

THE CURRENT

WILLIAMSBURG • CLINTON HILL • BEDFORD-STUYVESANT

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Autumn 2007

The Current On FEMA

The UJO, in conjunction with the District Office of Congressman Ed Towns and Community Board #1 is pleased to announce that aid for the September storm disaster is currently available to the Williamsburg community through (Federal Emergency Management Agency) **FEMA**. Through our combined efforts in preparing an exhaustive list of damaged areas in the community, a tour of

the effected areas was arranged for FEMA officials on September 4th. As a result, FEMA officially designated Brooklyn eligible for disaster assistance funding.

Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance and/or cannot be met in any other way. Funding is provid-

ed through FEMA and (Small Business Administration) SBA, an affiliate of FEMA.

If one already has insurance a claim must be filed with that company first. Eligibility is possible for those with insurance if the insurance settlement is delayed, if the settlement is insufficient to meet ones needs, if you have exhausted the Additional Living Expenses provided by the insurance company or if one is

President's Corner

Dear Williamsburg Residents,

It is with much pleasure that we here at the UJO continue our mission in addressing critical issues that affect our community. It is with this in mind that we are pleased to inform you that we are successfully moving forward in our efforts to ensure that all of our children in the community in need of special educational services, receive them. As a recent appointee by the Mayors Office to the NYC Department of Education Non-Public School Standing Committee, I am working together with other committee members to increase the utilization of services for the children in our community.

We are advocating with the Department of Education for the implementation of a third party provider in the community to ensure that special and appropriate academic services are ready and available. Please note that it is our goal to ensure that all children in the community be given every opportunity to succeed and that we will, IY"H, continue with this crucial task until these specific needs are met.

Rabbi David Niederman

unable to locate rental resources in ones area.

The deadline for applying for FEMA or SBA disaster assistance is November 16. The deadline for economic injury is June 2, 2008.

This covers all indirect

damage to your business such as loss of wages, unemployment, or revenue as a result of the flood. **To apply for assistance by phone call 1-800-621-FEMA (3362).** One should have

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THE CURRENT

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Matters of the Heart

A healthy heart is a matter of concern for people of all ages, regardless the season of the year. The condition

of ones heart may strongly be influenced by genetics, however, there are always non-genetic factors that contribute to the heart's

well-being. In this issue we present factual information about heart health as well as prevention measures to prolong a healthy life.

Heart Attacks

The most common consequence of risk to the heart is a heart attack. In this case, blood flow to a section of the heart becomes blocked (usually by plaque buildup within the walls of the major arteries)

which prevents the heart from receiving oxygen. As a result sections of the heart muscle die and a heart attack occurs. Heart attack is the leading cause of death of both men and women in the United States. About half of those deaths occur within 1 hour of the start of symptoms and before the person reaches the hospital.

Who is at risk?

Heart attacks strike both men and women. However, some persons are more likely than others to have a heart attack because of their "risk factors." Risk factors are behaviors or conditions that increase the chance of a disease. Some of the risk factors for heart attack are beyond your control, but most can be modified to help you lower your risk of having a first, or repeat, heart attack.

There are factors that may increase the risk of a heart attack.

Factors you cannot control:

- Pre-existing coronary heart disease including a previous heart attack, a prior angioplasty or bypass surgery or angina
- Age. In men the risk increases after 45. In

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FEMA

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ready the following information ready and at hand:

- Social security number
- Current and pre-disaster address
- Telephone number where you can be contacted at
- Insurance information
- Total household annual income
- A routing and account number from your bank
- A description of your losses as a result of the disaster

We have also secured the placement of a FEMA mobile Disaster Assistance Service Center at 240 Division Avenue (near Rodney Street intersection) in Williamsburg to assist in FEMA grants and SBA loans. Hours of service are 11 am to 7 pm Monday through Saturday. Closed Sundays.

Note: A denial letter

from the Federal Emergency Management Agency (FEMA) sent to some Queens and Brooklyn homeowners, renters and business owners who suffered losses from the August 8 storms and flooding may not mean they are ineligible for assistance. It may simply mean that FEMA does not have all the information needed to make a decision regarding the applicant's disaster aid.

There are several easily fixed reasons why an applicant may receive a denial letter. The most common reason is that the applicants are insured. This is marked as INS or IINS on the denial letter. In that situation, FEMA requires more information on the insurance settlement before a final decision can be made.

