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In Long Beach, NY a house on the water is raised above its government predicted flood plain. But what happens to entrances, utility hook-ups, etc?

YO HO, AND UP SHE RISES! MANDATED HOUSE ELEVATIONS ADD EVEN MORE CONCERN TO WEARY SANDY VICTIMS ...see page 10

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in this issue...

Vol. 19 Nos. 11 & 12, 2014

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COVER STORY

10 Superstorm Sandy Two Years Later; Mandated House Elevations Add More Concern to Our Weary Sandy Victims
Article by John Rigrod

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Trade Shows, Golf, Expos, and Special Events

NARI Contractor Trade Show (631) 673-6274
Thurs., 3/12, 2p - 6p. Hilton Long Island, Melville www.nari-ny.org

LIBI 25th Annual Trade Expo (631) 232-2345
Wed., 3/18, Hilton Long Island, Melville www.libi.org

Atlantic Builders Convention (ABC Show) (609) 587-5577
3/25 - 3/26, Atlantic City Convention Center abconvention.com

AIA Long Island Chapter Product Fair (516) 294-0971
Thurs., 4/16, Uniondale Marriott, Uniondale aialongisland.com

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Calendar of Events

Some events are subject to reservations or change of date or location. Please confirm.



- Tuesday, 1/13/15** MOLLOY COLLEGE "BECOME A LICENSED HOME INSPECTOR" FREE SEMINAR
1000 Hempstead Avenue, Rockville Centre. 6 pm - 7:30 pm. (516) 323-3550, molloy.edu/ce/hi
- Wednesday 1/14/15** LONG ISLAND GEOTHERMAL ENERGY ORGANIZATION (LI-GEO) MEETING
PSEG-LI, 15 Park Drive, Melville. 9 am. Free, open to the Trades. li-geo.org
- Wednesday 1/14/15** LONG ISLAND BUILDERS INSTITUTE (LIBI) DINNER MEETING
Installation of Officers and Directors. Villa Lombardi's, Holbrook. 5:30p. (631) 232-2345, libi.org
- Thursday, 1/15/15** NATIONAL ASSOCIATION OF THE REMODELING INDUSTRY (NARI) DINNER MEETING
Suffolk ReStore, 2111 Lakeland Avenue, Ronkonkoma. 6:30 pm. (631) 673-6274, www.nari-ny.org
- Tuesday, 1/20/15** L.I. HOUSING PARTNERSHIP & L.I. BOARD OF REALTORS FAIR HOUSING WORKSHOP
Farmingdale State College, Roosevelt Hall Little Theater, Farmingdale. 9a -12p. (631) 661-4800
- Thursday, 1/23/15** ACTION LONG ISLAND BUSINESS NETWORKING BREAKFAST
Nassau County Exec. Ed Mangano and Suffolk County Exec. Steve Bellone.
Crest Hollow Country Club, Woodbury. 7:30 am. (631) 425-2700, actionlongisland.org
- Wednesday, 1/28/15** QUEENS & BRONX BUILDING ASSOCIATION (QBBA) DINNER MEETING
Speaker: Rick Chandler, Commissioner, New York City Department of Buildings.
Marina del Rey, Bronx. 6p. Reservations: (718) 428-3369, queensbronxbba.com
- Tuesday, 2/10/15** NATIONAL KITCHEN & BATH ASSOCIATION (NKBA) DINNER MEETING
Guest: new NKBA National President. Location TBA. 5:30 pm. (631) 447-1700, info@islandkitchens.com
- Wednesday, 2/25/15** QUEENS & BRONX BUILDING ASSOCIATION (QBBA) DINNER MEETING
Speaker and location TBA. (718) 428-3369, queensbronxbba.com
- Tuesday, 3/17 - Wednesday, 3/18/15** 2015 NY-GEO ANNUAL CONFERENCE
Geothermal Heating & Cooling, "Meeting the Sustainability Challenges of the 21st Century".
Skidmore College, Saratoga Springs, NY. Fee. (518) 313-6436, www.ny-geo.org
- Wednesday, 3/18/15** QUEENS & BRONX BUILDING ASSOCIATION (QBBA) DINNER MEETING
Networking Mixer. Location TBA. (718) 428-3369, queensbronxbba.com
- Thursday, 3/19/15** LONG ISLAND COMMERCIAL REAL ESTATE EXPO
Hilton Long Island, Melville. Schedule TBA. Fee. (347) 661-4800, licree.com

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Publisher & Editor John Rigrod

Managing Editor Mickey Rigrod

Contributing Writers

Zachary Fink
Mitch Pally
John Rigrod
Mickey Rigrod

Contributing Art Direction Pat Morgan

Contributing Photographers Michelle Kawka
John Rigrod

Executive Offices

28 Sunken Meadow Road
Northport, NY 11768-2719
Phone (631) 261-5806
Fax (631) 261-4856

e-mail hammerco@optonline.net

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HAMMER Magazine™ is dedicated to the memory of A. Carl Rigrod. Reporter, Journalist, Writer, Producer, Director, and a truly good human being.

IN-SITE

from the Publisher & Editor
JOHN RIGROD



Two years ago, Superstorm Sandy devastated our region, resulting in deaths and destruction. In some ways, shame on us and our governments as this “one hundred year storm” had been predicted years ago, right down to an article that predicted NYC subways flooding, etc. We were terribly unprepared, in some ways due to improper planning. An example, backup generators installed in basements that flooded, rendering them useless. Ample stocks of gasoline, but no way to pump it out without electricity. Hopefully, we have learned much from this and will be much

better prepared when the next superstorm comes. This would include having a better handle on food distribution and emergency sheltering. This observation has to do with the future.

It is the present that is most troubling. It takes time to remove muck from a home near the water. It takes time to do physical reconstruction. And yes, it takes time for government to recover as well, but two years is long enough! News from NY Rising's Jon Kaiman (see page 29) is helpful regarding requirements for their second fifty percent payment for damages, but the process is painfully slow. After major confusion from FEMA that caused many people to apply for emergency loans through the Small Business Association (SBA), many were disenfranchised from getting obligation-free dollars because having taken a loan at the direction of FEMA, that loan is now declared revenue for specific claims and government will not duplicate payment for the same needs. Hence, some homeowners are paying off SBA loans while others are getting free money for the same damage. While many homeowners have had their mortgages paid by government (most including property and school taxes within), those who have paid off their homes, mostly seniors, are not being compensated and must continue to pay these taxes out of pocket while others don't. Conditions like these must be dealt with, and wrongs must be made right. Next year the elections will be primarily about local officials, and they should heed this warning. There is still much confusion relating to federal money coming to New York and then being administered by New York Rising. There is serious distrust among homeowner victims



Jon Kaiman, Special Advisor for LI Storm Recovery, NY Rising, at a recent LI Metro Business Action (LIMBA) meeting

who see the program as much more talk than walk and who feel they have been betrayed. Originally, New York Rising, set up to be the conduit of restoration dollars, thought that it could control all reconstruction within the residential sector. They originated a program that demanded that all contractors working with NY Rising dollars would have to be approved and registered by NY Rising and the contractors would have to have additional insurance well beyond the norm such as hazardous material insurance, bonding, etc. Although this publication, among many other voices, suggested this plan would not work, New York Rising attempted to run things this way with the concept that they would award only ten percent down of the allocated payout for a claim at the beginning of a job, fifty percent more halfway through, and a final forty percent upon completion. Having pretty much failed before it began, the program was short-lived and replaced with a new concept: New York Rising would now pay directly to the homeowner a fifty percent chunk at the beginning followed by fifty percent upon completion. In an analogy to moving the goalpost during the game, reasons for not paying what is promised kept changing. In early spring, NY Rising's, Jon Kaiman, was the guest of both the Long Island Builders Institute (LIBI)—our local National Association of Home Builders chapter, and the NYC/LI chapter of the National Association of the Remodeling Industry (NARI) Beyond their own meetings with Mr. Kaiman, architects were also present at the trade association gatherings. First, in the spring, was the stated concern by Mr. Kaiman that although the first fifty percent of a claim was ready to be paid, how was New York Rising going to pay the second fifty percent regarding a measure of completion? After much discussion, traded e-mails, etc., it was pretty much agreed upon by the trades that there were many available standards including “substantial completion” language within American Institute of Architects (AIA) documents that should do the trick. It was my observation that if the toilet flushed and the lights went on, and the house was liveable, that if a specified claim had been repaired such as a flooded boiler or storm-wrecked kitchen had been substantially replaced as per the claim, the final payment should move quickly to the homeowner and then to the contractor. Like any remodeling project, the homeowner would have the right to hold up some money to the contractor subject to completion of a punch list. In effect, a scratched cabinet door or missing wallpaper should not hold up payments from the government.

Months went by and on July 15th Mr. Kaiman convened a meeting that turned out to be quite loaded with government representatives from building departments in most of the

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LIBI news

Mitch Pally,
Chief Executive Officer

It has been a hallmark of all of my years here at LIBI that we need to work and cooperate with our fellow business, civic, and environmental organizations, when appropriate, to further our goals of making Long Island a better place to live and work. In the past number of months, there have been a number of great examples of where LIBI and other groups have worked together for a common goal.



First, our LIBI PAC has worked very closely with the National Association of the Remodeling Industry to fashion a cooperative arrangement in the funding and decision making process. NARI members meet with our PAC on all occasions, help make decisions, sit in on the interview process, and help to provide funds which allow both of our organizations to make political contributions in a much higher amount than we both would if we did it separately. We look forward to continuing our mutually beneficial arrangement in 2015.

Second, during the state legislative discussions on the proposed LI Water Management Legislation, LIBI worked very closely with our fellow Long Islanders from the Association for a Better Long Island, the Long Island Contractors Association, the Commercial and Industrial Brokers Society, the Long Island Farm Bureau, the Long Island Regional Planning Council, the Suffolk County Village Officials Association, and the Nassau County Village Officials Association, to ensure that such legislation was not enacted in any manner which would have not provided meaningful new protections for water quality while at the same time imposing significant new restrictions on economic development opportunities. Since that time, LIBI, along with the Long Island

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INDUSTRY N•E•W•S

Lana Seidman Appointed New Executive Director of NARI-Home Improvement Contractors of Staten Island

SI's National Association of the Remodeling Industry (NARI) chapter has appointed Lana Seidman as Executive Director. The Home Improvement Contractors of Staten Island, established in 1982, joined NARI as its local Staten Island Chapter in 2011. The association has made strides in developing itself as the "go to" resource for

homeowners seeking licensed, reputable home improvement contractors in the borough. A growing membership, and an annual Home Remodeling Show at the Center Court in the Staten Island Mall each March ensures high visibility. Ms. Seidman previously served NARI-HIC as its President. For chapter news, visit www.hicofsi.org or call (718) 356-2323.



