

OCTOBER 21, 2015

How to find assistance after flooding

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Two weeks after the historic flooding that swept through South Carolina, wrecking homes, businesses and lives, some residents and business owners are still confused about what to do next.

At flood relief open houses earlier this week in Columbia and St. Andrews, officials asked how many people had registered with the Federal Emergency Management Agency – one of the crucial first steps in the recovery process.

At both sessions, fewer than half raised their hands.

Applying for and receiving disaster assistance can be a complex process.

Here are some tips and facts about the options available to you after flooding.

FEMA

People who suffered losses or damage from the recent flooding may be eligible for FEMA disaster aid, even if they don't have flood insurance.

To apply for FEMA disaster assistance, call [803-621-3362](tel:803-621-3362) or visit disasterassistance.gov and have the following available:

- Social Security number – and a spouse's, if necessary
- Private insurance information, if available
- Address and ZIP code of the damaged property
- An address where you can get mail
- Directions to the damaged property

- Daytime telephone number, and one where FEMA can leave a message
- Direct deposit information – if you want disaster assistance funds sent directly to your bank

After you register, you will get a call from an inspector. The inspector, a private contractor who will wear an official FEMA badge, will visit the property at a scheduled time for an inspection that should take 10 to 20 minutes.

Contact local law enforcement if you have concerns with the legitimacy of a FEMA inspector. Inspectors will never charge for an inspection, though they will ask for identification and proof of occupancy.

You will receive a letter from FEMA with a decision within 10 days of the inspector's visit, then a check or an electronic funds transfer if you are eligible for assistance. You might also receive a low-interest disaster loan application from the U.S. Small Business Administration. **You don't have to accept the loan, but you must complete the application and return it to the SBA to remain eligible for other types of federal assistance.**

Residents who have been ruled ineligible by FEMA for disaster assistance should not give up right away. An ineligible ruling might simply mean FEMA doesn't have all the necessary information to make a decision. **But – and this is important – they want you to keep trying.**

The applicant still might need to return insurance information, provide information to prove occupancy or ownership of the damaged property, fill out paperwork or return the SBA loan application.

Applicants also can appeal the decision in writing within 60 days of the date they received an ineligibility letter. More information is available at www.fema.gov/help-after-disaster. The FEMA disaster assistance help line at 803-621-3362 is open from 7 a.m. to 10 p.m. seven days a week.

FEMA officials are also available daily from 8 a.m. to 7 p.m. seven days a week for Lexington County residents at libraries at 5440 Augusta Road in Lexington and 6251 St. Andrews Road in Irmo, and Richland County residents at libraries at 7421 Garners Ferry Road and 608 Main St. in Eastover.

The deadline to apply for FEMA assistance is Dec. 4.

National Flood Insurance Program

If you have flood insurance, the first step is to call your flood insurance agent or company with your policy number and contact information. An adjuster will probably be assigned to you within a few days, and he or she will visit with you.

Gather any photos or receipts you had before the flooding, and take photos of water or damaged property in the building. Work with the adjuster on a proof of loss form to calculate the damage for an accurate estimate. That must be filed within 60 days of the flood.

Policyholders insured under NFIP can call the FEMA helpline seven days a week with questions about their flood insurance: 803-621-3362.

Rebuilding and repairing

A building permit or floodplain repair permit is required to make repairs to flood-damaged buildings in flood hazard areas. The cleanup process, including removal of damaged furniture, walls or carpet, can be done without a permit.

The permit is necessary in some cases prior to the installation of drywall and before repair of any electrical, plumbing or mechanical system damage.

You or your contractor may apply for permits from city or county offices.

Columbia's floodplain repair permit applications are available at the Planning and Development Services office at 1136 Washington St. The office's number is 803-545-3420.

Permits can also be picked up from Richland County's Department of Inspections at 2020 Hampton St. in Columbia. The number for the county's permit division, which has more detailed guidelines on the process for repairing electrical systems, water heaters, mechanical systems and more, is 803-576-2140.

