316-0055  
404-635-7000 phone  
1-800-TRY-GEMA (in state)  
404-635-7205 fax  
[PAO@gema.state.ga.us](mailto:PAO@gema.state.ga.us)  
<http://www.state.ga.us/gema>

### **GUAM**

Division of Civil  
Defense Emergency  
Services Office  
P.O. Box 2877  
Hagatna, GU 96932  
011-671-475-9600 phone  
671-477-3727 fax  
[civdef@mail.gov.gu](mailto:civdef@mail.gov.gu)  
<http://www.gov.gu>

### **HAWAII**

State Civil Defense  
3949 Diamond Head Road  
Honolulu, HI 96816-4495  
808-733-4300 phone  
808-733-4238 fax  
<http://www.scd.state.hi.us>

**IDAHO**

Bureau of Disaster Services  
4040 Guard Street  
Building 600  
Boise, ID 83705-5004  
208-334-3460 phone  
208-334-2322 fax  
E-Mail: [jcline@bds.state.id.us](mailto:jcline@bds.state.id.us)  
<http://www2.state.id.us/bds>

**ILLINOIS**

Emergency Management  
Agency  
110 East Adams Street  
Springfield, IL 62701-1109  
217-782-7860 phone  
<http://www.state.il.us/iema>

**INDIANA**

State Emergency  
Management Agency  
302 West Washington Street  
Room E208  
Indianapolis, IN 46204  
317-232-3980 phone  
317-232-3895 fax  
<http://www.ai.org/sema>

**IOWA**

Emergency Management  
Division  
Hoover State Office Building  
Level A  
Des Moines, IA 50319  
515-281-3231 phone  
<http://www.state.ia.us/emergencymanagement>

**KANSAS**

Division of Emergency  
Management  
2800 S.W. Topeka Boulevard  
Topeka, KS 66611-1287  
785-274-1409 phone  
785-274-1426 fax  
<http://www.ink.org/public/kdem>

**KENTUCKY**

Division of Emergency  
Management  
100 Minuteman Pkwy  
Frankfort, KY 40601  
502-607-1638 phone  
502-607-1614 fax  
[bowmancr@bngc.dma.state.ky.us](mailto:bowmancr@bngc.dma.state.ky.us)  
<http://webserve.dma.state.ky.us>

**LOUISIANA**

Office of Emergency  
Preparedness  
7667 Independence Blvd.  
P.O. Box 44217  
Baton Rouge, LA 70806  
225-925-7500 phone  
225-925-7501 fax  
<http://www.lope.state.la.us>

**MAINE**

Emergency Management  
Agency  
72 State House Station  
Augusta, ME 04333-0072  
207-626-4503 phone  
1-800-452-8735 (in state)  
207-626-4499 fax  
<http://www.state.me.us/mema>

**MARIANA ISLANDS**

Office of Civil Defense  
Capitol Hill  
Saipan, Mariana Islands  
96950  
011-670-322-9529 phone  
011-670-322-2545 fax

**MARSHALL ISLANDS**

Civil Defense Coordinator  
P.O. Box 15  
Majuro, Republic of the  
Marshall Islands 96960  
011-692-730-3232 phone  
011-692-625-3649 fax

**MARYLAND**

Emergency Management  
Agency  
State Emergency  
Operations Center  
Camp Fretterd  
Military Reservation  
5401 Rue Saint Lo Drive  
Reisterstown, MD 21136  
410-517-3600 phone  
1-877-MEMA-USA  
410-517-3688 fax  
<http://www.mema.state.md.us>

**MASSACHUSETTS**

Emergency Management  
Agency  
400 Worcester Road  
Framingham, MA 01702-5399  
508-820-2000 phone  
1-800-982-6846  
508-820-2030 fax  
<http://www.state.ma.us/mema>

**MICHIGAN**

Division of Emergency  
Management  
300 South Washington Sq.  
Suite 300  
Lansing, MI 48913  
517-334-5103 phone  
517-333-4987 fax  
[wesleym@state.mi.us](mailto:wesleym@state.mi.us)  
<http://www.msp.state.mi.us/division/emd>

**MICRONESIA**

Disaster Coordination  
Office of the President  
P.O. Box 490  
Kolonja, Pohnpei  
Micronesia 96941  
011-691-320-2822 phone  
011-691-320-2785 fax

**MINNESOTA**

Division of Emergency  
Management  
Department of Public Safety  
444 Cedar Street, Suite 223  
St. Paul, MN 55101-6223  
651-296-2233 phone  
651-296-0459 fax  
dps.dem@state.mn.us  
[http://www.dps.state.mn.us/  
emermgt](http://www.dps.state.mn.us/emermgt)