Florence Building Materials Grand Re-Opening

Celebrating over 60 years of experience supporting contractors, builders, and homeowners, the company held a grand opening of its newly remodeled Huntington kitchen design center and state of the art, interactive building material showroom. The facility features kitchen cabinetry

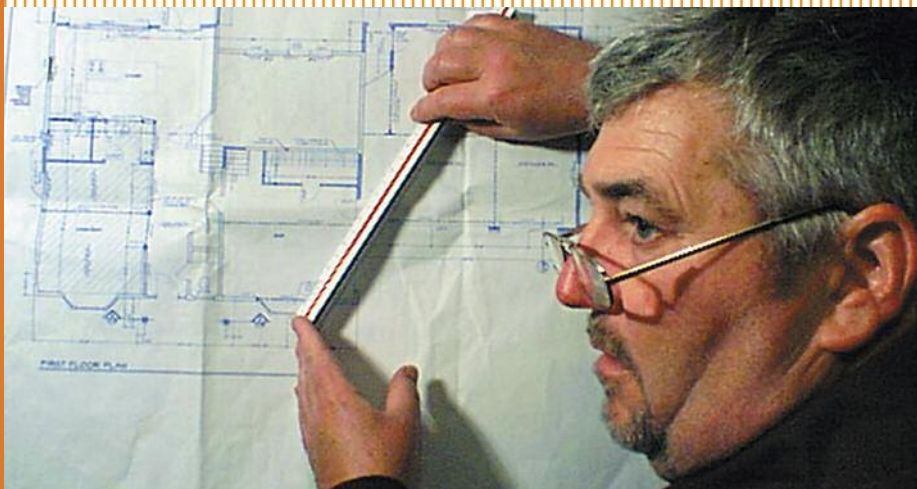
across the budget spectrum, also a complete kitchen by Danver installed outdoors. Countertops are from Penn Fabricators. The two day event hosted architects, builders, contractors, and designers who were wined and dined while being shown the many new products offered by the company. Contact (631) 499-6200, www.florencecorp.com.



Sub-Zero Wolf Hosts "New Generation" Open House

Making the best use of their active gourmet kitchen and cooking experts, Sub-Zero Wolf threw a party to the trade to introduce the New Generation of their appliances. They include Integrated Refrigeration, French Door Refrigerators, a Coffee System, Under-counter and Wine Storage, Ovens and Cooktops, a Convection Steam Oven, and Ventilation.

Kitchen and bath professionals, builders, and contractors and architects spent an evening of fun and information gathering while white-coated representatives of Sub-Zero Wolf presented the new products and their benefits. Features include new sizes, diverse exterior styles, and innovative equipment for the best kitchens in town. Roslyn Heights showroom: subzero-wolf.com. (888) 327-0053.



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Oops! Trouble on the job site. A contractor was accused of dropping this house, which led to rapid legislation in Suffolk to ensure enough contractor liability insurance.



Sometimes things don't work out as planned. Raising and then setting a house is not for the faint of heart and comes with its own set of skill and knowledge requirements. Here, the slightest mishap dropped this house and caused innumerable damage.



the home, LIPA will perform this work at no charge to you. This may involve raising the infrastructure in its existing location or relocating all, or part, of it... Customers in a defined Sandy flood zone who have already elevated their homes and paid costs for the relocation of LIPA's infrastructure will be reimbursed." It is assumed PSEG Long Island will continue this policy. For your information, New York State requires a ten foot clearance from any high voltage wire located near a home; also, a staircase and/or a four and a half foot platform may be necessary for access to the electric meter, even if it is a "smart" or radio frequency one.

There are many ways to raise a house and many types of foundations are also available. Be it metal helical piles that can be screwed into the ground with extensions added, or driven timber pilings (think telephone poles), newly created block or poured cement foundations, or piers, the question is, how many knowledgeable contractors and installers are there available in this industry, and what will happen to their rates as more homeowners demand their services? There is also the question of building on unstable soil in many areas on the South Shore. There, many summer bungalows were built on bog, a spongy soil resembling compost, or on fill dredged up during construction of canals. Also, many homes of that era (1920 - 1950 and beyond) were built on filled in marshland. Soft earth calls for test boring and possibly larger footing. Over the past half century, in certain areas groundwater is increasingly closer to grade. Another solution to Sandy is modular housing which

dramatically speeds up the building cycle. Once again, are there enough manufacturers and installers with skill and experience to keep up with the demand?

Serving to motivate home raising are draconian rate increases on flood insurance if, in a particular flood plain, the homeowner refuses to move it on up. Some estimates are leaning to over \$20,000 a year in premiums for those who don't elevate, with premiums rising annually.

Many Long Island homeowners have been told that if damage exceeds more than 50 percent of their home's value for repair, that the home must be elevated.

An article in Newsday discussed the possibilities of costs for elevation being paid by the federal government in certain areas of the Island but that this could take years to happen. New York Rising has finally offered dollars for elevation but with a financial cap. For those who used their own funding at the way beginning to elevate their homes, first they were told that they were not eligible for reimbursement, but now NY Rising has a new take on that.

Many concerns of those in the contracting trade have to do with what will happen later on to those in the industry who moved quickly to help their fellow homeowners but could be in precarious positions even years later. Can a home or business owner bring up whether lead paint laws or asbestos removal laws were followed to the letter of the law even if emergency steps were taken from shoring up to gutting out muck and mire?

Conversations with National Association of the Remodeling Industry (NARI) member Dan Ruderman of RAC Builders Corp. bring further questions to the table. If a licensed contractor is putting back to an "as is" condition a home injured by the storm, is he or she responsible for completing work that is now substandard even if government says to just put it back the way it was?

2 by 4 roof rafters, undersized electric panels, and many other non-code allowed situations should have been remedied in theory, but is a contractor on the line if he lets less than perfect situations exist? What happens later if there is a fire or structural failure? Can the contractor comfortably sign off on a project and be free of liability in the future? Many insurance companies are



Helical piers (piles) are "screwed" into load-bearing soils. Sections can be extended. Bearing plate(s) are welded to the shaft. Photo courtesy High Rise Industries, Inc.

article by John Rigrod

Two years after Superstorm Sandy, thousands of Long Island homeowners are still trying to negotiate themselves back into their homes. They own properties they are still paying mortgages, taxes, and insurance bills for but do not have a home suitable for living. To many, the ongoing trauma of dealing with government, insurance companies, and even charities has made the original onslaught by the storm seem minor league.

One of the larger problems these homeowners face is that the rules keep changing or are hardly defined to begin with. And the construction industry unfortunately must share these problems as the quest to reclaim homes and businesses continues with no end in sight.

A major concern for all is the elevation of homes and how difficult that may be. Although house moving and elevating companies have been around since the day of the wooden wheel and ox power, there is great debate and great expense involved in elevating a home.

If done correctly, house lifting is something that is done every day without serious problems. However, the problem on Long Island and in our surrounding regions is quite convoluted as follows. First, who is going to pay an estimated \$50,000 to over \$100,000 per home depending on circumstances? Is the house built on a foundation with basement? On a crawl space? Or on a slab? And, unfortunately,



Suffolk County Executive Steve Bellone, homeowners, and members of government and the construction industry discussing the newly increased insurance requirements created due to house raising failures.

can homeowners at the lowest end of the economic spectrum afford the money to elevate? Pushing them towards elevation is the understanding that flood insurance rates will escalate dramatically if the homes are not raised out of harm's way. Architects and contractors are challenged both aesthetically and structurally to make a home appear somewhat natural in its new, elevated surrounding. Problems to overcome include accessibility (many of Long Island homeowners from the baby boomer generation are aging in place), also utility hook-ups. For example, will utility poles have to be replaced if they are not high enough in regard to a home they are serving? And, if so, who will pay for that part of the equation?

A brochure from then-LIPA, *Elevating Homes in South Shore Communities*, states, "If it is necessary to relocate our infrastructure to maintain a safe distance from



trying to pay out as little as possible and don't seem to have much concern for how repair work is done. Another problem Dan notes is the unfair request, "All I need is a quote to complete these forms". Professionally, this is a waste of time on two levels. First, an honest quote allowing fair profit takes time to do correctly so that neither the homeowner nor the contractor is injured during the construction process. But, worse yet, noted Mr. Ruderman, the homeowners are still talking with empty pockets as little funding is being offered by the governments, only promises of dollars to come. In some recent cases, homeowners have received checks only to be called and told not to cash them, as they may be incorrect. Unacceptably, to date the surge in residential construction dollars to the economy has not yet happened in a meaningful way.

What also must be attributed to LI's lack of progress is that it wasn't until January 28, 2013, three months after the storm, did a certain political faction in the U.S. Senate agree to sign off on \$50.5 billion in Sandy aid. This after a

somewhat equally slow effort on behalf of that faction in the house was finally passed on January 15. As reported in Newsday on December 19, 2012, "Some senate Republicans argued for a short-term aid package for Superstorm Sandy that would put off until next year consideration of much of the funding in the Democrats' \$60.4 billion relief bill," money that would then be released in stages. It took great anger from representatives of both parties from New York and New Jersey to finally end this debacle and start the process to send money our way. Money that still hasn't trickled down in a big way to those who need it most, especially as the rules keep changing.

There were also requirements to be on an approved list of contractors by NY Rising that is no longer mandated. And for those looking to rent as part of a federal housing program, there were only a few "selected" brokers who were heartily recommended by government officials. There are also questions relating to how high can a building be elevated before that three story Victorian is above zoning requirements. And when does a two story house become a three story house necessitating a fire sprinkler system?

More than two years after Sandy's visit, much confusion and questions still prevail. And as to government, as well as they have dealt with the big picture (infrastructure and road repair), governments from federal to state to local have not by far addressed the many problems still faced by both homeowners and contractors alike, leaving many homeowners living elsewhere for a truly unforeseeable future while the building trades struggle with day-to-day changes in regulations and financing solutions. ■

Sandy Two Years Later: Your Local Non-Profits at Work

A year ago, and a full year after Superstorm Sandy, we requested information from sixteen non-profit groups working on Long Island on our behalf to mitigate Superstorm Sandy's wrath. The theory was to highlight their much-appreciated efforts. As time passes, efforts that were so special have almost faded in memory. But, deservedly, good deeds should be told. Contact information is provided for those who may still need assistance from these organizations. And there are many.

The most comprehensive response to our inquiries was from the **Community Development Corporation of Long Island** who has been active in the post-Sandy recovery and rebuilding process since the days immediately following the storm. To that date, they had served over 770 Sandy-impacted individuals. CDCLI's focus was on traditionally underserved populations in the most seriously damaged communities, and some services may still be available. Services included guidance in how to select a contractor or plan a phased construction project; a mold remediation program; foreclosure prevention counseling and assistance with insurance claims. Home improvement loans, Emergency Home Repair Loans; and various weatherization services were also offered. Most recently, a new program offering bridge loans for those waiting for New York Rising payments has been created. CDCLI also refers clients to other organizations for food, heating assistance, job search help, and mental and physical health issues. At the time of their report, they had provided case management to almost 300 families through support from 11 corporate and philanthropic funders.

A few weeks after the storm, CDCLI responded to Suffolk County's need to provide emergency electric repair and replacement of meters, electrical panels, etc. under the FEMA "STEP" (Sheltering and Temporary Essential Power) program for homes flooded by the storm. They worked with dozens of contractors and those in the trades to assess conditions of homes damaged by the storm. Over the ensuing months CDCLI assessed 485 homes, and assisted in providing electrical, plumbing and other repairs for 184 homes, amounting to more than \$900,000.

CDCLI also developed a mold cleaning and remediation program which allowed each home to be evaluated by an environmental engineer and then serviced by a professional mold remediation company. A pilot program was funded by the Robin Hood Foundation in Lindenhurst and Freeport. To that date, CDCLI had received \$460,000 from the Robin Hood Foundation. Contact (631) 471-1215 ext. 140; www.cdcli.org/client-resources/super-storm-sandy.

