

For Immediate Release: 8/23/2024

GOVERNOR KATHY HOCHUL

**GOVERNOR HOCHUL DECLARES DISASTER EMERGENCY
FOR SUFFOLK COUNTY FOLLOWING AUGUST 18 - 19
RECORD RAINFALL**

***Governor Hochul To Submit Request for Federal Emergency
Declaration To Support Response and Recovery Operations***

***Grants of up to \$50,000 To Be Available to Eligible
Homeowners in Nassau and Suffolk Counties To Address
Health and Safety-Related Repairs Not Covered by Insurance
or Other Disaster Relief Programs***

***Damage Assessment Process for a Major Disaster
Declaration From Federal Government is Ongoing***

***Department of Financial Services To Provide In-Person
Assistance and Extend Hotline Hours To Assist Residents
and Business Owners with Insurance-Related Questions***

Governor Kathy Hochul today signed an executive order declaring a Disaster Emergency for Suffolk County following record rainfall on August 18-19 that resulted in severe flooding to homes, businesses and institutions, damaged several state and local roads, and caused the breach of two local dams. Governor Hochul also announced that she will submit a request for a federal Emergency Declaration from President Biden to support response and recovery operations in Suffolk County. A federal Emergency Declaration would authorize FEMA to provide reimbursement for debris removal operations, emergency protective measures like sheltering, evacuations, search and rescue operations, and

actions to eliminate or reduce immediate threats of significant additional damage to critical infrastructure such as roads, bridges, water control facilities and utilities.

"We are working around the clock to ensure that impacted residents and municipalities are able to rebuild after this devastating flooding event," **Governor Hochul said.** "Protecting New Yorkers is my top priority, and I am committed to supporting Long Island throughout the recovery process."

Governor Hochul additionally announced emergency assistance to support homeowners impacted by flash flooding caused by the record rainfall. At Governor Hochul's direction, New York Homes and Community Renewal is launching an emergency repair program for homeowners in Nassau and Suffolk counties. Additionally, disaster recovery experts from the New York State Division of Homeland Security and Emergency Services have begun working with their local counterparts to assess damage statewide in order to determine the State's ability to request federal disaster relief resources from FEMA and the U.S. Small Business Administration.

Under the HCR program, homeowners may be eligible for grants of up to \$50,000 to fund or reimburse certain qualifying health and safety related repairs to address damage caused by the storm that are not covered by insurance or other disaster relief programs. Applicants must be homeowners who occupy the home as a primary residence and total household income may not exceed 150 percent of the area median income.

The program will be administered by local partners who will work directly with affected homeowners and assist them with insurance claims, the repair and reconstruction process and reimbursement requests. Homeowners that wish to be notified when applications open are encouraged to [complete this form](#).

Extremely heavy rainfall and widespread flash flooding ravaged Suffolk County starting August 18, and continued through the morning of August 19, leaving a trail of destruction that led to multiple swiftwater rescues, severely damaged roads, major road closures, dam failure and flooded residences and buildings that required evacuations.

The flooding was so significant that the National Weather Service declared the first-ever flash flood emergency for Suffolk County, which indicates an immediate threat to life safety. This event was a 1-in-1,000-year rain event for the impacted area. Multiple swiftwater rescues occurred, especially in the Town of Brookhaven, during the early morning hours of August 19, and the Mill Pond Dam failed completely causing six families to be displaced. Various roads washed out, including Rocky Point Road, Hagerman Landing Road, and numerous primary and secondary roads were closed due to major flooding, including Route 25A in both directions.

Over 2,000 residents and business owners experienced flood damage in some capacity, and Stony Brook University had to relocate and/or shelter hundreds of students and completely cancel move-in day due to the amount of infrastructure damage across campus.

Multiple sinkholes were reported as a result of flooding, including in the hamlets of Commack and East Setauket, and several state and local parks experienced significant flooding as well. Various first responders' fire apparatuses were damaged due to the flood response. Numerous primary and secondary roads were closed due to downed trees, and individuals were displaced due to structural damage. Furthermore, building damage assessments found more than 70 structures that had major damage or were completely destroyed.

The Department of Financial Services staff will be deployed to affected communities to provide insurance help to residents and businesses affected by severe weather and will also be staffing a resource center to assist residents and business owners with insurance-related questions. DFS staff will be deployed to the following affected communities:

- **Tuesday, August 27** – Stony Brook University's Center of Excellence in Wireless and Information Technology (CEWIT), Room 343, [1500 Stony Brook Road, Stony Brook, NY 11794](https://www.stonybrook.edu/cewit). 10 a.m. – 7 p.m.
- **Wednesday, August 28** – Stony Brook University's Center of Excellence in Wireless and Information Technology (CEWIT), Room 343, [1500 Stony Brook Road, Stony Brook, NY 11794](https://www.stonybrook.edu/cewit). 10 a.m. – 7 p.m.

After contacting insurance companies, residents can also get assistance with insurance information regarding policy coverage for losses and suggestions on how to document their losses and safeguard their property by calling the Department's Disaster Hotline at 800-339-1759. From August 12-30 the hotline will now include extended evening hours and will be open weekdays from 8:30 a.m. to 8:00 p.m. to help New Yorkers.

Flood insurance issued by FEMA's National Flood Insurance Program (NFIP) is not regulated by the Department. For flood insurance information, contact NFIP at (800) 621-3362 or www.floodsmart.gov.

Additional Resources for Victims, Advice for Dealing with Insurers

New Yorkers who have been impacted by flooding are encouraged to visit the DFS Disaster and Flood Recovery Resource Center for helpful information.

Other resources and advice for impacted families and businesses include steps to help ensure that claims are processed promptly, as well as information on how to file a complaint if policyholders cannot resolve disputes with insurers.

File Claims Promptly – Homeowners who experienced property losses are urged to file insurance claims with their insurers promptly and as soon as possible after losses occur. It is important to provide policy numbers if possible and all information relevant to the loss. To best document losses, homeowners should take photos or videos showing the extent of the losses before cleaning up damage.

Making Necessary Repairs – Homeowners should protect their property from further damage after a loss but should make only repairs necessary to prevent further damage to property, like covering broken windows. Permanent repairs should not be made until after insurers have inspected losses.

Keep Records of Dealings with Insurance Representatives – Homeowners should cooperate fully with their insurers and keep a diary of all conversations with insurance representatives, including the representatives' names, as well as the times and dates of all calls or visits. They should also follow up in writing with representatives to document their understanding of any conversations they have had with the representatives.

Inventory of Your Belongings – Provide your insurer with a detailed room-by-room inventory of damaged personal items and property. Include receipts, such as credit card statements or other documents showing the items' values.

Flood Damage – Homeowners are reminded that flood damage is generally only covered by flood insurance, which is a federal program administered by the Federal Emergency Management Agency (FEMA). Homeowners who have flood insurance and

have flood damage should make claims through that insurance. Additionally, homeowners should also read their policies carefully to make sure they understand what damage is covered and under what circumstances. For additional information on flood insurance, please visit the [Flood Insurance Resource Center on the DFS website](#).

Keep Your Receipts If You Relocate During Repairs – If you need to temporarily relocate while your home is being repaired, make sure to keep receipts and other records of your expenses during that time.

Filing Complaints – Homeowners unable to resolve disputes with their insurers may contact DFS to [file a complaint at the following website location](#). DFS investigates all complaints it receives.

Information on Homeowners' Insurance – Additional information can be found at the [Homeowners Resource Center on the Department of Financial Services' website](#).

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