



Title: **49TH ANNUAL GOVERNOR'S CAR-OLIGHTING**

Author:

Size: 3.25 square inch

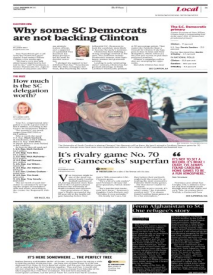
Columbia, SC Circulation: 128564



>>> HOLIDAYS

49TH ANNUAL GOVERNOR'S CAR-OLIGHTING: 6 p.m. family festivities, 7 p.m. program start Monday at the State House. Gov. Nikki Haley and the first family kick off the holiday season with live performances and the lighting of the state Christmas tree. The event is open to the public. North steps of the State House downtown, Main and Ger-vais streets.

Title: **From Afghanistan to SC: One refugee's story**
 Author: BY DEANNA PAN Associated Press
 Size: 97.34 square inch
 Columbia, SC Circulation: 128564



From Afghanistan to SC: One refugee's story

BY DEANNA PAN

Associated Press

Self-reliance.

That's Noor Amiri's favorite part about American culture.

"American people want to stand on their own feet. They don't want to rely on somebody else. Even the girl or boy - it doesn't matter," he said.

"That's the good part for me."

And in many ways, 27-year-old Amiri embodies that up-from-your-bootstraps, Horatio Alger myth of hard work and survival. A few years ago, Amiri was an interpreter in his home

country of Afghanistan, avoiding roadside IEDs in U.S. military convoys. Today, he's among 1,800 refugees who have resettled in South Carolina since 2002, striving for a better life for his family.

In the wake of the Nov. 13 massacre in Paris, committed by Islamic State militants, President Barack Obama has reaffirmed his plan to welcome

85,000 refugees, including 10,000 Syrians, to the United

States next year. Some Republican governors, including South Carolina's Nikki Haley, want to ban them from their states, fearing security risks.

The House of Representatives has passed a bill suspending the resettlement program for Syrian and Iraqi refugees unless national security agencies can prove they pose no risk, making an already rigorous vetting process nearly impossible.

The furor confounds Amiri.

"Those people are suffering

from war, from injustice, from cruelty so we need to help them. We need to be open-minded," he said. "Human beings are related. We need each other's help."

Amiri grew up in Kabul, Afghanistan's capital city. His father was a truck driver while his mother tended to their 10 children. Amiri was just a boy when the Taliban seized Kabul.

SEE REFUGEE, 7A

FROM PAGE 3A

REFUGEE

He was a teenager when U.S.-led forces drove the Taliban out. He learned English at a private language institute in the city, became fascinated with American culture. When he found out the U.S. Army and NATO were hiring Afghan interpreters, he jumped at the chance to apply.

In 2009, at the age of 21, he was hired by the Army, first as an instructor for the Afghan National Army, teaching soldiers how to drive safely in convoy. Later he was an interpreter for Afghan and American special forces. He worked alongside troops, gathering intelligence from villagers and their elders about enemy movement. It was a challenging, dangerous job. Amiri once watched a

Humvee explode on the road in front of him. And through his work, Amiri said, his "face was kind of famous."

"It was very, very difficult to protect ourselves, especially when we're traveling outside the bases or outside the job," he said. "We were listening on the radios that (translators) are the first target for them."

In June 2011, Obama announced that 33,000 American troops would be withdrawn from Afghanistan by the summer of 2012. As the war started to wind down, Amiri said he got nervous. He thought of his wife, Mina, and their 1-year-old son.

"I felt I can't give him everything in Afghanistan because I was in danger," Amiri said.

At the end of 2012, Amiri applied for refugee status. Four months later, he found out his application was denied; he didn't submit a piece of paperwork. Amiri tried again, but this time, through the Special Immigrant Visa program, available to Iraqi

and Afghan translators who served with the armed forces. Eight months later, at the end of 2013, the U.S. Embassy granted his visa. Amiri and his family were moving to the other side of the world.

A NEW LIFE

On June 24, 2014, Amiri and his family landed in the United States after a long trip. His wife was seven months pregnant.

His son was an antsy 3-year-old.

At JFK International Airport in New York, they were greeted by staff from the International Organization for Migration. That's when Amiri learned where they were headed: Columbia, S.C.

Amiri expected to stay in New York or go to Virginia, California or Texas, states where he'd heard other Afghan families had been resettled. He'd never heard of Columbia.

"I was saying, 'No, I don't want to go! I don't know anyone there! I'm going to be by my own self!' My wife and kids, they needed someone to talk to them and welcome them," Amiri recalls. "There was no other option."