The **Long Island Housing Partnership** was able to help over 77 families who lost their boilers and/or hot water heaters with new equipment. In certain cases, the program

relocated equipment to ensure that it would not be flooded again in a future storm. For those who suffered little or no damage to their homes, it should be remembered that following Superstorm Sandy was a major snowstorm that left thousands without heat give or take that from a fireplace or gas oven. *Note: the oven is a most dangerous practice, as with the door open a lot more carbon monoxide is created as you burn increased amounts of oxygen, more than the oven was designed to handle.* Helping mainly seniors and those less fortunate, LIHP received close to \$500,000 from relationships with Citibank, the Robin Hood Foundation (\$200,000),



Crisis Response International was one of the first to arrive in Lindenhurst, LI.

Bank of America, United Way of Long Island, and JPMorgan Chase. Installation was done by licensed plumbers. Contact www.lihp.org, (631) 435-4710.

Arriving immediately after the storm, **Crisis Response International** literally hit the beach by setting up its emergency response tent on a strip of beach in Lindenhurst, LI. Ironically, several months later an unexpected tidal surge flooded that tent and soon after the organization was better housed in a local community center. Long Island native Sean Malone, formally of West Islip and now of Naalehu, Hawaii, has spent the last decade responding to disasters all over the world. This included 9/11, Hurricane Katrina, Haiti, and Japan. The international charity, founded by Mr. Malone in 2007, became an integral part of the Lindenhurst community and mobilized over 150 volunteers who, for months, took part in the seemingly endless task of removing muck and debris from home after home affected by the floods. Contact (816) 287-0274; www.criout.com.

The **American Red Cross** has disbursed large amounts of money via grants to many nonprofit charitable organizations on Long Island. Today, they are also continuing to help people through one-on-one meetings with storm survivors and they provide case management and financial assistance to help with security and utility deposits, home repairs and rent, as well as linking victims to available social service programs. They have also worked with FEMA and other government agencies to help those hardest hit through their Move-In Assistance Program. Large donations included a \$1 million grant to



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NY Attorney General Launches Criminal Sandy Storm Investigation

Alleged fraud in the denial of insurance claims related to Superstorm Sandy has prompted the AG's office to look into charges already represented in civil lawsuits that forged reports and illegal activities have cheated homeowners who were denied claims from the National Flood Insurance Program. Claims purport that many engineering reports were rewritten in secret to state that houses were damaged by structural defects rather than flooding. A separate federal probe has the Federal Emergency Management Agency (FEMA) also examining similar actions.

It is alleged that private companies hired by FEMA to administer policies and adjust claims conspired to lower the value of repairs, saving insurance companies untold dollars. The federal probe started over complaints relating to a home in Long Beach, LI, and recently a class action suit was filed by a couple from Brooklyn, NY who say that the engineer who originally inspected their home stated that floodwaters damaged their foundation, yet the engineer's employer, having never visited the site, rewrote his report and blamed pre-existing defects.

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received \$1,540,000; Rebuilding Together \$1,125,000; Presbyterian Disaster Assistance \$796,000; Southern Baptist Disaster Relief \$510,000; Points of Light \$388,000; NECHAMA Jewish Response to Disaster \$150,000; and The Disability Opportunity Fund \$60,000. And for physical and mental health services, the American Red Cross has given grants to Island Harvest of \$3,012,000; and Visiting Nurse Service of New York of \$1 million. The total amount of funding

The Southern Baptist Disaster Relief team has made an additional commitment of more than a two year stay to help rebuild Long Island.

the Health and Welfare Council of Long Island which was then given to HWCLI's chaired Long Island Unmet Needs Roundtable for disbursement. An additional \$599,655 grant was given to that same organization with much funding an operations and dormitory facility. The Red Cross provided a \$1 million grant to the Salvation Army, and a \$1 million grant to United Way of Long Island. Also receiving grants for individual and casework services were Lutheran Disaster Response (\$785,000) and New York Legal Assistance Group (\$500,000). For housing and community repair, the United Methodist Committee on Relief has

American Red Cross totaled \$13,465,655.

So what does this all mean to the non-accountants? According to the New York State Office of the Attorney General, as of March 2013, the American Red Cross, in the name of "Hurricane" Sandy, had raised \$299.3 million in cash and cash equivalents, and another \$24.2 million in in-kind donations, equalling a grand total of \$323.5 million. Of that \$323.5 million, the Red Cross reported that they had spent \$153.5 million as of March 31, 2013 on Superstorm Sandy relief efforts. This was only about 45 percent of the money taken in. Of that amount, as listed

earlier, the dollars spent on Long Island were only in the area of \$13.5 million. *This was approximately only 9 percent of all the money they raised in the name of Superstorm Sandy.* Now, two years later, it is still with hope that more American Red Cross dollars will be spent here in our region. Contact www.redcross.com; (212) 875-2116.

Back on October 30, 2012, with floodwaters barely receded, Southern Baptist Disaster Relief teams arrived in the New York area. Their volunteers worked to help feed and stabilize the people in need by clearing away debris, cleaning out their flooded homes, and doing whatever it took to make them somewhat secure. Over two years later, Southern Baptist volunteers are still here, having transitioned from the response mode to the task of repairing and rebuilding and getting people back into their homes.

A year ago, over 100 homeowners had applied to the organization for some level of repair. When extensive electrical, plumbing, or roofing is needed, local professional contractors are used due to licensing requirements.

A story from Southern Baptist Disaster Relief discussed a case of an



Two years later, many homes given "muck-outs" by volunteers who came to help from all over the country have had no further work done due to lack of funding by insurers or government.

elderly couple who lived on a canal in Oceanside, LI for the past 51 years without ever having their home flooded. The couple was devastated. Within a few days, volunteers from Kentucky helped to remove the ruined contents. The team tore out damaged floors and walls, cleaned and sanitized, and treated the home for mold. A few months later after the Southern Baptist Disaster Response had ended, a Sandy Rebuild initiative was in operation and that same Kentucky team was back to insulate and install sheetrock. After returning home, they arrived here for a third time to complete additional repairs including trim, painting, and installation of carpet, quite a sign of dedication.

Southern Baptist Disaster Relief prides itself in the fact that it does not charge the homeowner for its work, unlike some other government or charitable organizations. In their words, "This is just one story from the hundreds of individuals and families we have the privilege and honor to work for...and all for free...because God's Love and Grace is free!" Assisting their free labor was a \$150,000 grant from the Robin Hood Foundation and a \$510,000 grant from the American Red Cross, presumably for materials and operations. The organization is also managing the dormitory and food preparation aspect of Challenger Hall. This is a multi-story building on the New York Institute of Technology campus in Central Islip that has been housing as many 150 out-of-state Sandy relief volunteers at a time who are expected to complete repairs on an estimated 600 Sandy-damaged homes here over the next year. Contact www.namb.net; (606) 225-0067.

Having recently completed its list of contracted homes to be built with volunteer and new homeowner "sweat equity", Habitat for Humanity of Nassau has reinvented itself. For an undetermined period of time, HFH of Nassau will focus solely on providing volunteer labor and donated building materials to aid homeowners hardest

hit by the superstorm. The organization's basic mission of new construction will phase in again after time and experience allows a reevaluation of the new mission. Contact www.hfhnc.org; (516) 627-6047.

Habitat for Humanity of Suffolk created a new *Habitat Suffolk Helps* program to assist in repairs to damage from Superstorm Sandy. To date, Habitat of Suffolk has

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completed several minor repair projects, has one major repair job under its belt, and is evaluating several other applications for their needs and qualifications.

The program is for low- to moderate-income homeowners in Suffolk County and offers repairs and improvements necessary for restoring and maintaining safe and sound living conditions. Volunteer teams, along with subcontractors, work under the direction of Habitat staff. Eligible work will be performed at cost for homeowners who would be otherwise unable to complete and fund such repairs on their own. Homeowners may contribute to the project by working on the house alongside volunteers or by performing other volunteer activities. Back in December of 2012, Habitat Suffolk was the recipient of a brand new Chevrolet C-20 panel van fully equipped with tools provided by Lowe's and the Robert Bosch Corporation. Back then, Habitat International announced that "teams of Habitat for Humanity of Suffolk (HFHS) professionals and volunteers will be helping to repair homes owned by those most needy." Contact habitatsuffolk.org; (631) 422-4828.

Adopt A House, a 501(c)3 non-profit organization that was founded by a group of concerned citizens three days after Superstorm Sandy hit Long Island, assembled approximately 540 registered families that they helped by providing resources, supplies, financial assistance, support, logistical information, panel discussions, programs, mental health assistance, events and solutions. They are based in Lindenhurst, one of the two heaviest hit towns. According to Adopt A House, Lindenhurst and Long Beach are, unfortunately, the lowest lying areas on Long Island. Today, many of their affected families are still living in hotels, at

the homes of relatives, or in half-finished homes while some have had to walk away from their homes entirely due to severe damage, mold, and/or the lack of funds to rebuild.

Some examples of their work include a donation and delivery event that was held the weekend after the storm. Volunteers were able to knock on 430 doors of the affected areas and attain information and wish lists that were fulfilled the same day. Ongoing financial and logistical assistance has been provided to affected residents via Facebook and their web site. They hosted the first mold remediation workshop for residents and a second one that drew over 275 attendees, and sent fifteen registered families to attend the Rachael Ray Show where the families received \$10,000 in donations and gifts. *Operation Decoration Donation*, held shortly before Christmas 2012, gave away more than 175 donated Christmas trees, thousands of holiday decorations, and Santa gave hundreds of toys to visiting children. Ongoing distribution of cash grants and over 300 bottles of Concrobium brand mold removal products were given to some of the registered families in need. They hosted a Superstorm Sandy Benefit Concert/The Local Rockin' Oldies Band event, panel discussions on house lifting, roofing, siding, and molding, and workshops presented with the National Association of the Remodeling Industry (NARI) NYC/LI Chapter. They also held a Filing Supplementary Insurance Claims Workshop with Touro Law School, created an Adopt A House donation program on crowdise.com for participating homeowners, and hosted a fundraiser at the Lindenhurst Oktoberfest festival. Today, they are as active as ever in their community and are still hosting workshops, etc. Contact (516) 448-0016; www.adoptahouse.org.

Rapid response to Superstorm Sandy was gratefully provided by volunteers from **Samaritan's Purse**, a North Carolina-based Christian relief organization led by Franklin Graham. They came from all over the country to assist New York and New Jersey in the long process of recovering from the storm. Cleanup continued for the next several months so the rebuilding process could begin. Over 480 Long Island families have received cleanup assistance at no charge from over 2,800 Samaritan's Purse volunteers. Similar assistance was offered at various sites in New Jersey with over 8,400 volunteers helping 1,382 families across the two states.

Today, their volunteers' efforts to rebuild continues along the New York and New Jersey coastlines, based out of the Full Gospel Church of Island Park, NY and the Church of Grace and Peace in Toms River, NJ. "We plan to be here for a while... so they will know they are not forgotten and God loves them," said Jason Sutherland, manager of Samaritan's Purse U.S. Recovery and Development. Just like the work done in the



Some of the many Superstorm Sandy volunteers from Vision LI's Friends of Long Island honored at Vision Long Island's 2013 Smart Growth Awards

cleanup phase, the rebuild is at no cost to the homeowner, thanks to faithful Samaritan's Purse donors and volunteer laborers. And quite the donors they are! From October 29, 2012 through January 22, 2013, Samaritan's Purse raised approximately \$11.3 million for its U.S. Disaster Relief efforts, including Superstorm Sandy relief. Interestingly, as of a year ago, the organization had reported spending \$1,247,903. This was only approximately 11 percent of the money they were holding! So should Sandy victims expect much more in the future? The organization's plan is to work with homeowners, using what insurance, FEMA, or New York Rising funds they received to pay subcontractors or purchase materials. "Whatever shortfall there is, we will make up the difference... We are going to live out the parable told by Jesus of the Good Samaritan found in the Bible, in the book of Luke, everywhere we go." said Mr. Sutherland.

