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.

Housing Assistance Council
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.


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.

**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.


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
For Alabama, Illinois, Indiana, Kentucky, Louisiana, Michigan, Mississippi, Ohio, Tennessee, and Wisconsin, contact 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
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,
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.

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
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

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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

ALASKA
VECO Alaska Building
949 East 36th Avenue
Suite 401
Anchorage, AK 99508-4399
907-271-4663
907-271-4328 (TTD)

AMERICAN SAMOA
see Hawaii

ARIZONA
One North Central Avenue
Suite 600
Phoenix, AZ 85004
602-379-7100
602-379-7181 (TTY)

ARKANSAS
425 W. Capitol Avenue
Suite 900
Little Rock, AR 72201
501-324-5931
501-324-5931 (TTD)

CALIFORNIA
Federal Office Building
450 Golden Gate Avenue
P.O. Box 36003
San Francisco, CA 94102
415-436-6550

COLORADO
633 17th Street
Denver, CO 80202-3607
303-672-5440
303-672-5248 (TTD)

CONNECTICUT
1 Corporate Center
19th Floor
Hartford, CT 06103
860-240-4800
860-240-4665 (TTD)

DELAWARE
One Rodney Square
920 King Street, Suite 404
Wilmington, DE 19801
302-573-6030
302-573-6058 (TTD)

DISTRICT OF COLUMBIA
820 1st Street, N.E.
Washington, DC 20002
202-275-9200
202-275-0772 (TTD)

FLORIDA
Brickell Plaza Federal Building
909 S.E. First Street
Room 500
Miami, FL 33131-3028
305-536-4456
305-536-4743 (TTD)

GEORGIA
Five Points Plaza Building
40 Marietta Street
Atlanta, GA 30303
404-331-5136
404-730-2654 (TTD)

GUAM
San Ramon Building
Suite 306
115 San Ramon Street
Hagatna, Guam 96910
671-472-7231

HAWAII/PACIFIC TERRITORIES
500 Ala Moana Boulevard
Suite 3A
Honolulu, HI 96813
808-522-8175
808-522-8193 (TTD)

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

IDAHO
MONTANA
Power Block Building
7 West 6th Avenue
Helena, MT 59601
406-449-5050

NEBRASKA
10909 Mill Valley Road
Suite 100
Omaha, NE 68154
402-492-3100
402-492-3183 (TTD)

NEVADA
333 N. Rancho Drive
Suite 700
Las Vegas, NV 89106-3714
702-388-6500
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)

NEW JERSEY
One Newark Center
1085 Raymond Boulevard
13th Floor
Newark, NJ 07102-5260
973-622-7900
973-645-3298 (TTD)

NEW MEXICO
625 Silver Avenue, S.W.
Suite 100
Albuquerque, NM 87102-3185
505-346-6463
1-800-877-8339 (TTD)

NEW YORK
Jacob K. Javits Federal Building
26 Federal Plaza
Room 3541
New York, NY 10278-0068
212-264-8000
212-264-0927 (TTD)

NORTH CAROLINA
Koger Building
2306 W. Meadowview Road
Greensboro, NC 27407
336-547-4000
336-547-4000 (TTD)

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

NORTHERN MARIANA ISLANDS
see Hawaii

OHIO
Federal Office Building
200 N. High Street
Columbus, OH 43215
614-469-5737
614-469-6694 (TTD)

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

OREGON
400 S.W. 6th Avenue
Suite 700
Portland, OR 97204
503-326-2561
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)

PUERTO RICO/ U.S. VIRGIN ISLANDS
171 Carlos Chardón Avenue
Suite 301
San Juan, PR 00918-0903
787-766-5400
787-766-5909 (TTD)
### APPENDIX B: FEDERAL EMERGENCY MANAGEMENT AGENCY REGIONAL OFFICES

