

January 2, 2016

Governor Nikki R. Haley
Office of the Governor
1205 Pendleton Street
Columbia, South Carolina 29201

Dear Governor Haley:

I am writing this letter requesting your help in the **FEMA** decision which denied my damages claim. Enclosed you will find a FEMA's denial letter, flooring estimate, and 2nd Appeal letter just sent to FEMA again.

South Carolina was devastated by the recent floods and, as a result, my downstairs was flooded. FEMA came out to my home and provided procedures to follow to apply for FEMA and SBA because my home insurance did not cover flooding. I followed all the procedures and was denied by both FEMA and SBA.

Just to give you a little information about me.... I am a brand new Realtor® and I will make a living through commissions. Presently, I am still building my business so I consider myself a "starving" agent. I am so proud of my home because this is my first "real" stick-built home. All I want is enough funds to redo my floors downstairs. Governor Haley, I know how busy you are, but you are my lost hope. Can you help me? If there is something I should be doing, please let me know. I will do it.

Enclosed you will find an estimate for the floor repair costs and some pictures of my damages. The carpet was saturated. My laundry room, which is laminate flooring, was flooded with 2-inches water covering my floor. My estimate is about \$2400 to repair the damages.

Thanks for any assistance. If you have any questions, please do not hesitate to let me know. You and your office has faced so much in 2015 and you should be proud of how you handled certain issues. I am proud of our state too; I just need a little help. I have a granddaughter to take care of. Please let me know if you can get FEMA to help me. I am praying.

Thank you so much.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Rhonda Williams', with a long, sweeping horizontal line extending to the right.

Rhonda Williams
116 Willow Fork Way
Irmo, SC 29063

**RHONDA E WILLIAMS
116 WILLOW FORK WAY
IRMO, SC 29063-8248**

Please return this cover page with all correspondence to FEMA.

394418456 4241



January 2, 2016

2nd APPEAL LETTER

FEMA - Appeals Officer
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

FEMA Application No. 394418456

Disaster No. 4241

Dear FEMA Appeals Officer:

This letter is to serve as a second written appeal of your decision to deny my claim for carpet damages which occurred due to the Richland county floods in South Carolina recently in October. The last appeal written to FEMA on October 19th was also denied. Again, I am requesting assistance to repair my home for the damages incurred.

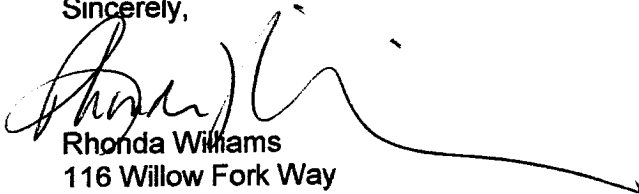
My home is a split level and the carpet downstairs was totally soaked. There was about 2 inches of water on my floor. I tried to vacuum the water out of the carpet; however, the smell was awful. Jeff Hall, with FEMA, confirmed my concerns and I had to remove the carpet downstairs. After cleaning the floors, I am still concerned that mold is present.

Enclosed you will find an estimate for the floor repair costs. I am not rich and I do not have insurance that would cover flood issues. I had only began my new career as real estate agent, then the flood came. This is the main reason for my request because funds are very low. I beseech you to help. I bought my home in 2012, my first "real" home and it meant so much to me. Surely you understand that I am just asking for enough funds to repair/replace that floor (with tile, no more carpet) and also inspect for mold issues. My granddaughter is 5 and she lives with me. She is the most important person to me and this is her home too.

Based on this information, I am asking that you reconsider your previous decision, dated 11/10/15, and allow coverage for the carpet damages I incurred. Should you require any additional information, please do not hesitate to let me know.

Thank you so much.

Sincerely,



Rhonda Williams
116 Willow Fork Way
Irmo, SC 29063

cc: Governor Nikki Haley



Administrator
Federal Emergency Management Agency

State of South Carolina

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055
1-800-621-FEMA(3362)
Fax No.: 1-800-827-8112

Date: 11/10/2015

FEMA Application No.394418456

Disaster No. 4241

Ms Rhonda E Williams
116 Willow Fork Way
Irmo, SC 29063

Dear Ms Rhonda E Williams:

We recognize this is a difficult time for you and your family and understand many people need help following a disaster. We are committed to providing important information for your recovery.

The Federal Emergency Management Agency (FEMA) and State of South Carolina have carefully considered all available information regarding your appeal for assistance. Our decision(s) regarding your appeal is explained below.