It was almost midnight when they arrived in Columbia. Staff from Lutheran Services Carolinas picked his family up at the airport. The next morning, they drove them to their new home, a small apartment facing the woods on Broad River Road.

THE BACKLASH

For more than two decades, Lutheran Community Services was the only agency in South Carolina resettling refugees, between 150 and 200 every year from such countries as Myanmar, Bhutan, Eritrea, Democratic Republic of the Congo, Afghanistan and Iraq. Then,

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this past spring, another faith-based refugee resettlement organization, World Relief, opened a branch in Spartanburg.

That's when the backlash started.

The phone in Lindsey Seawell's office at Lutheran Church of the Reformation started to ring every week. Anonymous callers would ask Seawell, a refugee services coordinator for LSC, not to

resettle any Syrians. They'd ask her if she could "send people back." They'd tell her they "don't want any Muslims to come," Seawell said, and she would calmly explain: "We gladly welcome them," and they usually don't like that answer."

"Honestly, I think for me personally, what I believe is that we are to love the stranger and sojourner and we are to care for them," she said. "My motivation is my faith and what I believe God has asked me to do, and how he's asked me to live my life."

Religious nonprofits such as LSC contract with the federal government to provide services to refugees. LSC helps newly arrived families obtain housing, arrange doctor

appointments, enroll in social service programs, learn to use public transportation and apply for jobs. The goal is refugee self-sufficiency.

The federal government provides resettlement agencies only \$925 per refugee to help pay for rent, food and other supplies for the first 30 days. LSC relies on volunteers, who donate mattresses, pillows, blankets and kitchen tables, to make up the difference.

After one year, refugees can apply for a green card. After five years, they can apply for citizenship.

FOCUS ON FREEDOM

"Moving to the U.S. is like taking 10 steps backwards. You don't know the culture and the language. The education and experience you have doesn't always translate in our context. Often refugees think their life will be easier," Seawell said. "Focusing on the freedom and safety they have, I think that's what keeps them going."

The first months in Columbia were difficult for Amiri's family. They didn't have a car; they missed family and friends.

Amiri reminded himself:

"It's going to get easier and easier until you can stand on your own feet."

Through LSC, Amiri and his wife met other Afghan families. Amiri found a job, working the night shift at CarMax as a detailer. His wife is learning English with an LCS tutor.

They moved to a new apartment, where the rent is cheaper. They went on a short vacation this summer to Folly Beach. They like visiting Columbia's State House, their local mosque, parks, barbecue restaurants and the zoo. They feel safe.

"It was my fortune or destiny - we say 'faith' - to come here in South Carolina," he said. "Right now, I am satisfied."

Information from The Post and Courier of Charleston

S.C. refugees by the numbers

Jan. 1, 2002 - Nov. 19, 2015

Burma: 680

Iraq: 249

Ukraine: 205

Somalia: 181

Eritrea: 76

Bhutan: 59

Dem. Rep. of Congo: 52

Moldova: 47

Vietnam: 46

Iran: 41

Russia: 35

Afghanistan: 22

Liberia: 22

Belarus: 21

Sudan: 15

Kazakhstan: 10

Sierra Leone: 9

Burundi: 6

Cuba: 6

Palestine: 5

Bosnia: 4

Colombia: 4

Kenya: 4

Latvia: 4

Rwanda: 4

Laos: 3

Pakistan: 1

Serbia: 1

Syria: 1

Total: 1,813

Source: Department of State, Bureau of Population, Refugees, and Migration, Office of Admissions - Refugee Processing Center.

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DEANNA PAN / The Associated Press

Noor Amiri, 27, received help for himself and his family from Lutheran Services Carolinas in Columbia when they came to South Carolina from Afghanistan.

Title: **Shoppers to pay taxes on Amazon**
 Author: SEANNA ADCOX ASSOCIATED PRESS
 Size: 41.85 square inch
 Greenville, SC Circulation: 113473



Shoppers to pay taxes on Amazon

SEANNA ADCOX
 ASSOCIATED PRESS

COLUMBIA - A sales-tax break the Legislature gave Amazon in 2011 expires Jan. 1, making South Carolina the last state to collect among those where officials cut similar deals with the online retail giant.

Taxing Amazon's in-state sales could add tens of millions of dollars to South Carolina's coffers in 2016, said Max Behlke, the National Conference of State Legislatures' manager of state and federal relations.