Like many others offering assistance, Samaritan's Purse hires area plumbers, electricians, and HVAC professionals to do the specialty work. Samaritan's Purse has completed rebuilding projects in New Orleans after Hurricane Katrina, in Atlanta and Nashville after flooding events, and in rural eastern North Carolina, Tuscaloosa, and Joplin after tornadoes devastated towns in 2011. Contact www.samaritanpurse.org; (828) 278-1081.

According to their web site, **Vision Long Island** "advances more livable, economically sustainable, and environmentally responsible growth on Long Island through Smart Growth. Smart Growth focuses on infill, redevelopment, and open space preservation. It supports mixed-use, mixed-income communities that are convenient, attractive, pedestrian-friendly, and that make affordable housing and public transportation desirable and realistic."

Not much after the storm, Vision Long Island's Executive Director, Eric Alexander, organized a volunteer workforce that still today is doing muck removal, cleanouts, and repairs. Under their subgroup, Friends of Long Island, to date the organization has put over a thousand volunteers into over 550 homes, and has since qualified for grants equalling \$165,000 from the Robin Hood Foundation. These grants will allow Vision Long Island to fund the costs of materials and supplies required for the demolition, removal of debris, and rebuilding projects for 26 homes in Freeport, Lindenhurst and Mastic Beach. As per the Robin Hood Foundation, "Vision will work with Friends of Freeport (Freeport), Lindy Manpower (Lindenhurst) and Jubilee Resource Center (Mastic Beach) to manage volunteers, supply building materials, tools and protective

equipment, and organize the overall demo and repair process". Contact visionlongisland.org; (631) 261-0242.

Looking at the bigger picture, **Sustainable Long Island** is a part of a team of consultants providing support to Capital Community Reconstruction communities relating to a **New York Rising Community Reconstruction Program**. According to Sustainable's website, the program was established to provide additional rebuilding and revitalization assistance to communities severely damaged by Superstorm Sandy and as far back as Hurricane Irene and Tropical Storm Lee. New York State has allocated \$25 million for planning in the most affected communities. These funds will be used "to support the implementation of projects and activities identified in the plans that the identified communities will produce".

Sustainable Long Island is facilitating community input and public outreach to ensure everyone involved has a voice. "Partnering on the project with URS Corporation, a national engineering, design, and construction firm with

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extensive disaster recovery planning expertise is the LiRo Group, specialists in design and environmental services and head design firm during the redevelopment of the Long Beach boardwalk; AIM Development, government, housing, and economic experts; and Planning4Places, who specialize in community planning that reflects unique community needs and ideals". Contact www.sustainableli.org; (516) 873-0230.



Rebuilding Together – Long Island Affiliate

For almost 25 years, Rebuilding Together has provided extensive home rehabilitation and modification services to homeowners in need. Their network of 187 affiliated non-profits brings together 100,000 volunteers and completes nearly 10,000 projects each year.

As to Sandy, Rebuilding Together has assisted more than 500 impacted residents through home rebuilds, with the help of over 4,250 volunteers who have contributed over 30,000 hours of their time. Rebuilding Together – LI has received a grant of \$75,000 from the Robin Hood Foundation while their national organization has received \$2,550,000 in overall donations. Of that amount, their reported spending was \$500,000, only about 20 percent within five affiliates located in the affected region (New York City, Long Island, Bergen County, NJ, Essex County, NJ, and Jersey City, NJ). Contact info@rebuildtogetherli.org; (516) 541-7322.

they have gutted over 340 homes and treated over 130 houses in the area for mold. Now based out of Atlantic Beach, All Hands Volunteers has transitioned into a repair/rebuilding phase of their project and are installing subfloors, insulation, and drywall for people in need of help. Over 1,500 volunteers and a total of 25,000 volunteer hours have been put back into the community. Their goal was to help repair 60 additional homes and hopefully find funding to do more. All Hands also had a Sandy recovery project running simultaneously in Staten Island. The organization, relying on all private donations, has received approximately \$2 million raised in the name of Superstorm Sandy. Contact www.hands.org; (516) 359-5336.

United Methodist Committee on Relief (UMCOR) has over 2,000 volunteers who have done muckouts, cleanups, and repair work to over 300 houses in our region including Long Island, Brooklyn, and Staten Island. They have additional volunteer efforts in 26 states. For all areas affected by Sandy, the organization has raised over \$8.5 million. Contact www.umcor.org; (800) 554-8583.

The **United Way of Long Island** was a major coordinator of dollars and services with an estimated \$7 million in pledges and grants for Sandy relief funding under their management. Their work is in partnership with Long Island Voluntary Organizations Active in Disaster (LIVOAD), a branch of New York Voluntary Organizations Active in Disaster. United Way of LI has coordinated the supplying of needs such as new appliances, contents replacement, rent, etc. and also has funded many other volunteer projects. United Way of LI's construction team has overseen 20 energy retrofits in storm struck Mastic Beach. Their YouthBuild program that trains disadvantaged youth for employment in the construction fields has also contributed labor, expertise, equipment, and materials to the cause. The organization had reported overall funds raised of \$18,138,638 in the period ending in June 2013. Money directly raised for Sandy relief was listed at \$2,213,289. Contact www.unitedwayli.org; (631) 940-3700.

Among other notable organizations providing relief from Superstorm Sandy are the **Lutheran Social Services of New York**, **NECHAMA – Jewish Response to Disaster**, who received \$350,000 from the Robin Hood Foundation, and **The Salvation Army, Greater New York Division** via

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These architects represent experienced professionals who can help you and your clients in the rebuilding of homes and facilities damaged by the storm. They may also assist in matters pertaining to funding from New York Rising, FEMA, etc. They have requested to be on this list.

the Freeport Community Development Agency (\$500,000 from the Robin Hood Foundation). Extra credit should also be given to **Tuoro Law School**, who received \$155,000 from the Robin Hood Foundation, **Hofstra University Law School** (\$165,000), and the **Nassau Bar Association** for legal services they have offered to Sandy victims.

So what do you do when you have over 50 charities and thousands of volunteers offering their assistance to storm victims? Enter the **Health and Welfare Council of Long Island**, the **Long Island Voluntary Organizations Active in Disaster (LIVOAD)**, and the **Hurricane Sandy Long Term Recovery Group**. Since October 29, 2012 and the arrival of Superstorm Sandy, there has been great realization and great concern as to the need for Long Islanders to be better coordinated regarding disasterous events within our region, be they from nature or man-made. It should be known that back in 1947 the **Health and Welfare Council of Long Island (HWCLI)** was formed. They are a regional, nonprofit membership organization for health and human service providers and are "dedicated to improving the lives of Long Island's most vulnerable residents by responding to their needs through the promotion and development of public policies and direct services." HWCLI was originally founded to coordinate, convene, represent, and support other organizations that serve Long Island's needy, especially, but not only, in times of disaster. Currently, there are two elements under the auspices of HWCLI that have helped the storm's victims.

The first is the **Long Island Voluntary Organizations Active in Disaster (LIVOAD)**. They are a local offshoot of the National Voluntary Organizations Active in

Disaster which is "a nonprofit, nonpartisan membership organization that serves as the forum where organizations share knowledge and resources throughout the disaster cycle (preparation, response, recovery, and mitigation)." In other words, like the Health and Welfare Council of LI, they are a group of groups. The National VOAD coalition includes over 50 of the country's most reputable national organizations (faith-based, community-based, and other non-governmental organizations). Also, 55 state and territory VOADs (all of whom represent local and regional VOADs), and hundreds of other member organizations throughout the country. Established here after the attacks of September 11, 2001, Long Island VOAD also "works to foster a coordinated approach to disaster recovery, identify what services are needed, and develop efficient ways to deliver them." They also coordinate with emergency management officials from local, state, and federal governments. Since 9/11, LIVOAD has been activated in response to other catastrophic events, including the 2008 financial crisis and economic downturn, and 2011's Hurricane Irene.

So, to summarize, the Health and Welfare Council of Long Island rallied the Long Island VOAD membership to help our fellow Long Islanders. It gets deeper.

Especially created to coordinate aid for Sandy victims, the Health & Welfare Council of LI also started another entity, the **Sandy Long Term Recovery Group**, which has taken on the responsibility of working with caseworkers who represent those in need to determine which one or a combination of the myriad of charities on Long Island can give dollars or services, including reconstruction, to those

who request it. In a sense, they are acting as a clearinghouse for over 50 charities. Part of the effort of the LTRG is to determine true need, whether available funds to the homeowner are being applied correctly, and to determine possible duplication of services. Further adding to the layering that some find most confusing, as a part of the LTRG, along with the United Way of Long Island and other agencies across LI, there is now a **Long Island Hurricane Sandy Unmet Needs Roundtable** convened by the Health and Welfare Council of Long Island. As a last resort to those still in distress, the Unmet Needs Roundtable connects the services and financial resources received from donors funded via non-profits, etc., to provide additional help to LI's storm victims when all other means of assistance has been exhausted. Needy cases are presented to a panel for review.

Contact www.hwcli.org; (516) 483-1110.

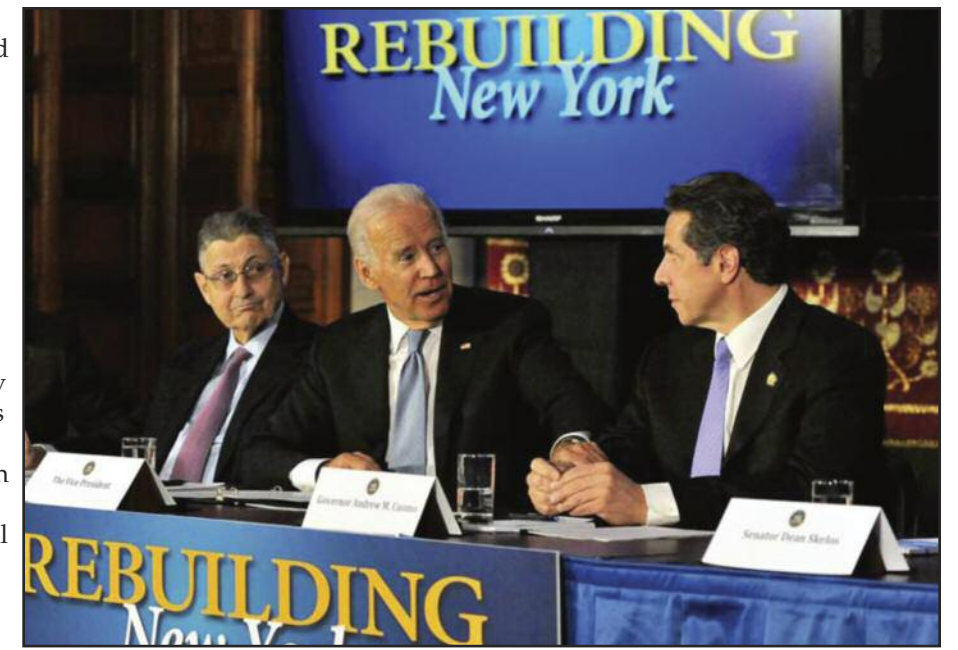
The concept of caseworkers is also an interesting one necessitated by the overwhelming needs Sandy brought to us. With over 90,000 applications to FEMA on Long Island and monies being given by the federal government

to New York State and now distributed through **New York Rising**, there needed to be some method within the state of New York to disseminate dollars fairly and equitably. Although many feel preliminary efforts by FEMA were in itself a disaster, four organizations, Catholic Charities Diocese of Rockville Centre (631) 608-8883; Family Service League (631) 647-3146; FEGS Health and Human Services (516) 496-7550; and Lutheran Social Services of New York (516) 483-3240, were contracted by New York State to provide caseworkers to assist needy homeowners. Those in need had to funnel their requests through their local caseworker, a problem in itself, because each caseworker had well over 40 clients to help on a continuing basis. These caseworkers have helped applicants find temporary housing, assisted with home repairs, and represented them to various funding sources. The problem is their jobs are relatively low paying and necessitated fast hiring with somewhat minimal training. Yet, the caseworkers became the must-have link between the homeowner and those who supply dollars and services.