Other common reasons for denial letters:

- The applicant did not provide or sign the required documents.
- The applicant did not prove occupancy or



Rabbi David Niederman with Mr. Fred Kreizman Assistant Commissioner, CAU, and a FEMA official

- ownership.
- The damage is to a secondary home or a rental property, not a primary residence. (By law, applicants are eligible for FEMA disaster assistance only if the damage is to their primary residence-where the person usually lives and was living at the time of the disaster.)
- Someone else in the household has already applied and received help.
- The applicant registered before the disaster was officially declared for their county. (If this applies to you, be sure to call **1-800-621-FEMA (3362)** to

verify your status.)

“The key to being considered for State and Federal assistance is for applicants to complete all the necessary paperwork and keep information up-to-date,” said State Coordinating Officer John R. Gibb, Director of the New York State Emergency Management Office (SEMO). “The State and FEMA rely on that information to process each claim.”

If FEMA determines that applicants are not eligible for a grant, they may still be eligible for other assistance such as

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women the risk increases after 55.

- Family history of early heart disease—a father or brother

Factors you can control

- Smoking
- High blood pressure
- High blood cholesterol
- Overweight or obesity
- Physical inactivity
- Diabetes

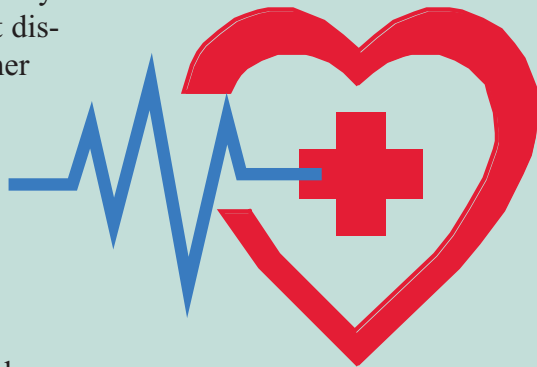
Risk factors do not add their effects in a simple way. Rather, they multiply each other's effects. So, it is very important to prevent or control risk factors that can be modified. If you have one or more of these factors, see your health care provider to find out how to reduce your risk of having a first or repeat heart attack.

How would I know if I were having a heart attack?

Often, it is not easy to tell. Heart attacks start slowly, as a mild pain or discomfort. If you feel such a symptom, you may not be sure what's wrong. Your symptoms may even come and go. Even those who have

had a heart attack may not recognize their symptoms, because the next attack can have entirely different ones.

But there are symptoms people may have.



These are:

- an uncomfortable pressure, squeezing, fullness, or pain in the center of the chest that lasts more than a few minutes, or goes away and comes back;
- discomfort in other areas of the upper body, which may be felt in one or both arms, the back, neck, jaw, or stomach;
- shortness of breath, which often occurs with or before chest discomfort;
- other symptoms such as breaking out in a cold sweat, nausea, or light-headedness.

When in doubt, check it out. Call 911. Don't wait more than a few minutes—5 at most.

An episode of angina is NOT a heart attack. However, people with angina report having a hard time telling the difference between angina

symptoms and heart attack symptoms. Angina is a recurring pain or discomfort in the chest that happens when some part of the heart does not receive enough blood temporarily. A person may notice it during exertion (such as in climbing stairs). It is usually relieved within a few minutes by resting or by taking prescribed angina medicine. People who have been diagnosed with angina have a greater risk of a heart attack than do other people.

Heart Health and Related Conditions:

High Blood Pressure, Diabetes and Stroke

High blood pressure, diabetes and stroke, although individual conditions, are often interrelated to one another and to the health of one's heart. Often one condition is the precursor or result of the malfunctioning of the heart.

High Blood Pressure

What is it?

Blood pressure is the force of blood against the arteries when the heart beats and rests.

Pressure is created in two ways; the force of the blood being pumped from the heart to the arteries and the resistance from the arteries to that force. When the pressure in the arteries exceeds normal readings (hypertension), the risk of coronary heart disease, which leads to heart attack and stroke is increased. This risk is further increased if one has diabetes.

Most likely, one will not know if they have high blood pressure.

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There are no symptoms.

FEMA

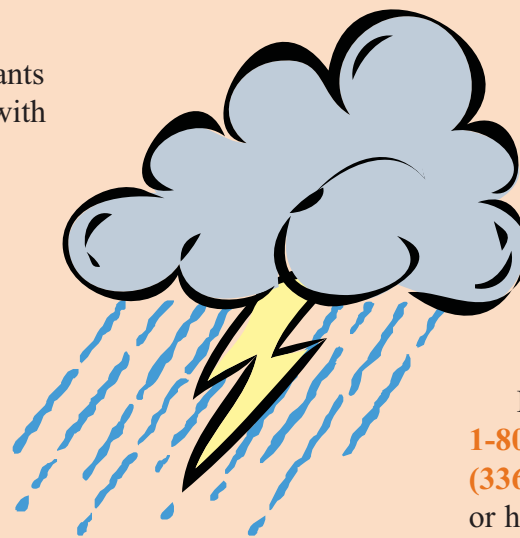
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a low-interest disaster loan from the SBA, disaster unemployment assistance, and tax assistance.