State revenue director Rick Reames declined to give estimates beyond saying, "We expect a significant increase in sales tax revenues."

For years, the Seattle-based company fought collecting sales taxes from its customers. The U.S. Supreme Court has twice ruled — in 1967 and 1992 — that a state can't require a company to collect and remit the tax unless it has a "physical presence" in the state.

As Amazon expanded, rather than collect taxes in states that tried to force it, the company severed ties with affiliates and scrapped plans for distribution centers. South Carolina was among 10 states that gave Amazon a temporary tax reprieve in exchange for jobs and investment, Behlke said.

In all, South Carolina loses out on an estimated \$254 million in taxes from out-of-state sales — mostly online but also through catalogues and phone purchases, according to a 2014 report by the National Conference of State Legislatures.

Behlke cautioned the number's not

precise.

"No one knows the full amount states are losing," he said.

But on New Year's Day, South Carolina joins 26 states where Amazon, the heavyweight of online retailing, collects the tax, according to the company's website. Five states don't have sales taxes.

Spokespeople for Amazon did not return multiple phone and email messages.

South Carolina gave Amazon a 4½-year exemption from collecting sales taxes from its residents in exchange for creating at least 2,000 full-time jobs with health benefits and investing \$125 million by Dec. 31, 2013. But the deal that brought a distribution center to Lexington County — and later, a second center in Spartanburg — almost didn't happen.

The law passed in June 2011 without the signature of Gov. Nikki Haley, whose vocal opposition nearly sank one of her predecessor's last big economic deals. Gov. Mark Sanford's administration advocated extending to Amazon the five-year sales tax collection exemption that QVC received in 2006 to come to Florence.

But as details on the exemption emerged, opposition mounted. Haley left the decision to legislators while opposing it at meetings across the state, calling it bad policy that gives Amazon an unfair price advantage over retailers that must collect the tax. Opponents included tea party activists, the state's

small business Chamber, and national retail chains that backed an anti-Amazon advertising campaign.

Amid the opposition, the House rejected the initial deal — which promised 1,249 jobs and a \$90 million investment. Amazon then announced it was abandoning its plans. Local legislators and elected officials launched their own public-relations campaign and Amazon upped its offer, leading to approval of the enhanced package.

How many workers Amazon currently employs in South Carolina is unclear. The company self-reported to a state Commerce survey that it employs up to 1,500 people at the two distribution centers.

While Amazon doesn't yet collect taxes in South Carolina, by law shoppers are still responsible for paying the state what they don't pay online.

As per its compromise with the Legislature, Amazon has emailed customers a yearly tally of what they've spent, reminding them they may owe the sales tax on their income tax returns. But that information is not sent to Revenue, so many people ignore it.

Still, "use tax" collections increased from \$1.4 million in 2011 to \$4.1 million in 2013, the latest year available from the agency, which attributes the rise to awareness the emails generate.

"We expect a significant increase in sales tax revenues."

RICK REAMES
 STATE REVENUE DIRECTOR



Title: **8 weeks after floods: Roads getting fixed, mosquitoes dying**
 Author: By JEFFREY COLLINS The Associated Press
 Size: 71.61 square inch
 Hilton Head Island, SC Circulation: 20015

8 weeks after floods: Roads getting fixed, mosquitoes dying

By JEFFREY COLLINS

The Associated Press

COLUMBIA — The Thanksgiving weekend marks eight weeks since historic rainfall flooded parts of South Carolina.

Many things are returning to normal after up to 2 feet of rain fell in areas from Columbia to the coast from Oct. 2 to 5. Nearly 90 percent of the roads closed at the height of the storm are back open. Debris cleanup is ending. Lawmakers have started hearings to figure out how to pay for repairs.

But many questions remain. An official damage estimate has not been released, and until that figure is known, Gov. Nikki Haley and many state lawmakers say it will be impossible to

commit to an exact plan on how to pay for the flood. The deadline to apply for federal assistance is Dec. 4.

Here is a look at how things are progressing since the flood:

MOSQUITOES

The swarms of mosquitoes pestering people in South Carolina have finally met their match — the cold weather.

The recent cold snap has killed off or forced into hibernation most of the mosquitoes that thrived in the pools of standing water, said Frank

Carson, mosquito control manager for Charleston County.

Carson warned that if the weather turns warm again for a stretch before the next hard freeze, some of the bloodsuck-

ers could return. The cold weather also prevents spraying, which can be done only when the temperature is above 50 degrees.

"You need some consistently freezing temperatures over time. They can be in so many places. You could have them in the larval stage in standing water and they still could survive and hatch off if it gets warmer," Carson said.