Contact Lexington County at 803-785-8121 to determine whether your home is a flood hazard area and what to do next. You also can go to the county's administration building at 212 S. Lake Drive in Lexington to discuss your situation in person with county community development officials.

Increase Cost of Compliance

Flood insurance policyholders might be eligible for ICC coverage benefits. Those benefits can help pay for improvements to bring a building into compliance with the community's floodplain management ordinances.

Those funds are available for buildings insured under the NFIP that are either determined by a local building official to be substantially damaged or categorized as a "repetitive loss" structure.

Substantial damage is defined as flood-related damage that amounts to at least 50 percent the value of the building. When repaired, these structures must comply with local floodplain management ordinances.

Repetitive loss structures are those where flood-related damage has happened at least twice over a period of 10 years, with the cost of the repairs averaging 25 percent or more of the building's pre-flood market value.

Those ICC funds can help pay for four different types of work: elevation, floodproofing, relocation and demolition.

Elevation consists of raising the building to or above base flood elevation. Floodproofing, which applies only to nonresidential buildings, entails installing drainage collection systems and waterproof shields for doors and windows as well as other methods to make the structure impermeable by flooding.

Relocation entails moving the entire building to another location, usually outside the floodplain. Demolition is used when flooding damage is too severe to warrant the other three methods.

U.S. Small Business Administration

South Carolina residents affected by flooding might be eligible for SBA disaster assistance, which includes low-interest loans for physical damages or economic injuries for businesses and private nonprofits.

The maximum loan amount for each type is \$2 million, and interest rates are as low as 4 percent for businesses and 2.625 percent for private nonprofits. The deadline to apply for physical damage loans is Dec. 4. The deadline for economic injury loan applications is July 5, 2016.

The SBA's customer service line is 1-800-659-2955. Loan applications can be downloaded at www.sba.gov/disaster.

Legal assistance

The S.C. Bar also is offering free legal assistance for flooding victims unable to afford a lawyer. The Bar is offering assistance with life, medical and property insurance claims; help with home repair contracts and contractors; replacement of important legal document destroyed by flooding; and more. Flooding victims can call 1-877-797-2227, ext. 120, or 803-576-3815 weekdays during business hours to request assistance.

Debris pickup

Residents are asked to separate debris into six categories: normal household trash, vegetative debris, construction and demolition debris, appliances and white goods, electronics and household hazardous waste.

Place debris curbside, not blocking the roadway or storm drains. Any debris placed between the sidewalk and your property will not be picked up.

Do not place debris on or near trees, poles, fire hydrants or other structures.

Avoiding scam artists

Avoid and consider reporting anyone who asks for personal information, such as Social Security numbers, or demands money for a FEMA inspection or to speed up the process.

Be careful when hiring contractors for repairs.

Be sure to check their credentials, such as state licenses and local business licenses and permits. If you plan to use a contractor, get photos of the person and his or her driver's license, vehicle and tag number. **Be upfront about it.**

Make sure to have a signed contract.

Additional help

The S.C. Department of Commerce has a phone line, 803-737-8651, open for business owners who need assistance with flood recovery.

The S.C. Department of Insurance is offering assistance and tips for filing home, auto and property insurance claims. It can be reached at 800-768-3467 and 803-737-6180.

The S.C. Department of Employment and Workforce is offering unemployment benefits for employees and business owners who qualify. You can file a claim online at mybenefits.dew.sc.gov or by calling 1-866-831-1724. Applications must be filed by Nov. 5.

The S.C. Emergency Management Division's home page at www.scemd.org contains flood-specific information, including a list of recovery resources available to survivors.

Staff writer Tim Flach contributed.

SOURCES: FEMA, South Carolina Bar, City of Columbia, Richland County, SCDOT, SCEMD, S.C. Small Business Chamber of Commerce

Read more here: <http://www.thestate.com/news/local/article40812426.html#storylink=cpy>