Homeowners who have been out of their homes for more than two years and who are still paying mortgages and taxes on their properties are both frustrated and rightfully incensed as they consistently fight through overwhelming paperwork while continuing to live in hotels, trailers, and in spare rooms of friends and family on a day-to-day basis. Many are still with little certainty as to what will happen to their homes. To add to the layering of government, if you applied for New York Rising assistance, you were also given a NY Rising caseworker as well. And on the horizon, the announcement that the original caseworkers may not be funded beyond April 15, 2015. Who will assist the Sandy victims after then? And who will represent their cases through the Unmet Needs Roundtable? Those in need need to know.

More than two years after the most devastating natural disaster in our region, while for most it is business as usual, for thousands of Long Island families, the nightmare continues. But there is some good news. New York

Rising only recently has started to offer serious amounts of money, up to a cap of \$300,000, or \$400,000 to a certain group of homeowners with special necessities, to either elevate and/or rebuild their damaged homes or tear them down and build a new home on a new, elevated foundation. Some others are being offered buyouts of their entire home and property, especially if they are literally on the water where rebuilding is questionable. Nasty interpretations of FEMA's flood insurance requirements that questioned whether those insured should be paid



New York State Assembly Speaker Sheldon Silver, Vice President Joe Biden, and New York State Governor Andrew Cuomo discuss federal aid to New York State in a meeting at the NY State Capital in January of 2014.

for land disturbed under foundations by the storm has been challenged by New York Senators Schumer and Gillebrand. Other oddities that have slowed the healing process are also being reviewed. This would include a federal government concept that if you borrowed low interest money from FEMA, say \$100,000, that even if you were entitled to \$125,000 in assistance, the \$100,000 loan amount would be deducted, as it would be considered a "benefit". If you had waited and not borrowed, and at the time FEMA was telling you to borrow, you would be \$100,000 ahead. Foolish concepts such as these are being remedied on a daily basis. Government has paid mortgages for many in need, with most mortgages including taxes. But if you are a senior and you have paid your house off in full, government will not pay for your taxes, never mind mortgage payments. Also, in recent news, it appears that rumors of insurance companies falsifying inspection reports appear to be true. While investigations continue, W. Craig Fugate, FEMA's chief Administrator, has sent a strongly worded letter to private companies that work for the government-run National Flood Insurance Program. According to Newsday, Mr. Fugate has stated that he had "deep concern" over allegations that engineers falsified

Continued on page 22

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Members of the Health & Welfare Council of Long Island's Sandy Long Term Recovery Group include:
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In the first six months after Superstorm Sandy, where was the money when it was most needed?

As of April 2013, more than 40 percent of Sandy Donations had remained unspent.

To some, the amount of money raised to help the victims of Superstorm Sandy in the metropolitan New York region was staggering. To others, it was appalling that one year later it was reported by New York State Attorney General



Eric T. Schneiderman that as of April 2013, his Charities Bureau of the Office of the Attorney General determined that 42 percent of Sandy donation dollars remained unspent. Today, lives that were destroyed by the storm still remain in jeopardy, while large amounts of money raised to help them collect dust and/or interest, depending on where it resides. It should be noted that the Bureau sent questionnaires to approximately 90 charities raising funds in New York and that *the results were based upon only those who responded*, the amount of charities not specified by the AG.

What became newsworthy then was that after review, four charities agreed to either accelerate spending or donate more dollars to the cause. As reported by the Attorney

Sandy Two Years Later continued from page 21

documents to deny homeowner claims. States Newsday, "[FEMA] has unveiled a broad series of reforms to address concerns contractors conspired to underpay flood insurance settlements to homeowners after Superstorm Sandy." "The reforms include: revising how insurers are compensated to ensure claims aren't underpaid; releasing draft reports suspected of being doctored to deny claims; reopening claims of 270 homeowners whose appeals were denied - because they missed a paperwork filing deadline; [and] expanding the role of a flood insurance advocate to assist policyholders with future claims." Approximately 1,000 LI homeowners have been fighting with FEMA about this topic.

It is hard to believe that rebuilding efforts are still going on to repair damages from Hurricanes Katrina and Irene. Some Sandy victims had only recently completed repairs for damages incurred in 2005 and/or 2011. Some repairs made to the Island's Ocean Parkway have, as predicted, failed due to taking what some considered the quick and easy way out and must be further remedied. And reconstruction and hardening of our sewer plants and utilities, while underway, will take many years to complete. The bad news is that it is over two years since Superstorm

General, the American Red Cross pledged an additional \$6 million to storm victims, above the \$308 million raised previously. Agreeing to a timetable to spend their money raised were the New York Annual Conference of the United Methodist Church (\$3.15 million), Kids In Distressed Situations (\$288,000), and a foundation established by New Orleans Saints quarterback Drew Brees (\$225,000). Mr. Schneiderman also stated then that "People throughout New York, across the country, and around the world opened their hearts and made more than half a billion dollars in charitable contributions to help those in need." For reference, the AG also said that in New York State alone, 48 people were killed directly by the storm that cost the state \$42 billion and displaced thousands of people from their homes. Although help has been available from the first day, too many of those on Long Island are in no better shape two years later as they still wait for insurance, government, and charity to come to their aid.

So where is the money, and how has it, or is it, being used? Most notably in the fundraising efforts was "12-12-12: The Concert for Sandy Relief" presented by Chase Bank with proceeds benefitting the Robin Hood Relief Fund. The concert was generously supported by entertainers that included Bon Jovi, Eric Clapton, Dave Grohl, Billy Joel, Alicia Keys, Chris Martin, The Rolling Stones, Bruce Springsteen & the E Street Band, Eddie Vedder, Roger Waters, Kanye West, The Who, Paul McCartney, Michael Stipe, Diana Krall, Chris Rock, Adam Sandler, and Billy Crystal. The concert raised in the area of \$50 million, a substantial part of the over \$74.7 million raised for victims of Superstorm Sandy by the Robin Hood Relief Fund of the Robin Hood Foundation.

Sandy did her damage with so much to fix. The good news is, especially for the construction business, charitable dollars, insurance money, and government funding is finally here and being released so that much needed work can begin. However, final New York Rising payments to homeowners, allocated as a second fifty percent amount, are still minimal as discussed elsewhere in this publication.

As to the overwhelming amounts of money raised for victims of Superstorm Sandy, a lingering question is whether or not Long Island has received a fair proportion. Unfortunately, getting updated figures is not easy, but based upon the math from a year ago, forty percent of all dollars raised had not been spent. Amounts to Long Island from the Robin Hood Foundation's almost \$75 million was a tepid 15 percent, while the American Red Cross's share to the Island stood at nine percent from a fund of \$323.5 million. Nonprofits are urged to supply updated statistics.

Hopefully, more charitable dollars raised for Superstorm Sandy will be coming our way. What is priceless is the amount of volunteer hours contributed by those who came to our rescue from across the country as well as our own homegrown heroes, many who are still contributing their time and resources to those still in need. ■



The storm is gone, but homeowners still wait for insurance, charity, and New York Rising.

As reported by that foundation, as of a year and a half ago, over \$73 million was granted to hundreds of organizations in New York, New Jersey, and Connecticut. The amounts given to Long Island alone by the Robin Hood Relief Fund (with some traces to Staten Island, etc.) were quite impressive, although, in the big picture, we have determined that only approximately fifteen percent of all of Robin Hood's total money was allocated to Long Island's Sandy relief (see chart for specific breakdown).

The problem today is that according to those who need it most, the money is still seemingly nowhere to be found. This is partly because there is so much vetting to be done. Rightfully, nonprofits and government do not want to give to those who do not need assistance, and they are properly wary of fraud. But it took almost a year and a half to put things in order and for the real money to begin to flow. As to government dollars, every day there seems to be a new snag. For example, in its New York Rising program, the State of New York is concerned about duplication of funding. As it stands today, money and/or construction services given in kind to a homeowner by a nonprofit is to be deducted from the amount of money to be given to that homeowner by New York Rising. The theory is that the NY Rising money that came from the federal government via the US Department of Housing and Urban Development (HUD) is supposed to represent the total amount of money needed by the homeowner to rebuild or replace. Staying with this concept, government gets to keep money by counting charitable donations against the government's commitment. The problem is that no matter how much money NY Rising gives to a homeowner, it is most likely not enough to make things right. One would think charity would be above and beyond any other government funding. However, if dollars are allocated for a new kitchen, government considers a similar

The Robin Hood Relief Fund Concert raised over \$50 million! Here is Long Island's \$11 million share:

Achiezer	\$200,000
Adelante of Suffolk County	\$200,000
AHRC Nassau	\$200,000
All Hands Volunteers	\$1,000,000
AmeriCorps St. Louis	\$25,000
Barry & Florence Friedberg Jewish Community Center	\$100,000
Center of United Methodist Aid to the Community	\$50,000
Circulo De La Hispanidad, Inc.	\$125,000
City of Long Beach - Magnolia Daycare Center	\$150,000
Clubhouse of Suffolk	\$90,000
Community Development Corporation of LI (CDC)	\$460,000
Disability Opportunity Fund	\$260,000
Family Residences and Essential Enterprises, Inc.	\$100,000
Family Service League	\$280,000
Feel Better Kids	\$40,000
Five Towns Community Center	\$150,000
Freeport Community Development Agency (Salvation Army)	\$500,000
Habitat for Humanity of Suffolk	\$50,000
Health & Welfare Council of Long Island	\$220,000
Hispanic Brotherhood of Rockville Centre, Inc.	\$100,000
Hispanic Counseling Center	\$80,000
Hofstra Law Clinic	\$165,000
Interfaith Nutrition Network	\$70,000
Island Harvest	\$225,000
Jewish Community Assistance Program	\$200,000
Long Beach Christmas Angel, Inc.	\$210,000
Long Beach Latino Civic Association	\$100,000
Long Beach Medical Center - Family Care Center	\$200,000
Long Beach MLK	\$50,000
Long Beach Reach	\$100,000
Long Island Cares	\$155,000
Long Island Housing Partnership	\$200,000
Long Island Long Term Recovery Group	\$2,500,000
Long Island Volunteer Center	\$65,000
MercyFirst	\$100,000
NECHAMA	\$350,000
North Shore-Long Island Jewish Health System	\$350,000
Oceanside Community Services	\$65,000
Our Holy Redeemer	\$50,000
Project Nivneh	\$150,000
Rebuilding Together Long Island	\$75,000
RVC Foundation	\$135,000
Sandy Help Long Beach	\$50,000
Society of St. Vincent de Paul / Diocese of Rockville Centre	\$75,000
Southern Baptist Disaster Relief	\$150,000
St. Mary of the Isle Church	\$50,000
Touro Law Center Disaster Relief Clinic	\$155,000
Urban League of Long Island, Inc.	\$100,000
Village of Mastic Beach	\$250,000
Vision Long Island	\$165,000
YES Community Counseling Center	\$75,000
YMCA of Long Island	\$50,000
Young Families of Island Park Hurricane Relief	\$175,000
YouthBuild USA (United Way of Long Island)	\$85,000

Information as of December 2013. Does not include additional fundraising from charitable organizations. Estimated twenty percent of 12-12-12 concert. **\$11,275,000**

Note: According to the Office of the Attorney General of New York State, the Robin Hood Foundation raised \$74.7 million for Sandy relief.