The boom in mosquitoes because of the flooding was unprecedented. Charleston County typically gets 120 complaints about mosquitoes in October. This year, workers were called 840 times, Carson said.

Carson's crews in an average October spray about 2,000 acres for mosquito larvae. This October, workers sprayed 78,000 acres.

Please see **FLOODS** on 4A

FLOODS

Continued from 3A

ROADS

Repairs to South Carolina roads are ahead of schedule.

In mid-October, the state Department of Transportation hoped to have just 86 highways and bridges still closed on Thanksgiving. Instead, there are just 69 closures — 44 roads and 25 bridges. The DOT said it can't do anything with 26 of those roads because they run over dams where the owners haven't decided what to do with the damaged structures.

DOT Secretary Christy Hall said she is proud of her crews, who have put in long hours over the past eight weeks.

"The SCDOT team has shown their dedication and

commitment to the people of SC through their hard work and perseverance," Hall said in an email.

Hall said last month she hoped to have a final estimate for how much damage to roads will cost. But she said this week that figure still isn't finalized.

AGRICULTURE

The weather was cruel in so many ways to South Carolina farmers this year.

A dry summer wiped out part of the corn crop. Then, just a few weeks before harvest, floods destroyed peanuts, cotton and other fall crops. The state Agriculture Department estimates direct losses to farmers at more than \$375 million.

The governor asked the U.S. Department of Agriculture this week to get

crop insurance payments to farmers faster.

The flooding may have long-term effects as well. The water could have shifted soil and made fields unstable for heavy equipment. Perennial tree crops like peaches could be struggling with weeks of fully saturated soils making it hard to get nutrients and breeding mold.

RAINFALL RECORDS

The rains in the state didn't end with the floods. There have been several other heavy rain events this fall, although none has reached the magnitude of the massive floods.

This will be the wettest September through November in both Columbia and Charleston. Columbia has seen more than 26 inches of rain during meteorological

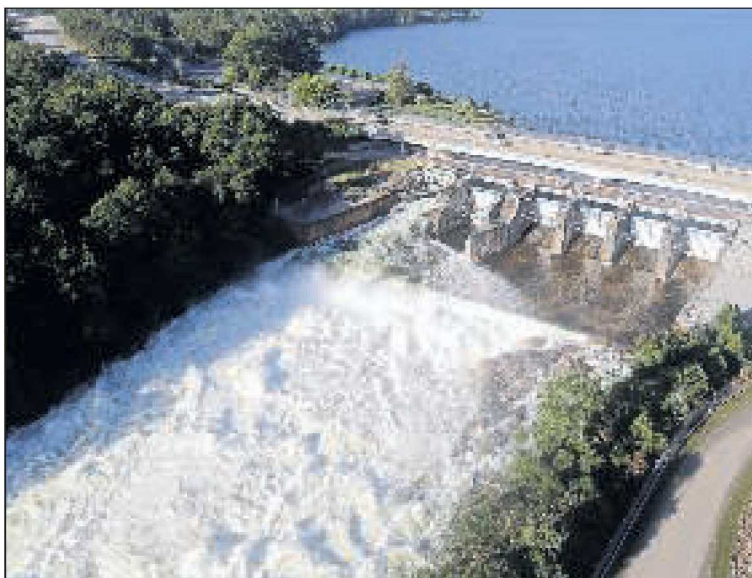
fall, which is three times the normal amount. Charleston has had almost 30 inches of rain during the same period, which is more than 250 percent of normal rainfall, according to the Southeast Regional Climate Center.

While this likely won't be the wettest year in recorded history for Columbia, Charleston still has a chance for its wettest year in 2015.

The official recording station at the airport in North Charleston has seen 71.75 inches of rain this year. The record is 72.99 inches in 1964. Normal rainfall is around 50 inches.



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Size: 71.61 square inch
Hilton Head Island, SC Circulation: 20015



File • The Associated Press

Water pours from a gate in the Lake Murray dam in Columbia on Oct. 6.



File • The Associated Press

Florence resident Jackie Lee makes a notch to mark the high-water point on his property along the Lynches River in Effingham on Oct. 6.

Title: **State needs a good road funding plan**
 Author: J. RICHARDS TODD
 Size: 48.67 square inch
 Greenville, SC Circulation: 113473



State needs a good road funding plan

J. RICHARDS TODD

American conservatives know that improving their economies and standards of living means investing in their roads. Icons like Dwight D. Eisenhower, Ronald Reagan and Carroll Campbell understood it.