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

<table>
<thead>
<tr>
<th>REGION I (serves Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)</th>
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<tbody>
<tr>
<td>J.W. McCormack Post Office and Courthouse</td>
</tr>
<tr>
<td>Room 442 Boston, MA 02109</td>
</tr>
<tr>
<td>617-223-9540 phone</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/i/index.shtml">http://www.fema.gov/regions/i/index.shtml</a></td>
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<tr>
<th>REGION II (serves New Jersey, New York, Puerto Rico, Virgin Islands)</th>
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<tbody>
<tr>
<td>26 Federal Plaza, Suite 1307 New York, NY 10278-0001</td>
</tr>
<tr>
<td>212-680-3600 phone</td>
</tr>
<tr>
<td>212-680-3681 fax</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/ii/index.shtml">http://www.fema.gov/regions/ii/index.shtml</a></td>
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<tr>
<th>REGION III (serves Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia)</th>
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<tbody>
<tr>
<td>615 Chestnut Street 6th Floor Philadelphia, PA 19106</td>
</tr>
<tr>
<td>215-931-5608 phone</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/iii/index.shtml">http://www.fema.gov/regions/iii/index.shtml</a></td>
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<tr>
<th>REGION IV (serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)</th>
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<tbody>
<tr>
<td>3003 Chamblee Tucker Road Atlanta, GA 30341</td>
</tr>
<tr>
<td>770-220-5200 phone</td>
</tr>
<tr>
<td>770-220-5230 fax</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/iv/index.shtml">http://www.fema.gov/regions/iv/index.shtml</a></td>
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<tr>
<th>REGION V (serves Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)</th>
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<tbody>
<tr>
<td>536 South Clark Street 6th Floor Chicago, IL 60605</td>
</tr>
<tr>
<td>312-408-5500 phone</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/v/index.shtml">http://www.fema.gov/regions/v/index.shtml</a></td>
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<tr>
<th>REGION VI (serves Arkansas, Louisiana, New Mexico, Oklahoma, Texas)</th>
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<tbody>
<tr>
<td>Federal Regional Center 800 North Loop 288 Denton, TX 76209</td>
</tr>
<tr>
<td>940-898-5399 phone</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/vi/index.shtml">http://www.fema.gov/regions/vi/index.shtml</a></td>
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<tr>
<th>REGION VII (serves Iowa, Kansas, Missouri, Nebraska)</th>
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<tbody>
<tr>
<td>2323 Grand Boulevard Suite 900 Kansas City, MO 64108-2670</td>
</tr>
<tr>
<td>816-283-7061 phone</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/vii/index.shtml">http://www.fema.gov/regions/vii/index.shtml</a></td>
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<tr>
<th>REGION VIII (serves Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)</th>
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<tbody>
<tr>
<td>Building 710 Box 25267 Denver, CO 80225-0267</td>
</tr>
<tr>
<td>303-235-4800 phone</td>
</tr>
<tr>
<td>303-235-4976 fax</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/viii/index.shtml">http://www.fema.gov/regions/viii/index.shtml</a></td>
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<tr>
<th>REGION IX (serves Arizona, California, Guam, Hawaii, Nevada, American Samoa, Northern Mariana Islands, Marshall Islands, Micronesia, Palau)</th>
</tr>
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<tbody>
<tr>
<td>1111 Broadway, Suite 1200 Oakland, CA 94607</td>
</tr>
<tr>
<td>510-627-7100 phone</td>
</tr>
<tr>
<td>510-627-7112 fax</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/ix/index.shtml">http://www.fema.gov/regions/ix/index.shtml</a></td>
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<tr>
<th>REGION X (serves Alaska, Idaho, Oregon, Washington)</th>
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<tbody>
<tr>
<td>Federal Regional Center 130 228th Street, S.W. Bothell, WA 98021-9796</td>
</tr>
<tr>
<td>425-487-4600 phone</td>
</tr>
<tr>
<td>425-487-4622 fax</td>
</tr>
<tr>
<td><a href="http://www.fema.gov/regions/x/index.shtml">http://www.fema.gov/regions/x/index.shtml</a></td>
</tr>
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</table>
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
Marlène.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 Waianuenue 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
515-284-6688 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
<table>
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<tr>
<th><strong>KENTUCKY</strong></th>
<th><strong>MINNESOTA</strong></th>
<th><strong>NEVADA</strong></th>
</tr>
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</table>
| 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 | 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 | 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 |

<table>
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<th><strong>LOUISIANA</strong></th>
<th><strong>MISSISSIPPI</strong></th>
<th><strong>NEW HAMPSHIRE</strong></th>
</tr>
</thead>
</table>
| 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 | 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 | 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 |

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<th><strong>MAINE</strong></th>
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| 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 | 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 | 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 |

<table>
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<tr>
<th><strong>MARYLAND</strong></th>
<th><strong>MONTANA</strong></th>
<th><strong>NEW MEXICO</strong></th>
</tr>
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</table>
| See Delaware 
http://www.rurdev.usda.gov/md | P.O. Box 850 
Bozeman, MT 59771 
406-585-2515 phone 
406-585-2565 fax 
deborah.chompton@mt.usda.gov 
http://www.rurdev.usda.gov/mi | 6200 Jefferson Street, NE 
Room 255 
Albuquerque, NM 87109 
505-761-4953 phone 
danny.asbill@nm.usda.gov 
http://www.rurdev.usda.gov/nm |