* Estimated amount of total to Long Island is 15 percent.

donation by a nonprofit as duplication of payment for the same item and the value of that donation is then removed from the total originally promised to the homeowner.

What's wrong with this theory? Among other concerns is how is donated charitable labor (much done hurriedly soon after the storm) measured in dollars? There is a structured rate that NY Rising uses to calculate the value of the charitable donation. The inequitable part of this

conversation is that there is no delineation between the caliber of work performed. Regardless of the quality of the work, for example, a perfect spackle job from a top-notch professional or a minimal slop job by a kindly church member, the homeowner inevitably is being charged the same against their NY Rising disbursement.

The real question is what is charity? According to Webster's Dictionary, the definition of charity is "love; universal benevolence; good will". Those untold numbers of people who donated money to help those in need did not expect strings to be attached to their donations. They just wanted to help. And they expected their dollars to be used quickly and efficiently to bring as many homeowners in from the cold as possible.

Problems with the money flow don't stop at charity. As reported in The Chicago Tribune News, "A year after Superstorm Sandy wreaked havoc across the United States, only a fraction of the aid money earmarked for recovery had been used, in a painfully slow and opaque process. Only \$5.2 billion of the pledged \$47.9 billion had been tapped by cities and states by the end of last August, according to HUD. And tracking those funds has been complicated, lawmakers said." The article references that the storm killed at least 159 people and damaged more than 650,000 homes, devastating parts of New York, New Jersey, and other states. The article also makes note that "it wasn't until three months after Sandy did Congress approve a \$50 billion relief bill, which automatic spending cuts later reduced by five percent." Congress authorized the National Flood Insurance Program (NFIP) to borrow \$9.7 billion to pay for damage from the storm. We should never forget that due to politics, November, December, and January went by while many members of Congress across the nation were not sympathetic to our cause.

In many cases, the Federal Emergency Management Agency (FEMA) and the National Flood Insurance Program have been holding back payments or offering far less than is necessary to complete the task. The most dramatic case in point was the bizarre interpretation that if a foundation was disturbed by "earth movement", that it wasn't a flood damage, and no money would be paid for those expenses. Called "scouring," this is where water movement displaces subsoil from beneath a slab or foundation wall. But according to the federal government, they didn't cover earth movement caused by a flood. Last September, New York State Senator Kirsten Gillibrand met with FEMA's chief Administrator W. Craig Fugate to reconsider the

issue, but FEMA seemed in no hurry to modify its rule. The senator believed at least 1,200 homeowners have had their claims denied relating to scouring.

At the end of September 2013, New York Governor, Andrew M. Cuomo, announced his own solution to the problem by deciding to take money for this purpose from New York's share of a \$51 billion federally funded Sandy Aid bill that allows states to spend their share of the grants at their own discretion. The money to solve the scouring problem is being channeled through New York State's Housing Recovery Program, and according to the Governor, homeowners will be "fully compensated". Stated Seth Diamond, then Director of the Governor's Office of Storm Recovery, "Many New Yorkers were hopeful that they would be covered since they had purchased flood insurance. However, they were unaware of FEMA's National Flood Insurance Program (NFIP) rule regarding earth movements. As a result, these homeowners did not receive the assistance they were seeking, and many who did not have the resources to rebuild on their own are still not back in their homes. Now, these residents will be eligible to receive funding through the State's home rebuilding program instead, and their eligible rebuilding costs will be covered."

Other problems with FEMA included the concept that if you lost your boiler, and it cost \$4,000 to replace, money was offered on a pro-rated basis. Try that with car insurance. Because your car is two years old, your collision insurance won't cover the full cost of repair? And just where does the government develop figures that offer a homeowner \$80,000 to do what a cadre of contractors estimate to be a \$160,000 repair? Two years later, the rules have changed many times. In certain cases those who paid to elevate their homes before dollars to do so were flowing may never be reimbursed while their neighbors are getting government money for the same effort. One would think as the dust has settled and the tides receded that equitable programs could be developed, but that does not appear to be around the corner.

The surprises continue. Many homeowners in flood plains did not realize the concept of the 50 percent rule. If a home, whether repaired from fire or flood or improved with a cost of more than 50 percent value of the structure (not including the price of the land) exceeds 50 percent in dollars, new codes come into place, notably the need to elevate the home. On LI's South Shore, there are homes that sold for \$300,000 whose physical structures were declared to be worth only \$100,000, or even less. Put \$60,000 into that house and technically you are over the line. Following this process, many homes

in certain flood plain zones, even if not touched by Superstorm Sandy, will not be eligible for future flood insurance or a mortgage for the next homeowner until they are elevated to meet the current code. And those who do not have the funding or desire to elevate their Sandy-damaged homes may be at the end of the line. Try selling with no access to future flood insurance or a mortgage for the new homeowner-to-be. There are many conversations, to fix these perceived wrongdoings. But the process is slow and many results are confusing and still nonworkable. ■



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municipalities affected by the storm Suddenly, to this reporter, there was a new fly in the ointment. For the first time, to my knowledge, "substantial completion" was less of a concern than what appeared to be a much larger problem that seems to have been in existence since day one. The real problem was that New York Rising was obligated by the federal government (via HUD) to have municipal sign-off on work completed before final payments could be made. In other words, someone like a building inspector would have to sign off on the job. Therefore, the meeting was primarily based upon getting those in the room and their counterparts to be willing to approve jobs without, and prior to, issuing a final Certificate of Occupancy. This point was made by Mr. Kaiman because, as is common knowledge, quite a few homes here and elsewhere either don't have C of Os or have violations such as an illegal carport, swimming pool, wrongly placed fence, etc. Usually, these problems are left by homeowners until they need to be addressed at time of sale. This saves the homeowner taxes on that extra bathroom, etc. until the moment of truth. And it is much easier to pay to fix all those problems when you are about to get paid tens if not hundreds of thousands of dollars more than you paid for your home to begin with. For several months, drafts of a wished-for document with common language that could be used by all municipalities who would opt in to signing-off in this way were circulated among that group. Several months later, there is finally a universal approval form for municipalities, but who will sign it prior to a C of O?

Recently, there is a new concern. As Mr. Kaiman has said all along, homeowners should not count on an exact fifty percent of the original claim on the second payment because some monies may have been duplicated by insurance or charity. Therefore, a \$200,000 claim may pay less at the end. A second payment could be tens of thousands of dollars less than expected. And the homeowner should not count his money before it is paid. But when will the final fifty percent ever be paid? The latest conversations remind everyone that much money paid relating to Hurricane Katrina was in error and now, many years later, some states are being asked to return that money to the federal government, if granted in error. Not wanting to have dollars "clawed back" later down the line, New York Rising is determined to audit and reaudit, and question and challenge final payments for as long as it takes to make sure everything is correct. To those living for two years in the second story of a home with the first floor gutted, cooking on a hot plate and washing dishes in the bathtub, how long is long enough? The same goes for those paying mortgages and taxes on homes that are still unliveable if not inevitably to be torn down. Potentially illegal activities by insurance companies, some acting in FEMA's stead, that are now coming to light create additional problems for homeowners who, after years of paying for flood insurance, were told that their claims were either denied or lessened to points well below fair.

As we go to press... News from Jon Kaiman, NY Rising re local Municipal Certification requirements, second 50% payment

"We have begun to pay out the final 50 percent, but I can't give you exact numbers at this time. This is something that is just being initiated at this time.

The criteria include *local municipal certification* for substantially damaged structures, *a final site visit* by NY Rising that confirms *that the scope of work completed is consistent with the basis for the NY Rising award*, and *final verification and duplication of benefit analysis*. The applicant must also acknowledge *the placement of a covenant* that will run with the land on his or her property *that sets forth the federal flood insurance requirements*. This is meant to avoid the issue that we have been facing during this recovery process where homes that received federal funding for damage from previous storms are not eligible to receive funding from us because they did not have flood insurance when Sandy hit.

If there is a covenant that runs with the property, every homeowner will have knowledge of the flood insurance requirement even if they are a subsequent purchaser of the home. We also need to confirm that the *environmental inspections* were completed and that the applicant is, in fact, eligible to receive funds from NY Rising."

For most living on the North Shore of Long Island or dramatically East, there pretty much was no Superstorm Sandy in their vicinity. Some downed trees and electric wires and the inconveniences that go with that are long gone while others only a few miles away lost as much as everything from wedding photos to a loved one. A country so kind to others across the globe has been unkind to those here regarding Sandy, down south with Katrina, and other places as well. It should be expected of our elected officials to do more on the federal level, also within New York State. In its defense, New York Rising was created after Sandy with no precedent. It took time to understand the condition, contract with various agencies or companies to do surveys and evaluations, etc., and we should all remember that our Congress did nothing to help anyone on the East Coast for the first three months after the storm. And as Mr. Kaiman reminds us, the independent program for New York City as well as programs in other states have done far less to help their constituents.

Builders, remodelers, house lifters, etc. have lost too much time and as an Island, we have lost considerable economic benefits that come when perhaps 10,000 homes or more will proceed with repairs. Yes, much money has flowed to government entities, and much has been done to the credit of all those involved, but to the homeowner still displaced or severely inconvenienced, out of all available money, life is horrendous. It is incumbent for all of us, from trade associations to non-profits and charities, to local, regional, state, and national representatives to get off the dime, give up the dollars, and take care of our own. Otherwise, good luck with their employment in the future. There are more frustrated, angry, and deserving people out there than they might realize to say nothing of many in the construction trades who are equally frustrated with the paperwork, conversation, and the non-ending changes that have prevented fair payment for work done, or the moving goalpost concept that keeps construction dollars in the treasury rather than on the street. In this issue, where the dollars went from the Robin Hood Foundation, etc. Are we as a region been shortchanged? ■



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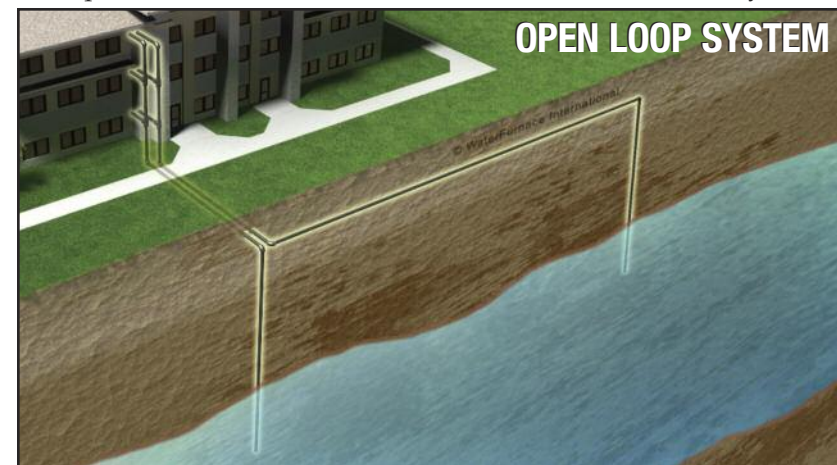


Zachary Fink

Geothermal heating and cooling systems are growing in popularity, as demonstrated at the recent Long Island Geothermal Energy Organization's (LI-GEO) annual conference. At this year's sold out event, over 150 industry professionals, municipalities, homeowners, and business owners attended to learn about the technology as well as rebates and incentives that are available through PSEG Long Island and the federal government.

