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Date: 10/22/2015 12:03:03 PM
Subject: DR-4241-SC Daily Talking Points 10.22.15
Attachments: DR-4241-SC Daily Talking Points 10.22.15.docx
DR-4241-SC Daily Talking Points 10 22 15.pdf

FYSA-DR-4241-SC Daily Talking Points 10.22.15

Daily Talking Points

DR-4241-SC

October 22, 2015

FOR INTERNAL USE

Key Points

- Stay in touch with FEMA.
- Survivors in 22 South Carolina counties are eligible for Individual Assistance.
- Appeals to FEMA determination letters must be filed within 60 days of receipt. Specialists at the disaster recovery centers can help with appeals, or applicants can call the FEMA helpline: **800-621-3362** or **TTY 800-462-7585**.
- Look for FEMA mitigation specialists at stores in Berkeley and Richland counties. (See **Types of Assistance**.)
- U.S. Small Business Administration has a Business Recovery Center in Charleston, Richland and Horry counties. (See P.4)

Register for Assistance

- There are several ways to register. Survivors don't have to wait for Disaster Survivor Assistance teams working in their communities to visit their homes.
- Online: www.DisasterAssistance.gov
- By phone: **800-621-3362** toll free from 7 a.m. to 10 p.m. daily. Multilingual operators available.
- Survivors who are deaf, hard of hearing or have a speech disability and use a TTY may call **800-462-7585**. Survivors who use 711 or Video Relay Service or require accommodations while visiting a center may call: **800-621-3362**.
- In person: For DRC locations, visit: <http://asd.fema.gov/inter/locator/home.htm>. Survivors may also speak with a Disaster Survivor Assistance team member in their communities. It is not necessary to visit a DRC.

Types of Assistance

- Grants can help pay for temporary housing; emergency home repairs; uninsured and underinsured personal property losses; medical, dental and funeral expenses; other serious disaster-related expenses.
- SBA low-interest disaster recovery loans are available to eligible homeowners, renters and businesses of all sizes. (See P.4)
- Disaster Unemployment Assistance may be available to those who lost jobs or businesses. Apply at: <https://mybenefits.dew.sc.gov> or call: 866-831-1724. Deadline varies by county.
- Legal assistance is available at no charge to survivors. Call: 877-797-2227 Ext. 120 or 803-576-3815 between 9 a.m. and 5 p.m., Monday through Friday.
- FEMA mitigation specialists will visit Home Depot, 190 Marymeade Dr., Summerville (Berkeley County) and Lowe's, 7441 Two Notch Rd., Columbia (Richland County) Oct. 22-27 to offer tips about preventing and lessening damage from future disasters.

Registrations (as of COB 10/21/15)

- **Registrations**
 - **More than 62,500** individuals and households have contacted FEMA for assistance or information.
- **Assistance**
 - Individuals and Households:
 - § **More than \$45.2 million** approved to help survivors with temporary rental assistance, essential home repairs and serious disaster-related needs.
 - **More than \$39.8 million of that amount** approved to help survivors find temporary rentals and make essential home repairs.
 - Other Needs Assistance:
 - § **More than \$5.4 million** approved.
- **Inspections**
 - **43,399** inspections completed.
- **Registration Deadline**
 - **Dec. 4, 2015**

Disaster Recovery Centers

- Visiting a DRC is not required for those seeking assistance, but staff can provide answers to questions about applications or appeals. Survivors may visit any DRC in the state.
 - Some DRC services include: status of applications; clarification of written correspondence; temporary rental assistance; and SBA loans.
 - Free crisis counseling is available at some DRCs.
- DRCs are open **8 a.m. to 7 p.m. daily** at these locations, except when noted:
 - **Calhoun County**
 - § John Ford Community Center, 304 Agnes St., St. Matthews
 - **Charleston County**
 - § Department of Public Works, 5800 Casper Padgett Way, North Charleston
 - § Bees Landing Recreation Center, 1580 Ashley Gardens Blvd., Charleston
 - **Clarendon County**
 - § Weldon Auditorium, 7 Maple St., Manning
 - **Darlington County**
 - § South Carolina National Guard Armory, 1764 Harry Byrd, Darlington
 - **Dorchester County**
 - § Seacoast Church, 301 E. 5th North St. Summerville
 - **Florence County**
 - § Holiness Conference Center (Evans Dining Hall), 620 Ron McNair Blvd., Lake City
 - **Georgetown County**
 - § Walmart Parking Lot, 1295 North Fraser St., Georgetown
 - **Horry County**
 - § North Strand Park and Recreation Center, 120 Hwy 57 S, Little River
 - § South Strand Recreation Center, 9650 Scipio Lane, Myrtle Beach
 - **Kershaw County**
 - § Blaney Fire Department, 2344 Hwy 1 S, Elgin
 - **Lee County**
 - § Recreation Center, 397 Chappell Dr., Bishopville
 - **Lexington County**
 - § Irmo Library, 6251 St. Andrews Rd., Columbia
 - § Cayce-West Columbia Branch Library, 1500 Augusta Rd., West Columbia
 - **Orangeburg County**
 - § Government complex near police station, 8423 Old State Rd., Holly Hill
 - § Orangeburg County YMCA, 2550 St. Matthew Rd., Orangeburg
 - § Neeses Town Hall, 6357 Savannah Hwy, Livingston
 - **Richland County**
 - § Richland County Library Southeast, 7421 Garners Ferry Rd., Columbia