**MISSISSIPPI**

Emergency Management  
Agency  
P.O. Box 4501  
Jackson, MS 39296-4501  
601-352-9100 phone  
1-800-434-4243  
601-352-8314 fax  
<http://www.msemaorg.com>

**MISSOURI**

Emergency Management  
Agency  
P.O. Box 116  
Jefferson City, MO 65102  
573-526-9146 phone  
573-634-7966 fax  
<http://www.sema.state.mo.us>

**MONTANA**

Disaster and Emergency  
Services  
P.O. Box 4789  
1900 Williams St.  
Helena, MT 59604-4789  
406-841-3911 phone  
406-841-3965 fax  
mtdes@state.mt.us  
[http://DiscoveringMontana.  
com/DMA/des](http://DiscoveringMontana.com/DMA/des)

**NEBRASKA**

Emergency Management  
Agency  
1300 Military Road  
Lincoln, NE 68508-1090  
402-471-7410 phone  
402-471-7433 fax  
<http://www.nebema.org>

**NEVADA**

Division of Emergency  
Management  
2525 South Carson Street  
Carson City, NV 89701  
775-687-4240 phone  
775-687-6788 fax  
<http://www.dem.state.nv.us>

**NEW HAMPSHIRE**

Office of Emergency  
Management  
10 Hazen Drive  
Concord, NH 03305  
603-271-2231 phone  
1-800-852-3792  
603-225-7341 fax  
[http://www.nhoem.state.nh.  
us](http://www.nhoem.state.nh.us)

**NEW JERSEY**

Emergency Management  
Section  
P.O. Box 7068  
West Trenton, NJ 08628  
609-882-2000 phone  
crnjoem@gw.njsp.org  
[http:// www.state.nj.us/lps/  
njsp/ems/ems.html](http://www.state.nj.us/lps/njsp/ems/ems.html)

**NEW MEXICO**

Office of Emergency  
Management  
Department of Public Safety  
P.O. Box 1628  
Santa Fe, NM 87504  
505-827-9000 phone  
<http://www.dps.nm.org>

**NEW YORK**

State Emergency  
Management Office  
1220 Washington Avenue  
Building 22  
Suite 101  
State Campus  
Albany, NY 12226-2251  
518-485-6011 phone  
postmaster@semo.state.ny.us  
[http:// www.nysemo.state.  
ny.us](http://www.nysemo.state.ny.us)

**NORTH CAROLINA**

Division of Emergency  
Management  
4713 Mail Service Center  
Raleigh, NC 27699-4713  
919-733-3867 phone  
[http://www.dem.dcc.state.  
nc.us](http://www.dem.dcc.state.nc.us)

**NORTH DAKOTA**

Emergency Management  
P.O. Box 5511  
Bismarck, ND 58506-5511  
701-328-8100 phone  
701-328-8181 fax  
<http://www.state.nd.us/dem>

**OHIO**

Emergency Management  
Agency  
2855 W. Dublin-Granville  
Road  
Columbus, OH 43235-2206  
614-889-7150 phone  
614-889-7183 fax  
Web: [www.state.oh.us/odps/  
division/ema](http://www.state.oh.us/odps/division/ema)

**OKLAHOMA**

Department of Civil  
Emergency Management  
P.O. Box 53365  
Oklahoma City, OK  
73152-3365  
405-521-2481 phone  
405-521-4053 fax  
[http://www.odcem.state.ok.  
us](http://www.odcem.state.ok.us)

**OREGON**

Emergency Management  
595 Cottage Street, NE  
Salem, OR 97310  
503-378-2911 phone  
503-588-1378 fax  
[http:// www.osp.state.or.us/  
oem](http://www.osp.state.or.us/oem)

**PALAU**

NEMO Coordinator  
Office of the President  
P.O. Box 100  
Koror, Republic of Palau  
96940  
011-680-488-2422 phone  
011-680-488-3312 fax

**PENNSYLVANIA**

Emergency Management  
Agency  
2605 Interstate Drive  
Harrisburg, PA 17110  
717-651-2007 phone  
717-651-2040 fax  
dzack@state.pa.us  
<http://www.pema.state.pa.us>

**PUERTO RICO**

Puerto Rico Civil Defense  
Agency  
Office of the Governor  
P.O. Box 5127  
San Juan, PR 00906  
809-724-0124 phone  
809-725-4244 fax

**RHODE ISLAND**

Emergency Management  
Agency  
645 New London Ave  
Cranston, RI 02920  
401-946-9996 phone  
RIEMA@mail.com  
Web: [www.state.ri.us/riema](http://www.state.ri.us/riema)

**SOUTH CAROLINA**

Emergency Management  
Division  
1100 Fish Hatchery Road  
West Columbia, SC 29172  
803-737-8500 phone  
803-737-8570 fax  
<http://www.state.sc.us/emd>