<table>
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<tr>
<th><strong>MASSACHUSETTS/ CONNECTICUT/ RHODE ISLAND</strong></th>
<th><strong>NEBRASKA</strong></th>
<th><strong>NEW YORK</strong></th>
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</thead>
</table>
| 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 | 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 | 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 |

<table>
<thead>
<tr>
<th><strong>MICHIGAN</strong></th>
<th><strong>NEW MEXICO</strong></th>
<th><strong>NORTH CAROLINA</strong></th>
</tr>
</thead>
</table>
| 3001 Coolidge Road 
Suite 200 
East Lansing, MI 48823 
517-324-5190 phone 
517-324-5225 fax 
http://www.rurdev.usda.gov/mi | | 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 |
**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  
celderlyserv.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 9005  
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

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
eoa@mail.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/fsaa/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

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

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

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

MARYLAND
Department of Aging
301 W. Preston Street
Suite 1007
Baltimore, MD 21201
410-767-1100
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
<table>
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<tr>
<th>State</th>
<th>Office/Agency Name</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
<th>Website</th>
</tr>
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<tbody>
<tr>
<td>MICHIGAN</td>
<td>Office of Services to the Aging</td>
<td>P.O. Box 30676</td>
<td>517-373-8230</td>
<td></td>
<td><a href="http://www.miseniors.net">http://www.miseniors.net</a></td>
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<td></td>
<td></td>
<td>Lansing, MI 48909-8176</td>
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<tr>
<td>MINNESOTA</td>
<td>Board on Aging</td>
<td>444 Lafayette Road North</td>
<td>651-296-2770</td>
<td>1-800-882-6262</td>
<td><a href="mailto:mba@state.mn.us">mba@state.mn.us</a></td>
<td><a href="http://www.mnaging.org">http://www.mnaging.org</a></td>
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<td>St. Paul, MN 55155-3843</td>
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<tr>
<td>MISSISSIPPI</td>
<td>Department of Human Services</td>
<td>Division of Aging and Adult</td>
<td>601-359-4929</td>
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<td>MISSOURI</td>
<td>Division on Aging</td>
<td>P.O. Box 1337</td>
<td>1-800-948-3090</td>
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<td><a href="mailto:bgreen@mdhs.state.ms.us">bgreen@mdhs.state.ms.us</a></td>
<td><a href="http://www.mdhs.state.ms.us/ags/index.html">http://www.mdhs.state.ms.us/ags/index.html</a></td>
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<td>Jefferson City, MO 65102-1337</td>
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<td>NEW JERSEY</td>
<td>Department of Health and Senior Services</td>
<td>P.O. Box 360</td>
<td>609-588-3141</td>
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<td><a href="http://www.state.nj.us/health">http://www.state.nj.us/health</a></td>
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<td>NEW MEXICO</td>
<td>State Agency on Aging</td>
<td>228 E. Palace Avenue</td>
<td>505-827-7640</td>
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<td>Santa Fe, NM 87501</td>
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<td>NEVADA</td>
<td>Division for Aging Services</td>
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<tr>
<td>NORTH CAROLINA</td>
<td>Division of Aging</td>
<td>2101 Mail Service Center</td>
<td>919-733-3983</td>
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<td><a href="http://aging.state.nv.us">http://aging.state.nv.us</a></td>
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<tr>
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<td>Raleigh, NC 27699-2101</td>
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<td>NEW HAMPSHIRE</td>
<td>Division of Elderly and Adult Services</td>
<td>State Office Park South</td>
<td>1-800-351-1888</td>
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<tr>
<td></td>
<td></td>
<td>115 Pleasant Street</td>
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<td>Concord, NH 03301-3843</td>
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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

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

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

Puerto Rico
Governor’s Office for Elderly Affairs
Corbian Plaza, Stop 23
Ponce de Leon Avenue #1603
U.M. Office C
San Juan, 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