Insured applicants should reconnect with FEMA after their insurance claim is settled. If settlement is not imminent, they can ask their insurance agent to provide a "delay of settlement" letter. That information, along with any new or important information that may have surfaced since they first registered, should be mailed

to the address provided in the FEMA letter.

Applicants can appeal any FEMA decision within 60 days of the date on the denial letter.



Information on the appeal process is in the Applicant's Guide to the

Individuals and Households Program Manual, which is mailed to applicants when they register for disaster aid.

FEMA and SEMO urge people affected by the August 8 storms and flooding who have not yet registered for assistance to call before the extended deadline of **November 16, 2007.**

Register by calling **1-800-621-FEMA (3362)**. For the speech- or hearing-impaired, the number is **1-800-462-7585**. You can also register online at **www.fema.gov**.

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Furthermore, high blood pressure has nothing to do with being tense, nervous or hyperactive. One can be a calm person and still have high blood pressure. The only way to find out if one suffers from it is to have your blood pressure checked. Normal blood pressure is less than 120/80.

Blood pressure can be controlled by:

- Controlling weight,
- Having a healthy diet
- Increased physical activity
- Medications

What is Diabetes?

Essentially, diabetes is the body's inability to process sugars. This happens because the system either does not produce or it ignores insulin, the hormone needed to help sugars enter the cells. In this case sugar levels build up too high in the blood. Most people with diabetes have health problems or risk factors such as high blood pressure and cholesterol that increases one's risk for heart disease and stroke. When combined with diabetes these risk factors add up. Control measures for people with diabetes are cholesterol, blood pressure, weight

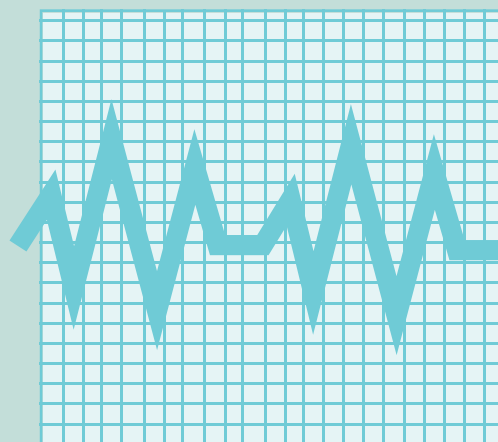
management, diet and smoking.

The cause of diabetes continues to be undefined although both genetics and environmental factors such as obesity and lack of exercise appear to factor in this condition. In order to determine whether or not one has pre-diabetes or diabetes health care providers conduct either a Fasting Plasma Glucose test or an Oral Glucose Tolerance Test.

What is a Stroke?

A stroke is a brain attack. It occurs when a

blood clot blocks an artery (a blood vessel that carries blood from



the heart to the entire system) or a blood vessel breaks, thus interrupting blood flow to an area of the brain. When either of these things occur, brain cells begin to die and

brain damage occurs.

When brain cells die during a stroke, abilities controlled by that area of the brain are lost. These abilities include speech, movement and memory. How a stroke

affects a person depends on where the stroke occurs in the brain and how much of the brain is damaged.

Although there are

uncontrollable risk factors for a stroke such as, age, gender, race and family history, there are many controllable factors. In fact, 80% of strokes are preventable. Perhaps the most important risk factor that can be controlled is high blood pressure. Increased blood pressure greatly weakens blood vessels and increases risk for stroke. One may also take measures to control heart disease which increases risk for stroke through measures such as diet and exercise. Smoking and alcohol consumption may further prevent the risk of stroke.

ATTENTION SENIORS WITH MEDICARE:

**You no longer have to pay cash
for prescription medication.**

**Medicare Part D will subsidize the cost of your medications.
In fact, enrollment in Medicare Part D is MANDATORY.**

There are penalty charges for those not enrolled.