This generation's leaders are finally acting. Tennessee Republican Gov. Bill Haslam is conducting Town Hall events, laying out how long it will be for road improvements to get done if the state doesn't increase funding.

"I have young grandchildren that will be in college when the backlogged list will be done," Haslam said. "Tennessee hasn't had a road plan in 30 years. If history is any indication we won't have another one for 30 years so we need to get this right."

The governor is lobbying lawmakers to raise the state's fuels tax. "Infrastructure — roads and bridges — are at the very core of what government does," he says. Haslam is a

conservative, and his family owns a major truck stop chain. So he's not naïve to the impacts of proposing a fuel tax increase — politically or from a business standpoint.

Alabama Republican Gov. Robert Bentley said "I do think the gasoline tax is one tax that will certainly be strongly

looked at. People in this state want good bridges ... and I'm for it." The state hasn't raised fuel taxes in 23 years.

North Carolina Republican Gov. Pat McCrory signed fuel tax and registration fee increases, and indexed them to inflation.

Georgia's Nathan Deal did the same, as did Idaho's Butch Otter, Utah's Gary Herbert, and Iowa's Terry Branstad. States led by Republican governors in North Dakota, Maine and Massachusetts, among others, are pledging and planning funds for roads and bridges.

Michigan's Rick Snyder packaged higher taxes and fees with general fund re-directs, property tax credits

and potential income tax cuts designed to eventually fund improvements. However, if most of the law's provisions are triggered and phased-in five years from now, critics say they will collectively deny

local governments, universities, public safety, health care and corrections more than \$800 million every year. That's the challenge with tying tax increases to cuts.

Our governor, Nikki Haley, has a similar approach; a fuel tax increase, coupled with a more-than-offsetting cut in the

state's income tax. South Carolina's Republican-led legislature is also leaning towards a swap, fearing a "naked tax increase."

Recent news of state revenue growth of upwards of \$1 billion has renewed calls for its use for roads, and not to increase the fuel tax. Readers are reminded that the Legislature has redirected over \$160 million in recurring revenues to roads the past few years, and \$266 million for one-time local maintenance and bridge needs. But budget writers remind us that DOT's basic annual needs are pegged at over \$1 billion.

While using existing and anticipated growth revenues to fund road improvements is

good, in down cycles, which inevitably come, these commitments would not be guaranteed in the face of funding more critical services. In tight times, roads always lose to public safety, health care and education. Not to mention floods.

Tax increases are and should be elected leaders' last resort. But in order to tackle decades of neglect and make the long-term investments needed, South Carolina's competitor states have found recurring, dedicated funding, mostly through user-fee in-

creases.

South Carolina is probably more conservative, but shares similar budgetary and tax challenges with its sister states. Yet they have moved forward.

And just like the out-of-state populist-opposition groups that are camped out here until the presidential primaries are over next spring, unless we find the will to invest for the long-term, these states will be leaving us literally in the dust.

GUEST COLUMN



J. Richards Todd is President & CEO of the SC Trucking Association and is active in the Coalition for Road and Bridge Improvements.

Title: **We are a nation of refugees, welcome them**

Author:

Size: 11.31 square inch

Greenville, SC Circulation: 113473



We are a nation of refugees, welcome them

Gov. Nikki Haley and her 26 other governor partners do not speak for me. They have played right into the hands of the terrorists by reacting in a negative way to pause or completely reject any attempt to bring refugees into our country. I suspect that the governors do not speak for tens of thousands of citizens who value human dignity over fear. It is time for those of us who believe in hospitality, as the Bible describes, to let our representatives, senators and governors know the United States is ready to welcome refugees. We are a nation of immigrants.

I wonder why Europe should be the only ones to cope with hundreds of thousands of refugees from war-torn Syria and other countries that are besieged by depraved terrorists. I believe it is our obligation to share the load, and to welcome refugees here into our country, into our state.

Finally, it would be completely wrong to repeat the mistakes of the WWII Japanese internment camps when refugees arrive, or to demand specific identification for Muslims. We are a nation of immigrants, refugees and we are the strongest country in the world for that reason.

Janet S. Welch
Greenville

Title: **Post flood: Most roads fixed, insects dying**

Author:

Size: 13.02 square inch

Aiken, SC Circulation: 19635



Post flood: Most roads fixed, insects dying

COLUMBIA (AP) — The Thanksgiving weekend marks eight weeks since historic rainfall flooded parts of South Carolina.