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

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.hsdas.state.ut.us/SrvAge.htm
<table>
<thead>
<tr>
<th>State</th>
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<th>Address</th>
<th>Phone Numbers</th>
<th>Email</th>
<th>Website</th>
</tr>
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<tr>
<td>Vermont</td>
<td>Agency of Human Services</td>
<td>103 S. Main Street</td>
<td>802-241-2400</td>
<td></td>
<td><a href="http://www.dad.state.vt.us">http://www.dad.state.vt.us</a></td>
</tr>
<tr>
<td>Virgin Islands</td>
<td>Senior Citizens Affairs</td>
<td>#19 Estate Diamond</td>
<td>809-772-4950 ext. 46</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virginia</td>
<td>Department for the Aging</td>
<td>1600 Forest Avenue</td>
<td>804-662-9333</td>
<td><a href="mailto:aging@vdh.state.va.us">aging@vdh.state.va.us</a></td>
<td><a href="http://www.aging.state.va.us">http://www.aging.state.va.us</a></td>
</tr>
<tr>
<td>Washington</td>
<td>Department of Social and</td>
<td>P.O. Box 45050</td>
<td>1-800-422-3263</td>
<td><a href="mailto:wyaging@state.wy.us">wyaging@state.wy.us</a></td>
<td><a href="http://wdhfs.state.wy.us/aging/index.htm">http://wdhfs.state.wy.us/aging/index.htm</a></td>
</tr>
<tr>
<td>West Virginia</td>
<td>Bureau of Senior Services</td>
<td>1900 Kanawha Blvd., East</td>
<td>304-558-3317</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Department of Health and Family Services</td>
<td>1 W. Wilson Street</td>
<td>608-266-1865</td>
<td><a href="mailto:rosnefp@dhfs.state.wi.us">rosnefp@dhfs.state.wi.us</a></td>
<td><a href="http://www.dhfs.state.wi.us/Aging">http://www.dhfs.state.wi.us/Aging</a></td>
</tr>
<tr>
<td>Wyoming</td>
<td>Aging Division</td>
<td>6101 Yellowstone Road</td>
<td>307-777-7986</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.co.hfa.org

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

Department of Institutions
Community Housing and Services
4131 South Julian Way
Denver, CO 80236-3101
303-762-4441
CONNECTICUT
Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106-7107
860-270-8000 phone
DECD@po.state.ct.us
http://www.state.ct.us/ecd

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

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

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

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

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

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

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

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

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

Housing Corporation
6-5000 East Sunset Boulevard, Tiyan
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
hdch@hdch.hi.gov
http://www.hdch.hi.gov

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

38 Picking Up the Pieces
<table>
<thead>
<tr>
<th>State</th>
<th>Housing Finance Authority</th>
<th>Department of Commerce and Housing</th>
<th>Division of Administration</th>
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<tr>
<td>Illinois</td>
<td>Housing Development Authority</td>
<td>Program Administration and Community Services</td>
<td>Office of Community Development</td>
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<tr>
<td>Indiana</td>
<td>Housing Finance Authority</td>
<td>Program Administration and Community Services</td>
<td>Office of Community Services</td>
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<tr>
<td>Iowa</td>
<td>Department of Economic Development</td>
<td>Department of Commerce and Housing</td>
<td>Office of Community Services</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Housing Corporation</td>
<td>Department of Commerce and Housing</td>
<td>Office of Community Services</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Housing Finance Agency</td>
<td>Department of Commerce and Housing</td>
<td>Office of Community Services</td>
</tr>
<tr>
<td>Maine</td>
<td>State Housing Authority</td>
<td>Department of Commerce and Housing</td>
<td>Office of Community Services</td>
</tr>
</tbody>
</table>

**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

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

Department 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
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.okhfa.org/

Department of Commerce
P. O. Box 26980
Oklahoma City, OK
73126-0980
405-815-6552 phone
1-800-879-6552
informationservices@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

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.sdhda.org

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.sdhda.org

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

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

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

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.sdhda.org

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

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

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

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.sdhda.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
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

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

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

Housing Assistance Council 43
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**

