

Understand What Losses FEMA May Cover

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News Release

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FEMA May Help With Uninsured, Underinsured Losses

COLUMBIA, S.C. — April 13 South Carolina storm survivors who have uninsured or underinsured losses may be eligible for FEMA help to make their homes livable.

FEMA assistance is not the same as insurance. Assistance only provides the basic needs for a home to be safe, sanitary and secure.

Home damage must be related to the April 13 storms. FEMA inspectors may contact survivors who registered for help to conduct a virtual inspection and calculate losses.

Below are examples safe, sanitary and secure repairs to make a home livable.

Property: FEMA may assist in the replacement or repairs to disaster-damaged furnaces, hot waters heaters, refrigerators and stoves. Non-essential items like



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dishwashers and home theatre equipment are not covered.

Ceiling and roof damage: FEMA may assist to repair disaster-related leaks in a roof that damage ceilings and threaten electrical components, like overhead lights, but not stains from roof leaks.

Floors: FEMA may assist to repair a disaster-damaged subfloor in occupied parts of the home but not floor covering like tile or carpet.

Windows: FEMA may assist with disaster-related broken windows but not blinds and drapes.

Other FEMA help may include temporary expenses to pay for somewhere to stay if a survivor's home is uninhabitable or assistance replacing essential household items.

FEMA calculations on what it may cover vary because every survivor's situation is different. Expenses for repairs that exceed the conditions to make a home safe, sanitary and secure are ineligible.

For more information, call the FEMA helpline at 800-621-3362 or TTY 800-462-7585. Multilingual operators are available 7 a.m. to 10 p.m., seven days a week.

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FEMA's mission is helping people before, during, and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TDD call 800-462-7585.