Many things are returning to normal after up to 2 feet of rain fell in areas from Columbia to the coast from Oct. 2 to 5. Nearly 90 percent of the roads closed at the height of the storm are back open. Debris cleanup is ending. Lawmakers have started hearings to figure out how to pay for repairs.

But many questions remain. An official damage estimate has not been released, and until that figure is known, Gov. Nikki Haley and many state lawmakers say it will be impossible to commit to an exact plan on how to pay for the flood. The deadline to apply for federal assistance is Dec. 4.

Here is a look at how things are progressing since the flood:

Mosquitoes

The swarms of mosquitoes pestering people in South Carolina have finally met their match — the cold weather.

The recent cold snap has killed off or forced into hibernation most of the mosquitoes who thrived in the pools of standing water, said Frank Carson, mosquito control manager for Charleston County.

Carson warned that if the weather turns back warm for a stretch before the next hard freeze, some of the bloodsuckers could return. The cold weather also prevents spraying, which can only be done with the temperature is above 50 degrees.

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 Author: By JEFFREY COLLINS The Associated Press
 Size: 71.61 square inch
 Beaufort, SC Circulation: 11269



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Please see FLOODS on 4A

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Continued from 3A

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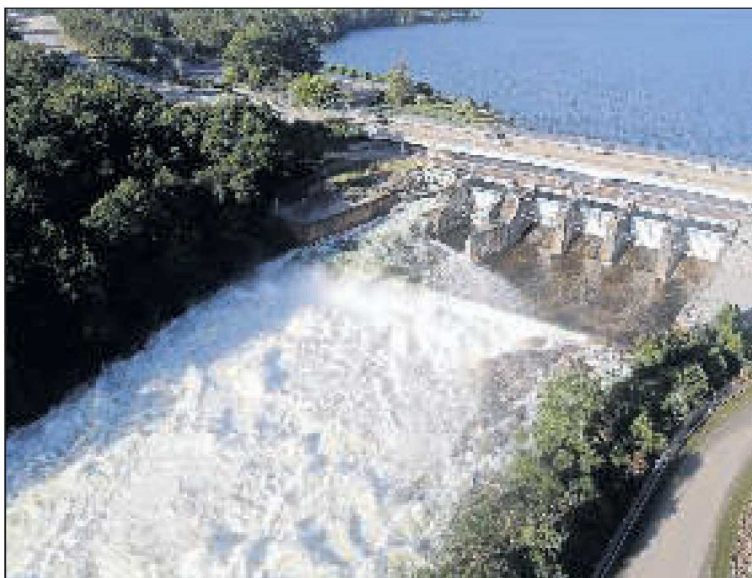
This will be the wettest

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File • The Associated Press

Water pours from a gate in the Lake Murray dam in Columbia on Oct. 6.



File • The Associated Press

Florence resident Jackie Lee makes a notch to mark the high-water point on his property along the Lynches River in Effingham on Oct. 6.

Title: **For many flood victims, FEMA's aid falls short**
 Author: BY AVERY G. WILKS awilks@thestate.com
 Size: 115.63 square inch
 Columbia, SC Circulation: 128564



AFTER THE FLOOD: OPTIONS FOR HELP

For many flood victims, FEMA's aid falls short

BY AVERY G. WILKS
 awilks@thestate.com

Less than 28 percent of FEMA registrants have received aid

FEMA spokesman: FEMA shouldn't be seen as cure-all

Other options, such as SBA loans, are available if FEMA aid isn't enough

Before the historic flood in October, Jim Cheatham's house on Timberlane Drive was filled with treasures.

Cheatham, a 69-year-old retired librarian, said it held paintings, fine furniture, a

7-foot grand piano dating to 1933 and a collection of antiques his parents bought in Europe around 1950. Many of those were ruined when floodwaters overtook his house Oct. 4.

Like many in the Midlands, Cheatham did not have flood insurance. He said his family

had lived in the house since 1956 and thought they understood how nearby Gills Creek flooded. His homeowners insurance didn't provide a dime, he said.

SEE FEMA, 8A

Steps for receiving disaster assistance

- Make an insurance claim
- Apply for FEMA aid (and if denied aid, appeal)
- Submit a loan application to the SBA
- Seek out other assistance, if necessary

FROM PAGE 1A

FEMA

Cheatham said he had comprehensive car insurance and will be able to replace his Jetta. The Federal Emergency Management Agency also awarded him its maximum of \$33,000 in disaster aid, and the U.S. Small Business Administration has awarded him a low-interest loan, though he doesn't yet know for how much.

