



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; <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; <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

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

Southwest Office
(serves Arizona, Colorado, New Mexico, Texas, Utah)

3939 San Pedro, N.E., Suite 7-C
Albuquerque, NM 87110
505-883-1003 phone
505-883-1005 fax
southwest@ruralhome.org

Midwest Office
(serves Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Oklahoma, North Dakota, South Dakota, Wisconsin)

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 (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 Development¹

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. 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

¹ 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, 1st 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, 5th 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, 4th 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
25th 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, 5th 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

5th 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

3rd 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
<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
<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
<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
<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
[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
[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
[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
[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
5th Floor
(The McCormack Building)
Boston, MA 02108
617-727-7750
1-800-882-2003
(in-state only)
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
<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
<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

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
<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
<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
<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
<http://www.dhhs.state.nc.us/aging/home.htm>

NORTH DAKOTA

Department of Human
Services
Aging Services Division
600 S. 2nd 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
<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
<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
<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
<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

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](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](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](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](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

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>

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
<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@kansascommerce.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

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>

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>

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
<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
<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
<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
<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
<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
<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
<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
<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
<http://www.ded.state.mo.us/>

Housing Development
Commission
3435 Broadway
Kansas City, MO 64111-2415
816-759-6600
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
informationsservices@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
6th 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
<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
<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
<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
<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
<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
<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

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

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
<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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