Geothermal is based upon the concept that the temperature of the ground stays constant all year long despite outdoor air temperatures varying between blazing hot summers and frigid winters. Because it absorbs 47% of the sun's radiant energy (heat) as it hits the earth's surface, in our region the ground maintains a constant temperature of approximately 52 degrees Fahrenheit. For simplicity, re-circulated water or an antifreeze-based mixture conveniently kept at that temperature by Mother Earth is preheated for winter use or precooled for the summer.

In the Long Island marketplace, two types of geothermal ground systems are typically utilized. The first, a *vertical closed loop system*, is used where land area is limited or soil conditions discourage horizontal loops. The system is comprised of a series of loops of High Density Polyethylene piping (HDPE) that are installed in bore holes drilled into the ground. Fittings are heat-fused, with the joint and the piping becoming as one. Using well drilling equipment, but not drilling wells, these bore holes typically range in depth from 200 to 400 feet but are only about five to six inches wide. After loops of piping are placed into a bore hole, the hole is filled and sealed with a thermal grout to help with heat transfer from pipe to earth, also to protect our aquifers. Fluids are contained in a continuous sealed



OPEN LOOP SYSTEM

loop. Piping in all the individual bore holes is connected together via a manifold and is then connected to geothermal heat exchangers. Operating in a similar manner, there is also a horizontal closed loop system where coils are installed horizontally by a backhoe or trencher, or placed in an open excavation and then covered with replaced earth.

Open loop systems involve pumping water out of the ground, running it through a heat exchanger, and then diffusing the water back into the aquifer. These systems typically have lower upfront installation costs as compared to closed loop systems but are subject to higher maintenance costs relating to water quality, filtering, etc., and may be limited in placement as to nearby wells and septic systems.

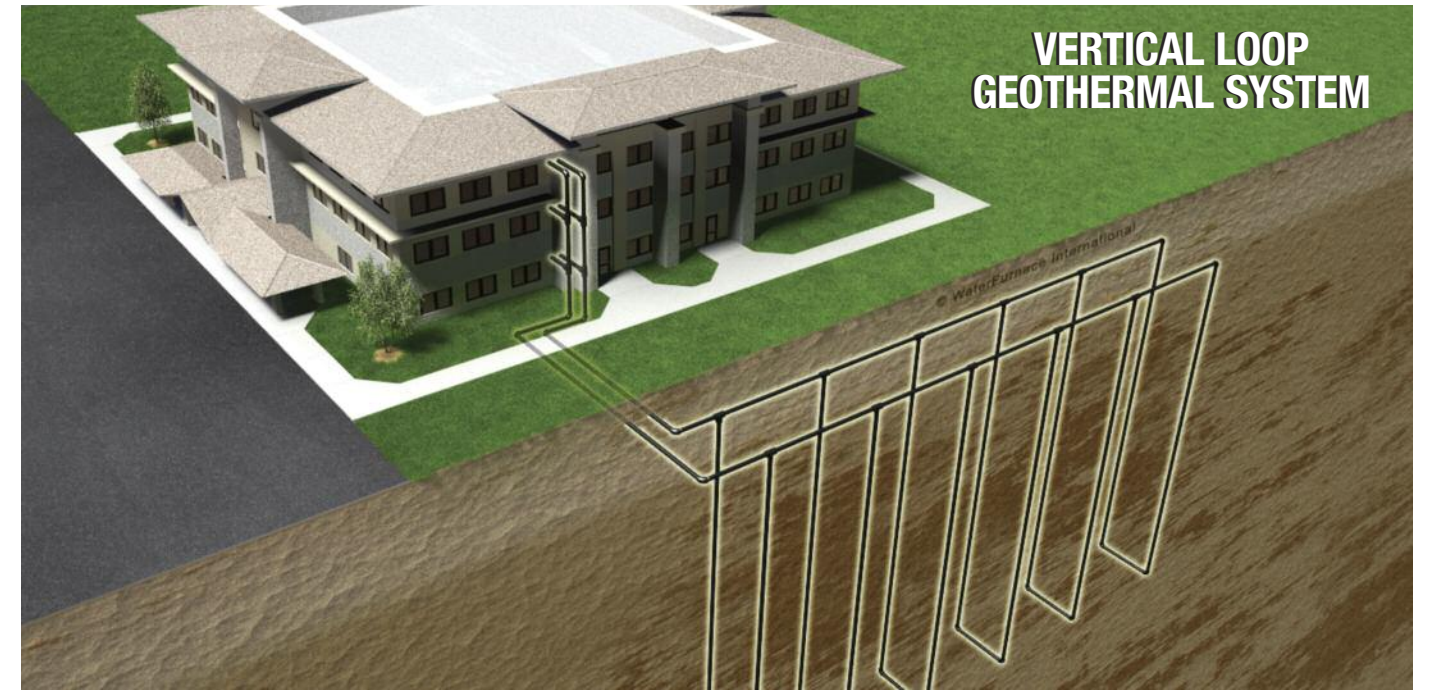
Eliminated from the typical HVAC/R system by geothermal are conventional burners and furnaces, and unlike ordinary air conditioners and air source heat pumps, an outdoor unit is not required. Inside mechanical equipment is versatile and is designed around a client's comfort and zoning requirements. Radiant heating, radiant cooling, domestic hot water, forced air heating and cooling, etc. can all easily be accomplished by extrapolating (absorbing) for heating or dispersing heat for cooling with geothermal heat pumps.

We recently converted a 5,700 square foot house heated with fuel oil and cooled by air conditioning units with a SEER-8 rating. The efficiency of air conditioners is often rated by the *Seasonal Energy Efficiency Ratio* (SEER) and *Energy Efficiency Ratio* (EER). As of January 2006, the federal government mandates that all new central air conditioning equipment be at least SEER-13 (the higher the better), and there is equipment available rated as high as SEER-23 and EER-15. Our client had six zones of air conditioning, radiant heating, and a large domestic hot water demand. This EER-30 geothermal system was designed and installed to allow the client to save almost \$7,500 per year on operating costs along with decreases in his maintenance costs. The simple payback for this system is about five years.

Geothermal heating and cooling systems are perfect for new construction and renovation in more commonly sized buildings. Loops can be covered by the structure, placed beneath parking lots, etc. After a thirty percent federal tax credit and PSEG-LI rebates, the cost of a typical system can be paid back in one to three years for new construction applications, and five to seven years to existing houses being retrofitted to geothermal. Architects and builders are jumping on the geothermal bandwagon at unprecedented paces. The advantages to both groups are clear. They can help their clients build houses that are more affordable to own and maintain with a minimal increase in upfront expenses.

Additional information about geothermal and ground source heat pumps can be found on Long Island GEO's web site at www.LI-GEO.org.

Article by Zachary Fink, Vice President of LI-GEO (the industry trade association) and owner of ZBF Geothermal, LLC. The company is dedicated to designing high performance, affordable, and reliable geothermal heating and cooling systems. Mr. Fink has been involved in more than 250 geothermal installations and system designs over the past seven years. Illustrations courtesy of WaterFurnace International, Inc.



VERTICAL LOOP GEOTHERMAL SYSTEM

A typical closed loop geothermal system installs vertical loops of piping 200 to 400 feet into the ground into drilled bore holes. Each loop is connected to a manifold.

Geothermal Heating & Cooling 101

Geothermal Heating

During the heating cycle, a geothermal heat pump extracts heat from the ground. The heat is transferred from a liquid-filled tubing system referred to as a Ground-Coupled Heat Exchanger; also known as an earth loop. Warm air is then distributed through a conventional duct system. The same heat energy can also be used for a radiant floor system or for domestic hot water heating.

Geothermal Cooling

In the cooling mode, the heating process is reversed, creating cool, conditioned air. Instead of extracting heat from the ground, heat is extracted from the air and is either moved back into the earth loop using the earth as a heat sink, or is used to preheat water entering a domestic hot water tank.

Geothermal Efficiency

In general, a geothermal heat pump can be two to five times more efficient at producing heat than a gas, propane, or oil furnace based on the amount of energy consumed to produce a given amount of heat. For cooling, a geothermal system (EER-40+) can be up to four times more efficient than an air source air conditioner. This is because standard air source heat pumps use outdoor air for heating and cooling rather than a more moderate and stable ground temperature source.

Closed Loop System

A system incorporating High Density Polyethylene piping (HDPE) in a completely closed loop with heat-fused fittings. Closed loops may be installed vertically or horizontally. In the Long Island region, an environmentally acceptable antifreeze-based mixture is used to prevent the possibility of freezing.

Open Loop System

A system incorporating High Density Polyethylene piping (HDPE) that pulls groundwater from a well in one location and disperses that water back into the ground at a different location.

Additional Ground Heat Exchangers

These include "Twisters", which is closed loop piping wrapped around a central pipe used for grout placement. Also, energy piles, where loops of piping are placed inside augured or drilled piles beneath buildings, and other space-saving products. There are also Direct Exchange (DX) copper tubing devices such as a GeoColumn™ system which is comprised of a self-contained capsule incorporating a freon filled copper coil vertical loop system built within. This system is lowered into a wider than standard bore hole (28" - 30"), but only requires a depth of 23 feet. Additional exchangers encompass pond loops submerged in a body of water, and horizontal "slinky" loops.

Land Requirements

The smallest closed loop design (a vertical loop system) may require a space as small as 15' x 15', or a line of 3' x 45'. This should be located at least 10' away from the structure and 10' from property lines. Horizontal loops require more lineal surface area than a vertical loop system.



Source of information (partial): Carrier Corporation.

Those in the building trades are invited to attend LI-GEO meetings. Visit their web site, www.li-geo.org, or contact them at info@li-geo.org.

LI-GEO Annual Geothermal Conference



Steve Bellone, County Executive Suffolk County, NY



John Franceschina, PE, Manager, Residential Efficiency Programs; PSEG Long Island; President, LI-GEO



Ed Romaine, Supervisor, Town of Brookhaven



Paul K. Boyce, PE, Senior VP P.W. Grosser Consulting



Neal Lewis, Executive Director Sustainable Institute at Molloy



Samara Swanston, Legislative Attorney, New York City Council



Michael Kaufman, Suffolk County Planning Dept.



Bill Nowak, Executive Director, NY Geothermal Energy Org.