<table>
<thead>
<tr>
<th>STATE</th>
<th>AGENCY</th>
<th>ADDRESS</th>
<th>PHONE</th>
<th>FAX</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALABAMA</td>
<td>Emergency Management Agency</td>
<td>5898 County Road 41</td>
<td>205-280-2200</td>
<td>205-280-2495</td>
<td><a href="http://www.aema.state.al.us">http://www.aema.state.al.us</a></td>
</tr>
<tr>
<td>ALASKA</td>
<td>Division of Emergency Services</td>
<td>P.O. Box 5750</td>
<td>907-428-7000</td>
<td>907-428-7009</td>
<td><a href="mailto:des@ak-prepared.com">des@ak-prepared.com</a> <a href="http://www.ak-prepared.com">http://www.ak-prepared.com</a></td>
</tr>
<tr>
<td>AMERICAN SAMOA</td>
<td>American Samoa Territorial Emergency Management Coordination</td>
<td>P.O. Box 1086</td>
<td>011-684-633-2311</td>
<td>011-684-633-2300</td>
<td></td>
</tr>
<tr>
<td>ARIZONA</td>
<td>Division of Emergency Management</td>
<td>5636 East McDowell Road</td>
<td>602-244-0504</td>
<td>1-800-411-2336</td>
<td><a href="http://www.dlg.oem2.state.co.us/oem">http://www.dlg.oem2.state.co.us/oem</a></td>
</tr>
<tr>
<td>ARKANSAS</td>
<td>Department of Emergency Management</td>
<td>P.O. Box 758</td>
<td>501-730-9750</td>
<td>501-730-9754</td>
<td><a href="http://www.adem.state.ar.us">http://www.adem.state.ar.us</a></td>
</tr>
<tr>
<td>CALIFORNIA</td>
<td>Office of Emergency Services</td>
<td>P.O. Box 419047</td>
<td>916-845-8319</td>
<td>916-845-8910</td>
<td><a href="http://www.oes.ca.gov">http://www.oes.ca.gov</a></td>
</tr>
<tr>
<td>COLORADO</td>
<td>Office of Emergency Management</td>
<td>Division of Local Government Department of Local Affairs</td>
<td>303-273-1795</td>
<td><a href="http://www.dlg.oem2.state.co.us/oem">http://www.dlg.oem2.state.co.us/oem</a></td>
<td></td>
</tr>
<tr>
<td>CONNECTICUT</td>
<td>Office of Emergency Management</td>
<td>Department of Public Safety</td>
<td>860-566-3180</td>
<td><a href="http://www.mil.state.ct.us/">http://www.mil.state.ct.us/</a></td>
<td></td>
</tr>
<tr>
<td>DELAWARE</td>
<td>Emergency Management Agency</td>
<td>165 Brick Store Landing Road</td>
<td>302-659-6855</td>
<td><a href="http://www.state.de.us/dema">http://www.state.de.us/dema</a></td>
<td></td>
</tr>
<tr>
<td>FLORIDA</td>
<td>Department of Community Affairs</td>
<td>Division of Emergency Management</td>
<td>850-413-9900</td>
<td><a href="http://www.floridadisaster.org">http://www.floridadisaster.org</a></td>
<td></td>
</tr>
<tr>
<td>GEORGIA</td>
<td>Emergency Management Agency</td>
<td>P.O. Box 18055</td>
<td>404-635-7000</td>
<td><a href="http://www.state.ga.us/gema">http://www.state.ga.us/gema</a></td>
<td></td>
</tr>
<tr>
<td>GUAM</td>
<td>Division of Civil Defense Emergency Services Office</td>
<td>P.O. Box 2877</td>
<td>671-477-3727</td>
<td><a href="http://www.gov.gu">http://www.gov.gu</a></td>
<td></td>
</tr>
<tr>
<td>HAWAII</td>
<td>State Civil Defense</td>
<td>3949 Diamond Head Road</td>
<td>808-733-4300</td>
<td><a href="http://www.scd.state.hi.us">http://www.scd.state.hi.us</a></td>
<td></td>
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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
515-232-3895 fax
http://www.state.iowa.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.loep.state.la.us

MAINE
Emergency Management Agency
72 State House Station
Augusta, ME 04333-0072
508-820-2000 phone
1-800-982-6846
508-820-2030 fax
http://www.state.me.us/mema

MARYLAND
Emergency Management Agency
State Emergency Operations Center
Camp Freerderd
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/med

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

MARIANA ISLANDS
Office of Civil Defense
Capitol Hill
Saipan, Marianna 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
<table>
<thead>
<tr>
<th>State</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| **MINNESOTA** | Housing Assistance Council 47  
  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 |
| **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 |
| **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 |
| **NEW JERSEY** | Emergency Management Section  
  P.O. Box 7068  
  West Trenton, NJ 08628  
  609-882-2000 phone  
  crnjem@gw.njsp.org  
  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 |
| **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 |
| **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 |
| **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 |
OREGON
Emergency Management
595 Cottage Street, NE
Salem, OR 97370
503-378-2911 phone
503-588-1378 fax
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/emed

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

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

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

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

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

WYOMING
Emergency Management Agency
5500 Bishop Blvd.
Cheyenne, WY 82009-3320
307-777-4900 phone
307-635-6017 fax
krui@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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