Stories of FEMA disaster aid falling short of the need aren't rare, nearly two months after the flooding and just days before the Dec. 4 deadline to apply for aid. But disaster officials say flood survivors should not expect FEMA to rebuild their lives.

Cheatham said he is grateful for the FEMA aid, but it won't come close to

covering what he estimates is about \$1 million in damage. It would be "fruitless" to try to replace "inherited items and things obtained over a period of 60 years of collecting," he said.

"I received the maximum amount available," Cheatham said. "Would I have liked more? Of course, but that is not the way it is. They did the

best they could. What more can I ask?"

Eva Gadsden, a 73-year-old retiree who was flooded out of her apartment on South Beltline Boulevard, said she won't be able to replace lost treasures of her own.

When she returned to her apartment after the flood, she said, she was "devastated" to see she had lost about \$20,000

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worth of clothes, furniture, appliances and more – including her glasses and dentures.

Gadsden said while she is grateful for the \$6,000 she has received so far from FEMA, she is frustrated she doesn't have enough money to replace what she lost, including the clothes and the many hats she used to wear to church.

"What are you going to get with \$6,000?" she asked.

Disaster recovery officials say residents' frustration with their lack of aid is understandable but that FEMA should not be viewed as a cure-all.

"There's the perception that FEMA has bottomless pockets, a perception that FEMA is going to solve all of your problems," said Col. Kevin Shwedo, the state's disaster recovery coordinator.

FEMA spokesman Carl Henderson said that is a "big misconception."

FEMA so far has approved nearly \$67.8 million in disaster aid for individuals and households in South Carolina. But less than 28 percent of the more than 90,000 people statewide who have registered for FEMA assistance have been approved for aid, Henderson said.

Many who applied weren't eligible to receive aid, and others might not have appealed after re-

ceiving denial letters, something FEMA has encouraged, Henderson said.

Henderson said FEMA is just one part of the total recovery process, and that the agency isn't in town to rebuild lives completely.

"FEMA's role is to get the individual back up to where they are in a home in a livable condition that is safe, sanitary and secure," Henderson said. "We're not able to bring the family back to where it was before."

That is where insurance and other agencies, such as the SBA, come into play. Flooding survivors should file an insurance claim before looking to other sources, such as FEMA, if they are uninsured or underinsured, Henderson said.

FEMA can approve a maximum of \$33,000 for each household, though people whose homes were hit hard by the flooding often need more. Those people can then turn to the SBA.

"The SBA is basically the nation's disaster loan bank. We're here to provide the long-term relief," SBA spokesman Michael Peacock said. "We're going to attempt to get (residents) back to the position that they were in prior to the disaster."

The SBA can approve a loan of up to \$200,000 to homeowners to repair or replace their homes, plus a loan of up to \$40,000

for homeowners and renters to replace personal property. Businesses and private nonprofits can receive loans of up to \$2 million.

Homeowners and renters statewide, and especially in Richland County, have so far taken advantage.

The SBA has approved more than \$83 million statewide in disaster loans for homeowners, renters and businesses, Peacock said. Nearly \$72.7 million of that has gone to homeowners and renters, he said.

The SBA has approved nearly \$29.2 million in disaster loans in Richland County, the most in the state, Peacock said. The deadline to apply for an SBA loan is Dec. 4.

Other options are available to flooding survivors. Roughly 6,000 residents applied to the state Department of Employment and Workforce for flood-related unemployment benefits. And more than 28,000 people filed into the Word of God Church and Ministries in early November to apply for federal food stamp assistance offered to flood survivors.

Volunteer organizations also have offered assistance. The state is backing the One SC Flood Relief Fund, set up by the Central Carolina Community Foundation to help vulnerable residents who

have fallen through the gaps of government aid.

"We are going into the giving season, and we have got South Carolinians that are in need, and we want to step up and help," Gov. Nikki Haley said last week in announcing the fund.

Gadsden said she does not expect to replace all the valuables the flood took and that she would not be able to repay an SBA loan. She said she is working to apply for food stamps and that she has received help from the Red Cross and her church.

But she said she still needs help and that she is "trusting in God that he will supply my needs."

Cheatham, who is currently on vacation out of the country, said he plans to buy another car and will look for a permanent place to live when he returns to Columbia.

Even with the FEMA aid and the SBA loan, the flood will be a major financial setback, he said.

"My life will never be the same," Cheatham said. "Will my life be worse? Only if I make it so. It will be different is all and could be better. I have fewer possessions, thus fewer attachments. Surely that is a good thing."