§ Richland County Library Eastover, 608 Main St., Eastover
§ Richland Library Main, 1431 Assembly St., Columbia
§ Temple of Faith Bible Way Church, 2850 Congaree Rd., Gadsden
§ *State Fair Booth, Goodman Commercial Building, 1200 Rosewood Dr., Columbia*
(Operating daily through Oct. 25; hours vary)

○ **Sumter County**

§ Sumter County Civic Center, 700 W. Liberty St., Sumter

○ **Williamsburg County**

§ Williamsburg Recreation Center, 2084 Thurgood Marshall Hwy, Kingstree

After Registering

- Survivors can expect a call from an Individuals and Households Assistance specialist.
- A booklet called “Help After a Disaster: Applicant’s Guide to the Individuals and Households Program” will answer many survivor questions.

Meeting with Survivors

· **Disaster Survivor Assistance Teams**

- DSA teams are visiting neighborhoods in the storm-damaged counties.
- DSA members wear blue FEMA shirts and have official FEMA photo ID.

· **Inspectors**

- FEMA inspectors may contact survivors about their storm-damaged homes to schedule an inspection within seven to 10 days after an application is filed.
- FEMA contract inspectors do not charge for this service.
- Inspectors carry official FEMA photo ID and ask applicants to show proof of identity. Applicants should ask for ID from anyone claiming to represent FEMA.
- Homeowners should identify all known damage and inform inspectors if the property has a septic system or well.
- The average inspection takes 10 to 20 minutes.

· **Other contacts**

- Others who may be in touch with survivors include insurance adjusters, local building inspectors, voluntary agency representatives and SBA specialists. No fees will be requested for any of these services.

Fraud

- Residents should report any suspicious activity or potential fraud.
- Ask to see credentials and contact local law enforcement if there is suspicion of an attempt to defraud. Do not pay in advance for services.

Donations

- Avoid charities soliciting door-to-door.
- The best way to donate help is to make a monetary contribution to one of the many Voluntary Organizations Active in Disaster.
- Charitable agencies are listed on South Carolina’s Emergency Management Division’s website: <http://www.scemd.org/recovery-section/donations-and-volunteers>.

U.S. Small Business Administration

- Some \$5.13 million in SBA loans approved.
- SBA’s Business Recovery Center is open to assist business owners in applying for low-interest disaster loans. Center locations and hours: Trident United Way Building, 6296 Rivers Ave., Suite 304, North Charleston (Charleston County); Columbia Chamber of Commerce, 930 Richland St., Columbia (Richland); Conway Chamber of Commerce, 203 Main St., Conway (Horry). Hours: 9 a.m. to 5 p.m. weekdays.
- Survivors who believe they can’t afford or won’t qualify for an SBA loan should still apply. If the

- SBA determines an applicant is not eligible, the applicant may be referred for further disaster assistance. Failure to return the application might halt that process.
- For more information, visit the SBA website, www.sba.gov/disaster, or call SBA's Disaster Assistance Customer Service Center at: 800-659-2955. (Deaf and hard of hearing individuals may call: 800-877-8339.)

Insurance

- Insurance is a main source for money to put lives back in order after a disaster.
- Survivors should not wait for an insurance settlement before applying for a low-interest disaster loan from the SBA.

National Flood Insurance Program

- The National Flood Insurance Program call center serves and supports policyholders. The phone number is **800-621-3362 (press 2 for NFIP)**. The hotline is staffed daily from 7 a.m. to 10 p.m.

Summary

- Twenty-two counties are designated for Individual Assistance: **Bamberg, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Darlington, Dorchester, Fairfield, Florence, Georgetown, Greenwood, Horry, Kershaw, Lee, Lexington, Marion Newberry, Orangeburg, Richland, Sumter and Williamsburg.**
- Twenty-six counties are designated for Public Assistance: **Abbeville, Anderson, Bamberg, Berkeley, Charleston, Chesterfield, Clarendon, Colleton, Darlington, Dorchester, Fairfield, Florence, Georgetown, Horry, Kershaw, Laurens, Lee, Lexington, Marion, McCormick, Newberry, Orangeburg, Richland, Saluda, Sumter and Williamsburg.**

Only if asked:

- Substantial damage inspections and decisions occur at the local level based on local criteria and ordinances. Property owners with questions or concerns about substantial damage should direct their inquiries to their local officials.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).