SC Renters with Hurricane Ian Damage Can Apply for FEMA Assistance

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COLUMBIA, S.C. – FEMA's Individual Assistance program is available to students, renters and homeowners in **Charleston, Georgetown and Horry** counties whose homes and property were damaged when Hurricane Ian hit the South Carolina coast in September.

Federal grants can help pay for temporary housing. The initial rental grant is for a one- or two-month period and can be reviewed for further assistance. The deadline to apply to FEMA is **Monday**, **Jan. 23**.

Renters may also qualify for a grant under FEMA's Other Needs Assistance program for uninsured essential personal property losses and other disaster-related expenses, including:

- Replacement or repair of necessary personal property such as school supplies, including textbooks, and also furniture, appliances and clothing
- Replacement or repair of tools and other job-related equipment required by those who are self-employed
- Repair of primary vehicles
- Uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses

Renters and homeowners are required to submit copies of insurance settlements because, by law, FEMA will not pay for expenses already available or covered by insurance or other sources.

After applying for FEMA disaster assistance, those impacted by Hurricane Ian may be referred to the U.S. Small Business Administration. SBA is the largest source of federal disaster recovery funds for individuals, families and businesses.

To remain eligible for additional FEMA programs like Other Needs Assistance, those who receive an application for an SBA loan are encouraged to submit the



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application - even if you decide not to accept the loan offer.

To apply for FEMA disaster assistance:

- Go to DisasterAssistance.gov
- Use the <u>FEMA mobile app</u>; or
- Call the FEMA Helpline at 800-621-3362. Help is available in many languages. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Helpline operators speak many languages and lines are open from 7 a.m. to 2 a.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- For an accessible video on how to apply, go to youtube.com/watch?v=WZGpWI2RCNw

To apply for an SBA loan, go to their secure website at <u>https://disasterloanassistance.sba.gov/ela/s</u>. You may also request a paper application to apply by U.S. mail by calling SBA's customer service line at **800-659-2955**. Another option is to email <u>DisasterCustomerService@sba.gov</u> for more information on the SBA disaster assistance program. Individuals who are deaf or hard-of-hearing may call **800-877-8339**.

Homeowners may borrow up to \$200,000 from SBA to repair or replace their primary residence. Renters and homeowners may borrow up to \$40,000 to repair or replace personal property. Businesses may borrow up to \$2 million for any combination of property damage or working capital.

The deadline for renters and homeowners to return SBA applications for property damage is **Jan. 20, 2023**. The deadline for businesses to return economic injury applications is **Aug. 21, 2023**.



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