



FEMA

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News Release

Return SBA Application Now Because Flood Damage May Show Up Later

COLUMBIA, S.C. –Expensive flood-related damage is not always evident immediately.

Survivors of South Carolina’s October heavy rains and severe floods may be unaware of issues that might show up in their homes or businesses in the weeks or months after the flood. These include:

- Malfunctions to furnaces or other expensive appliances not in use during the flood
- Home foundation settling
- Unknown structure damage

Eligible applicants may use U.S. Small Business Administration low-interest disaster loans to pay for these repairs. Nobody is required to accept a loan but having an offer may assist eligible applicants with financial resources if they discover flood-related damage.

It’s also important for survivors who registered with FEMA to return completed SBA applications because it may make them eligible for certain FEMA grants. These grants include paying for flood-damaged furniture, appliances and vehicles.

The South Carolina Emergency Management Division, FEMA and the SBA encourage survivors to increase their options in finding ways to pay for undiscovered damage by returning completed SBA disaster loan applications by **Jan. 4, 2016**.

Homeowners may be eligible to receive low-interest loans of up to \$200,000 for flood-related repairs to their primary residences. Homeowners and renters may also borrow up to \$40,000 to repair or replace damaged or destroyed personal items such as appliances, furniture and vehicles. Businesses and private nonprofits may borrow up to \$2 million to repair or replace flood-damaged property. Eligible applicants may be able to borrow money from the SBA before insurance claim decisions.

Many survivors were referred to the SBA following their application with FEMA. They may obtain more information by visiting the SBA website sba.gov/disaster or call SBA’s Disaster Assistance Customer Service Center at 800-659-2955 or TTY 800-877-8339. Those who use 711 or Video Relay Service may call 800-659-2955.

Survivors may apply online using the Electronic Loan Application via the SBA's secure website at disasterloan.sba.gov/ela.

They may also visit any disaster recovery center where SBA customer service representatives can answer questions, help complete loan applications and close loans. For the nearest location go to asd.fema.gov/inter/locator/home.htm.

Survivors may register with FEMA online at DisasterAssistance.gov or by calling 800-621-3362 or TTY 800-462-7585 toll free from 7 a.m. to 10 p.m. daily. Survivors who use 711 or Video Relay Service may call 800-621-3362. The last day to register is **Jan. 3, 2016**.

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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).

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.