Richard Pandolfi, PGI Corp., Geothermal Comfort Systems



Zachary Fink, Geothermal Designer, ZBF Geothermal, LLC



Neil Rosen, Dir. of Sustainability, North Shore LIJ Health System



Ray Schmitt, HVAC Manager, Wales-Darby



Patricia Posillico, Posillico; Board Member, LI-GEO



Paul Meyer, Director of Commissioning, WSP Flack & Kurtz



Sarah Lansdale, Director, Suffolk County Planning; Dorian Dale, Dir. of Sustainability, Suffolk County



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PSEG Long Island



WaterFurnace

LI-GEO Long Island Geothermal Energy Organization
 Overflowing attendance at Long Island's recently held Second Annual Geothermal Conference presented by the Long Island Geothermal Energy Organization (LI-GEO) made quite the statement that geothermal is hot on the scene, though perhaps not necessarily cool. The point made by LI-GEO's President, John Franceschina, P.E., also manager of residential programs for PSEG-Long Island, is that unlike solar which is easily seen and perhaps bragged about by a home

owner who has installed solar, geothermal is basically pipes in the ground, pumps, and heat exchangers. But what is cool is the rapid advances in technology that, like solar, is bringing costs down and productivity up in this not-so-new industry. Congratulations to Suffolk County Executive Steve Bellone, their Planning Commission's Chairman David Calone, and Town of Brookhaven Supervisor's Edward P. Romaine (first to create one) on receipt of their awards for creation of new county and town universal geo energy codes and standards.

INDUSTRY NEWS

NARI NYC/LI Partners with Nassau County Consumer Affairs to Reinstate Home Improvement Industry Board

NARI'S Government Affairs Committee Chairman Ben Jackson of Ben's General Contracting Corp. and other chapter members have worked closely with Nassau County Consumer Affairs Commissioner Madalyn Farley to reinstate Nassau's Home Improvement Industry Board. Boards of this nature are mandated by New York State and are designed to incorporate professionals' opinions and experience within government. This is a perfect fit, as one of NARI's core missions is to "encourage ethical conduct, good business practices, and professionalism in the industry." Nassau board members include Jackson plus Kent Buell

New Nassau Suffolk Lumber Headquarters in Bohemia, LI Features Expansive Kitchen Cabinet Showroom

A much belated reminder that Nassau Suffolk Lumber & Supply Corp. opened its new Design Center and company headquarters at 3800 Veterans Memorial Highway in Bohemia. The space features many kitchen vignettes and ideas to update and transform any living space—kitchen, bathroom, media center, home office, or even an entire home with creative cabinetry. Visit nassausuffolk.com.



New Slant/Fin Baseboards Now Available in 12 Decorator Colors

In business on Long Island since 1949, Slant/Fin, always an innovator, is now offering their Fine/Line 30 baseboard series in colors. They are



billed as scratch resistant with an appliance-like powder coated baked enamel finish. Visit www.slantfin.com.

Home Owners Network Offers Unique Closing Gift for Real Estate Agents and Builders that Keeps on Giving

Home Owners Network is a unique inexpensive but extremely useful way to thank customers. Your gift will include a 24/7-Total Home Support web based membership package that allows your client to have handyman solutions available at a moment's notice via a live consultant. Have a water leak? A HON representative will stay with you and help find the shutoff valve, etc. Extras include discounts at big box stores for building supplies, etc. Over 185,000 memberships in place to date.

Home Owners Network
 Special offer through HAMMER for FREE TRIAL PACKAGES! Contact John Rigrod, hammerco@optonline.net.

of Kentstruction, Inc. (NARI); Laurence Carolan of The House of Laurence and Stephen Wangel of The Kitchen Loft (NKBA); Sal Ferro of Alure Home Improvements and Cliff Fetner of Jaco Builders (LIBI); Kyle Chaikin of Chaikin Ultimate Pools (Long Island Pool & Spa Association/LIPSA), also representation from the landscaping industry.



Ben Jackson

Suffolk County Consumer Affairs currently has an advisory board in place that includes NARI member Mike Murtha of Murtha Construction. NARI NYC/LI's Vice President, Joanne Bechhoff of G.B. Construction, and others are also working on universal contract language that would satisfy both counties, also stricter licensing standards.

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in January and March at our Rockville Centre and Suffolk Center (Farmingdale) campuses.

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TAKING CARE OF BUSINESS

Small business is the backbone of our nation. Small businesses create more jobs and revenue than big businesses. Their owners understand about being the first to arrive and the last to leave, meeting payroll on Friday, and going to bed thinking how to generate more sales and improve probability. Businesses with fewer than 100 employees represent 90% of all businesses and 88% of all businesses have fewer than 20 employees.

The need for legal representation is on the rise. Small business owners must be ready to take responsibility for even simple accidents that occur in their places of business. Conversely, customers must be ever vigilant to protect themselves from negligence and misrepresentation of products and services. For businesses and consumers, the risks associated with loss or misuse of personal information, Social Security numbers, driver's license, and an account numbers, for instance, are significant.

Rather than resolving differences on their own, small businesses are more likely than ever to risk resolution in court. LegalShield offers low-cost, convenient, and effective legal plans covering a variety of business needs, company lenders say. "Regardless of what you do for a living, we have a plan to fit your needs," says Small Business Plans National Director Nick Serber.

Help Wanted

Small business owners compete in the same marketplace with big business, often without the benefit of quality legal or business consultant partnerships. They deal with the same issues of competition, compliance, and hiring and firing, often on their own, because the best legal and business counsel may not be available or affordable.

Today, LegalShield effectively provides small businesses with professional partnerships by hiring, training, staffing, and paying attorneys and consultants in areas of business and corporate law. LegalShield even sends collection letters in the areas of tax, accounting, marketing, advertising, technology, web site development, and more. The company also provides a free web site to small business owners at no additional cost. LegalShield wraps this accessibility around the small businesses and becomes a partner to help protect and grow that business.

"Whether you have major concerns and questions regarding taxes, complaints, or daily concerns, we can help," Serba says. "If you need contract and document review or collection letters, we can help. If you need review of employee manuals to see if they're in compliance with ADA, OSHA, ERISA or FACTA, we can help. You never need to be alone again."

The Business Plan Membership, which offers all those benefits, is a month-to-month commitment and requires no long-term contract. It is available to companies with fewer than 100 employees. Publicly held companies and nonprofit organizations are not eligible.

Know Before You Go

"The cost of wrong decisions is steep. LegalShield's members say the cost of not owning the Business Plan

Membership is substantially higher than the cost of owning it," Serba says.

"The membership makes them part of a group of thousands of businesses, many similar to theirs, that are being protected. It saves time and money, and improves profitability through the benefits of this affordable plan," Serba says.

Executives at LegalShield realize how difficult it can be to keep a business going in today's market. Having an attorney available for the legal situations known to arise in the business environment gives us peace of mind to run a business with less worry. The business plan provides services such as:

- Legal consultation services
- Legal correspondence services
- Designated consultations
- Contract review
- Executed contract review
- Debt collection
- Trial defense services
- Reduced fee services
- Reduced contingency fee.


In addition, the Business Plan also provide small businesses with unlimited business consultation from top business consultants through GoSmallBiz.com. They also have access to timely news articles that pertain to small businesses owners, as well as educational software and internet tools.

"The reality is the person with the legal representation, which often translates to the person with the *most money*, wins," Serba says. "LegalShield wants to give power to small business owners by representing them so they can win."

Your business deserves powerful legal protection.

Unexpected legal questions arise every day, and with LegalShield on your side, your business will have affordable access to legal advice and services, all so you can worry less and live more.

Join over 46,000 small businesses and protect yours with LegalShield.



John Rigrod
Independent Associate
516-381-6079
hammerco@optonline.net
jrigrod.legalshieldassociate.com

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Worry Less. Live More.

This is a general overview of our legal plan and/or identity theft plan coverage for illustration purposes only. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

Kamco Supply Corp. Celebrates its 75th Anniversary with a Festive Customer Appreciation & Building Material Trade Show

Kamco Supply Corp., a leading construction material and supply company, headquartered in Brooklyn, NY is a vital behind the scenes link that assists contractors and builders across the region to stay on time and on budget. The company makes over 1,500 construction site deliveries every week. Celebrating its 75 years of service, the company hosted over 50 commercial and residential building material manufacturers at an well-attended and informative Kamco Building Material Trade Show in Douglaston, Queens. Over 500 local builders, contractors, developers, and manufacturers, including 100 local architects, networked, discussed new materials and building techniques, and explored new business opportunities.

"We are in the business of building relationships and trust with our customers. This was why we hosted our Building Trade Show," said Allen Swerdlick, President of Kamco. "We anticipate construction across the New York region will continue to be strong for the next several years, especially now after NYC's Mayor de Blasio's recent announcement to focus billions of dollars on affordable and middle income housing." At the event, Kamco introduced its new Kamco Drywall Forms production program. Drywall must frequently be custom fabricated on job sites to cover pipes and create column enclosures, soffits, and step soffits. With their special equipment, Kamco can create custom shape drywall forms and produce a multitude of profiles for customers. This assists contractors in saving time and reducing both material and labor costs.

Special presentations and seminars included sales and motivational presentations by nationally recognized construction sales trainer Tom Woodcock, several AIA accredited continuing education seminars for architects, *Specifying Metal Ceilings* by Armstrong; *Designing*



(l to r) Kamco Supply Corp. executives: Tim Higgins, Vice President of Marketing; Dave Kovacs, Vice President; Allen Swerdlick, President; Evan Meyers, Director of Marketing and Business Development; Scott Little; Peter Ingram, Corporate Operations Manager. Photo © Michelle Kawka

Integrated Sustainable Ceilings by USG; *Continuous Insulation in the Building Envelope* by Thermafiber; and *Steel Framing for Composite Decking* by Trex. Visit the company at www.kamconewyork.com.

In 1939, Rubin Katz founded Katz Metal Manufacturing Company in the Borough Park section of Brooklyn. Katz, a tinsmith by trade, needed someone to run sales and help build the business. He asked Leo Swerdlick to become his partner and the business began expanding into the distribution of roofing, siding, and sheet metal products. Years later, when Rubin Katz chose to retire, Leo Swerdlick bought Rubin's share of the business and changed the name by taking the "KA" from Katz, the "M" from metal, and "CO" from company. Today, Kamco offers products from over 75 manufacturers, at least one for each year in business!

LIBI News continued from page 8

Association, ABLI and the Nature Conservancy, has requested that a portion of the unallocated state surplus be set aside for the development of new and improved septic systems as well as the development of new sewer systems in areas of Suffolk County. In addition, LIBI has added its name to a business community request for over \$1 billion of the state surplus to be provided for major infrastructure projects on Long Island, including the funding of the ocean delivery system at Bay Park in Nassau County as well as new sewer systems in the Mastic/Shirley area in Suffolk County. Infrastructure funding for the upgrading of our septic systems, sewer systems and sewage treatment plants will be the most effective way in which to remedy and protect our current and future water supply system and LIBI will continue to work closely with our other business and civic organizations to ensure that such funds are provided to Long Island.

Third, in the past two weeks, LIBI continues to work with the Associated Builders and Contractors (ABC) and NARI to provide information to members of the Suffolk County Legislature with regard to how best to ensure that the both union and

non-union apprentice programs provide individuals with the training and safety necessary. All of our groups worked together to create amendments to current proposed legislation which will accomplish the goals of the County Legislature but do so in a manner which does not impose significant new and unnecessary requirements on our companies. We will continue to work with our compatriots in both the business and legislative arenas to have such legislation which will be beneficial to all concerned.

These examples, and many others, showcase the fact that LIBI is not an island of its own, but part of a larger business and civic community which works together to benefit Long Island. LIBI stands ready to work with all groups on issues of importance to all and we believe that 2015 will provide even more examples of such activities.

Let me wish all of our readers a very happy and healthy holiday season.

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