**Please visit the UJO for expedited EPIC enrollment,
which a cost sharing program with Medicare Part D.**

**For more information call the UJO at 718-643-9700
and ask to speak with Mrs. Leichtag ext. 210.**

The UJO and Heartshare Services of NYC

Neighborhood Heating Fund

The Neighborhood Fund was founded by KeySpan to help low-income families and individuals with elevated heating bills meet their monthly payments. This program covers Brooklyn, Queens and Staten Island and runs from December through March. Individuals can receive up to \$200 depending on the amount of their bill, and may only apply one time per year.

Applications may be obtained during the heating season by calling (718) 522-6514 or by visiting the UJO. If you have additional

questions, you may call (718) 422-4207 and/or the UJO at 718-643-9700.

EnergyShare program

EnergyShare was created by Con Edison to assist its customers who have difficulty paying their winter heating bills. To be eligible for assistance, individuals must have received a notice of disconnection and made at least one good faith payment. This is a one-time only grant of up to \$200 towards your outstanding bill. Those who have previously received a grant, cannot reapply. Applications may be obtained by calling (877) 480-7427 or visit-

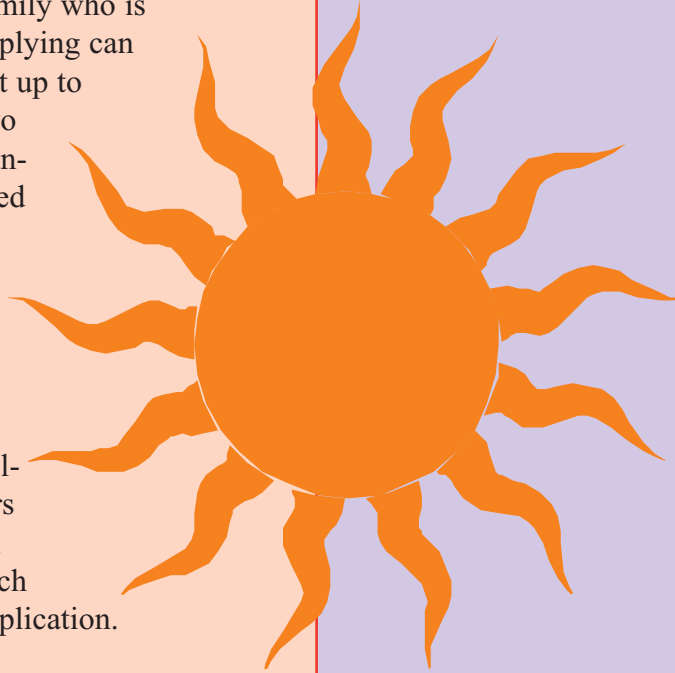
ing one of HeartShare's Family Service Centers.

Applications for both programs will be available at the UJO at the end of December. It is once in a lifetime and a family who is applying can get up to two hundred

dollars on each application.

Documents necessary for applying:

1. Copy of social security cards for everybody in the family
2. Utility bill
3. Income; either 4 pay stubs letter or SSI award letter
5. Whoever is signing the application needs copy of photo ID



The Current on HEAP

New applications for December are necessary. Old applications will not be acceptable.

There will be three HEAP representatives on site at the UJO starting in December. The information line is also available for eligibility and documentation details at ext. 223.

If you wish to speak directly to a UJO staff member, please ask for Mrs. Weiss also at ext. 223.

nak). Ez tevedes az O reszukrol, mert ha mar kapnak akarmilyen nyugdijat is a Nemetektol (Wiedergutmachung, etc.) akkor nem jogosultak ujjab nyugdijra.

jovedelme a kerelmezonek.

Nyugdijasokat segito ugyintezoink keszseggel allnak rendelkezesukre ebben es akarmilyen ugyben.

Ha meg eddig nem kapnak semmilyen Nyugdijat a Nemetektol, akkor feltetlenul toltsek ki a kervenyt, mert a feltetelek megvaltoztak es legtobb esetben (peldaul munkaszolgalatosok) ok is kaphatnak nyugdijat az Article 2-tol. Mar szinten nem nezik olyan pontosan hogy mennyi a



Figyelem

Holocaust tulelok akik kervenyt adtak be a Magyar karpotlasra:

Ha akarmilyen levelet kap ebben az ugyben

Magyarorszagrol, akkor hozza azt be a UJO-ba, hogy segithessunk ugye elintezeseben. Kerjen beszelni Mrs. Soferral, vagy hivja az 1718-643-9700 ext 224 szamon.

Holocaust tulelok es az Article 2 fund:

Holocaust tulelok kapnak a postan benyujtani kervenyt az Article 2 Fundra (amit minden harom honapban kap-