**SOUTH DAKOTA**

Division of Emergency  
Management  
500 East Capitol Avenue  
Pierre, SD 57501-5070  
605-773-3231 phone  
605-773-3580 fax  
deanne.booth@state.sd.us  
[http://www.state.sd.us/  
military/sddem.htm](http://www.state.sd.us/military/sddem.htm)

**TENNESSEE**

Emergency Management  
Agency  
3041 Sidco Drive  
Nashville, TN 37204  
615-741-0001 phone  
615-242-9635 fax  
<http://www.tnema.org>

**TEXAS**

Division of Emergency  
Management  
Department of Public Safety  
P.O. Box 4087  
Austin, TX 78773-0001  
512-424-2138 phone  
512-424-2444 fax  
pio@txdps.state.tx.us  
[http://www.txdps.state.tx.  
us/dem](http://www.txdps.state.tx.us/dem)

**UTAH**

Division of Emergency  
Services  
State Office Building  
Room 1110  
Salt Lake City, UT 84114  
801-538-3400 phone  
1-800-SL-FAULT  
801-538-3770 fax  
<http://des.utah.gov/>

**VERMONT**

Division of Emergency  
Management  
Waterbury State Complex  
103 South Main Street  
Waterbury, VT 05671-2101  
802-244-8721 phone  
1-800-347-0488  
802-244-8655 fax  
dhiggins@dps.state.vt.us  
[http://www.dps.state.vt.us/  
vem](http://www.dps.state.vt.us/vem)

**VIRGINIA**

Department of Emergency  
Management  
10501 Trade Court  
Richmond, VA 23236  
804-897-6510 phone  
804-897-6506 fax  
pio@vdem.state.va.us  
Web: [www.vdem.state.va.us](http://www.vdem.state.va.us)

**VIRGIN ISLANDS**

Office of Civil  
Defense & Emergency  
Services  
102 Estate Atmon  
St. Croix, VI 00820  
809-773-2244 phone  
809-774-1491 fax

**WASHINGTON**

State Military Department  
Emergency Management  
Division  
Building 20, M/S: TA-20  
Camp Murray, WA  
98430-5122  
253-512-7000 phone  
253-512-7200 fax  
<http://www.wa.gov/wsem>

**WEST VIRGINIA**

1900 Kanawha Blvd., East  
Office of Emergency Services  
Building 1 Room EB-80  
Charleston, WV 25305-0360  
304-558-5380 phone  
304-344-4538 fax  
[http://www.state.wv.us/  
wvoes](http://www.state.wv.us/wvoes)

**WISCONSIN**

Emergency Management  
2400 Wright Street  
Madison, WI 53704  
608-242-3232 phone  
608-242-3247 fax  
[http://badger.state.wi.us/  
agencies/dma/wem/index.  
htm](http://badger.state.wi.us/agencies/dma/wem/index.htm)

**WYOMING**

Emergency Management  
Agency  
5500 Bishop Blvd.  
Cheyenne, WY 82009-3320  
307-777-4900 phone  
307-635-6017 fax  
[kruiz@state.wy.us](mailto:kruiz@state.wy.us)  
<http://wema.state.wy.us>

**APPENDIX G: INDIVIDUAL'S DISASTER RECOVERY RECORD**

**CONTACT INFORMATION**

Name:

\_\_\_\_\_

Current home phone: \_\_\_\_\_ Current work  
phone: \_\_\_\_\_

If no current phone number, or if no one answers, messages should be left at:

\_\_\_\_\_

Pre-Disaster Address: \_\_\_\_\_

Current Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**IMPORTANT TELEPHONE NUMBERS**

Federal Emergency Management Agency (FEMA) teleregistration number: 1-800-462-9029

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**RECORD OF ACTIVITIES AND CONTACTS**

(Example follows--these records should be fairly detailed, so keep them in a notebook.)

7/16/01--Returned from shelter to find roof missing from house and much of contents waterlogged. Did not go to work (no answer when I called). Began salvaging belongings. Made arrangements to store them in neighbors' garage (Lily and Sam Wentworth).

7/17/01--Called FEMA teleregistration number, completed assistance application, spoke with Vickie Valladarez. She said I can get a free copy of old tax returns from the IRS if mine were destroyed. Called my boss (Mary Hrcek) at home; she said not to come into work until further notice as there is no water or electricity. Continued salvaging belongings.

7/18/01--Called insurance company to report damage, spoke with my representative, Henry Hausbauer. He said an appraiser will be coming round in the next 10 business days.

When a disaster strikes a rural area, one of the most serious problems may be a lack of information about resources and assistance available for recovery efforts. This guide is intended to help survivors and local organizations identify resources to rebuild their homes and communities. It emphasizes housing assistance.

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