CATEGORIES

Home Repair

DETERMINATION

IID- Ineligible - Insufficient Damage

Total Grant Amount:

\$0.00

IID - Ineligible - Insufficient Damage

In a previous letter, we explained that you were not eligible for FEMA housing assistance because when FEMA inspected your home it was determined that the disaster had not caused your home to be unsafe to live in. This determination was based solely on the damage to your home that is related to this disaster. We explained that although the disaster may have caused some minor damage, it was reasonable to expect you or your landlord to make these repairs. We described the documents that you could submit to us to show that the damage to your home was caused by the disaster and has caused unsafe or unlivable conditions.

We have reviewed your appeal and any additional documents you may have provided, along with the FEMA inspection(s) on your home. We have determined that our initial decision was correct that you did not suffer disaster related damage that made it unsafe for you to live in your home.

This decision only applies to your appeal for FEMA housing assistance. Your request for any other form of assistance is considered separately.

If you have questions, please contact the FEMA Helpline at 1-800-621-FEMA (3362). Disaster assistance applicants, who have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

This letter is about assistance you requested from FEMA. Other disaster relief agencies you applied to for assistance will contact you separately, if needed.

Other important information or questions regarding FEMA assistance:

- At the time you registered, we provided you information about other programs or agencies that may assist you. If you have additional needs, we may be able to provide more referrals.
- For more information, visit www.disasterassistance.gov, or
- Refer to "Help After a Disaster - Applicant's Guide to the Individuals & Households Program". The guide was sent to you by mail after you applied for FEMA disaster assistance. It is also available on www.disasterassistance.gov.
- If available, visit a **Disaster Recovery Center** where FEMA and other agencies may be able to provide you with additional support. A Disaster Recovery Center locator is available at www.fema.gov/drclocator.
- You may also call **FEMA's Helpline Number**: 1-800-621-FEMA (3362) with questions. Disaster assistance applicants, who have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Sincerely,

Individual Assistance Branch Director

ASUPER

Customer: Rhonda Williams
 Proposal: Williams
 Project: Carpet - Install
 Address: 116 Willow Fork Way
 Irmo, SC - 29063
 PHONE Phone: 8038343140
 EMAIL e-mail: rew29145@yahoo.com



FLOOR COVERINGS *international*

Rob Greenlaw
 Owner
 803-586-4874
 130 Centrum Dr. Suite 4B
 Irmo, SC 29063

Who is Floor Coverings International?

Thank you for granting us the opportunity to inspire you.

At Floor Coverings International our service defines who we are. From design consultation to installation we will not only inspire your dreams, but we will bring them to life in your home. Our commitment to you is that we will do everything within our power to deliver the best possible customer experience.

We carry thousands of products from major manufacturers that include Carpet, Hardwood, Tile, Laminate, Vinyl, Area Rugs as well as Eco-Friendly options.

bed, closet, hall

SKU	Description
746M5	REGIS 12 Firewood
	QUEEN
619PD	HOPE (St. Jude) Carpet Pad
	St Jude
LABC1015	Furniture Move
	Per Room. Includes moving back
LABC1023	Install Carpet- Stretch Over Pad
LABC1087B	Carpet Freight
LABC1024	Install Berber Carpet Stretch Over Pad
DISCOUNT	Labor Discount

\$1,438.13

Stairway1

SKU	Description
ACCC0084	Stair Tread
	Full Pine Tread
LABC1072	Install Stair Tread or Riser
LABC1052	Sand and Finish Hardwood

\$883.02

Special Instructions for Project

Warranty and Unforeseen Circumstances

Warranty: We carry a 2 Year Warranty on Workmanship while passing along the Manufacturer's warranty on the product.

Insurance: We carry a \$1,000,000 Liability Policy. Certificate will be provided upon request.

NOTE: With the exception of unforeseen subfloor and structural issues, the price below is the price you will pay. In the case of unforeseen conditions, we will stop work and discuss the options with you prior to progressing. In this situation, there may be additional costs to complete the job properly.

Items to be Added or Subtracted

Customer: Rhonda Williams
Proposal: Williams
Project: Carpet - Install
Address: 116 Willow Fork Way
Irmo, SC - 29063
PHONE Phone: 8038343140
EMAIL e-mail: rew29145@yahoo.com



FLOOR COVERINGS
international

Rob Greenlaw
Owner
803-586-4874
130 Centrum Dr. Suite 4B
Irmo, SC 29063

Grand Totals

Price	Tax	Total	Deposit	Balance
\$2,321.15	\$87.86	\$2,409.01	\$1,204.51	\$1,204.51

Signature

Authorized Signature

Date

Customer's Signature

Date

The work described above has been completed to my satisfaction.

Customer's Signature

Date