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Title: **For many flood victims, FEMA's aid falls short**
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Flood recovery by the numbers

\$33,000: Maximum in disaster aid FEMA can award to each individual or household.

\$200,000: Maximum loan the SBA can provide to homeowners to repair or replace their homes.

\$40,000: Maximum loan the SBA can provide for homeowners or renters to replace personal property.

90,000: Number of people statewide who have registered so far with FEMA for disaster aid.

28 percent: Of those people have been approved for aid.

\$67.8 million: Approved so far by FEMA in disaster aid for individuals and households in South Carolina.

8,452: Number of applications for loans the SBA has received so far statewide.

\$83 million: Approved statewide by the SBA in disaster loans so far for homeowners, renters and businesses.

\$29.2 million: Approved in SBA disaster loans so far in Richland County

How to get help

- The deadline to apply to both FEMA and the SBA is Dec. 4.
- To apply for FEMA disaster aid, call (800) 621-3362 from 7 a.m. to 10 p.m. daily, visit disasterassistance.gov or stop by a FEMA disaster recovery center, 27 of which are open across South Carolina.
- Disaster recovery centers will be open 9 a.m. to 6 p.m. Monday through Friday. Those centers can be found at <http://asd.fema.gov/inter/locator/home.htm>.
- To apply for an SBA loan, visit disasterloan.sba.gov/ela or call (800) 659-2955.



Cheatham

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Eva Gadsden is living with her daughter after being flooded out of her apartment. She's been dealing with FEMA paperwork, but says federal aid won't replace all she lost.

Title: **SC Amazon shoppers will soon pay sales tax**
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SC Amazon shoppers will soon pay sales tax

By SEANNA ADCOX

The Associated Press

COLUMBIA — A sales-tax break the Legislature gave Amazon in 2011 expires Jan. 1, making South Carolina the last state to collect among those where officials cut similar deals with the online retail giant.

Taxing Amazon's in-state sales could add tens of millions of dollars to South Carolina's coffers in 2016, said Max Behlke, the National Conference of State Legislatures' manager of state and federal relations.

State Revenue Director Rick Reames declined to give estimates beyond saying, "We expect a significant increase in sales tax revenues."

For years, the Seattle-based company fought collecting sales taxes from its customers. The U.S. Supreme Court has twice ruled — in 1967 and 1992 — that a state can't require a company to collect and remit the tax unless it

has a "physical presence" in the state.

As Amazon expanded, rather than collect taxes in states that tried to force it, the company severed ties with affiliates and scrapped plans for distribution centers. South Carolina was among

10 states that gave Amazon a temporary tax reprieve in exchange for jobs and investment, Behlke said.

In all, South Carolina loses out on an estimated \$254 million in taxes from out-of-state sales — mostly online but also through catalogues and phone purchases, according to a 2014 report by the National Conference of State Legislatures.

Behlke cautioned the number's not precise.

"No one knows the full amount states are losing," he said.

But on New Year's Day, South Carolina joins 26 states where Amazon, the heavy-

weight of online retailing, collects the tax, according to the company's website. Five states don't have sales taxes.

Spokespeople for Amazon did not return multiple phone and email messages.

South Carolina gave Amazon a 4 1/2-year exemption from collecting sales taxes from its residents in exchange for creating at least 2,000 full-time jobs with health benefits and investing \$125 million by Dec. 31, 2013. But the deal that brought a distribution center to Lexington County — and later, a second center in Spartanburg — almost didn't happen.

The law passed in June 2011 without the signature of Gov. Nikki Haley, whose vocal opposition nearly sank one of her predecessor's last big economic deals. Gov. Mark Sanford's administration advocated extending to Amazon the five-year sales tax collection exemption

that QVC received in 2006 to come to Florence.

But as details on the exemption emerged, opposition mounted. Haley left the decision to legislators while opposing it at meetings across the state, calling it bad policy that gives Amazon an unfair price advantage over retailers that must collect the tax.

Opponents included tea party activists, the state's small business chamber, and national retail chains that backed an anti-Amazon advertising campaign.

Amid the opposition, the House rejected the initial deal — which promised 1,249 jobs and a \$90 million investment. Amazon then announced it was abandoning its plans. Local legislators and elected officials launched their own public-relations campaign and Amazon upped its offer, leading to approval of the enhanced package.

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File • The Associated Press

A forklift operator moves a pallet of goods Feb. 13 at an Amazon.com fulfillment center in DuPont, Wash.