



Private Sector Advisory

October 17, 2018
DR-4394 Hurricane Florence
Private Sector Advisory #003
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Resources Available for Hurricane Florence Disaster Survivors

Homeowners, renters and business owners who have uninsured or underinsured losses as a result of Hurricane Florence in **Chesterfield, Darlington, Dillon, Florence, Georgetown, Horry, Marion and Marlboro** counties have a wide range of local, state and federal resources available to address their immediate needs.

Insurance

- Survivors should file an insurance claim immediately. The faster they file, the faster their recovery can begin.
- The South Carolina Department of Insurance provides a home preparedness checklist and other emergency planning resources at doi.sc.gov/847/Hurricane-Preparedness.
- FEMA's [National Flood Insurance Program](#) is allowing advance payments to policyholders on their flood insurance claims. When a policyholder contacts their insurer, the policyholder can receive an advance payment of up to \$5,000 on a flood claim, without an adjuster visit or additional documentation.
- The NFIP Support Call Center provides customer service to survivors, policy holders, adjusters, agents and the general public regarding all areas of the NFIP, call **800-427-4661** or for direct policy info **800-638-6620**.



Federal Assistance

- Survivors who are unable to live in their home because of disaster damage, can visit DisasterAssistance.gov, or call **800-621-3362 (800-462-7585 TTY)** (multilingual operators are available; press 2 for Spanish). The toll-free numbers are open from **7 a.m. to 10 p.m. ET, seven days a week**.
- Information about low-interest U.S. Small Business Administration (SBA) disaster loans and application forms is available online at SBA.gov/disaster. Survivors may also call **800-659-2955 (TTY: 800-877-8339)** or email DisasterCustomerService@sba.gov.





Repairs and Cleanup

- Disaster survivors can call the [United Way Association of South Carolina](#) at **800-451-1954** or Crisis Cleanup at **843-212-0552** for free help with debris cleanup and removal from local relief agencies.
- The South Carolina Department of Consumer Affairs offers the “[Recovering from a Disaster](#)” guide available at www.consumer.sc.gov
- To find a professional licensed contractor, visit the South Carolina Department of Labor, Licensing and Regulation at llr.sc.gov and click “LICENSEE LOOKUP.”
- Go to ready.gov/returning-home to learn what to do before entering a damaged home.
- Download FEMA fact sheets “After the Flood: Advice for Salvaging Damaged Family Treasures” and “Salvaging Water-Damaged Family Valuables and Heirlooms,” available at <https://go.usa.gov/xPk5m>.
- The “Homeowner’s and Renter’s Guide to Mold Cleanup after Disasters” is available on the CDC website at cdc.gov/mold/pdfs/homeowners_and_renters_guide.
- For dealing with debris and damaged buildings, disaster survivors may visit the U.S. Environmental Protection Agency website at go.usa.gov/xPk5v.

Voluntary Agencies

- A list of local disaster relief organizations can be found on the South Carolina Emergency Management Division’s website at scemd.org/recover/volunteer-and-donate. You can also find out how to volunteer and donate to relief efforts.
- Disaster survivors may contact the South Carolina Food Bank Association member food banks (Golden Harvest Food Bank, Harvest Hope Food Bank, Lowcountry Food Bank, Second Harvest Food Bank and Feeding America) for food, water, and other goods.
- The South Carolina Organizations Active in Disaster (SCVOAD) work through a network of reputable volunteer agencies to address the needs of disaster survivors. Survivors can learn more at volunteersc.org. or scemd.org.



Food Safety

- Food safety tips after a power outage and flooding are available on the [U.S. Department of Agriculture](#) website or the South Carolina Department of Health and Environmental Control website at: www.scdhec.gov/food-safety/food-safety-recovering-power-outages



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Fraud

- Report suspected scams to the South Carolina Department of Consumer Affairs by calling **844-835-5322** or visiting consumer.sc.gov and clicking “REPORT A SCAM.”
- Criminals can exploit disasters by sending fraudulent communications through social media and by creating phony websites designed to solicit contributions. Tips may be reported 24/7 to the National Center for Disaster Fraud at **866-720-5721**. Or, email disaster@leo.gov.
- If you have information about individuals who may have defrauded the government in connection with this disaster contact the FEMA waste, fraud and abuse hotline at **800-323-8603** (TTY **844-889-4357**)

Disaster Fraud Hotline
866-720-5721
 email: disaster@leo.gov

Anonymous & Confidential

Mental Health

- The Disaster Distress Helpline is available 24 hours daily, to provide counseling to anyone who is seeking help in coping with Hurricane Florence. Call **800-985-5990 (800-846-8517 TTY)** (multilingual operators are available; press 2 for Spanish), text "TalkWithUs" (for Spanish “Hablanos”) to 66746 or visit DisasterDistress.samhsa.gov.
- Information for helping children cope with disaster can be found at www.fema.gov/children-and-disasters.

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Financial and Legal

- The Disaster Legal Services Program administered by S.C. Bar Association can be reached at **877-787-2227 ext. 120** or **803-576-3815 Monday-Friday, 9 a.m. to 5 p.m.** or online at: <https://www.sctbar.org/bar-news/article/free-legal-assistance-available-south-carolina-hurricane-victims-2/>.
- Disaster Unemployment Assistance (DUA) is available through the South Carolina unemployment insurance benefits system. Visit the South Carolina Department of Employment and Workforce at dew.sc.gov and click MyBenefits Login in the top right corner to apply for unemployment insurance through the benefits system. For help, call **866-831-1724**.
- The application period for DUA ends **30 days** after the South Carolina Department of Employment and Workforce announced the availability of DUA in the eligible county.
 - Affected survivors in **Dillon, Horry, Marion** and **Marlboro** counties have until **Oct. 24** to apply for DUA.
 - Affected survivors in **Chesterfield** county have until **Oct 25**. To apply for DUA.
 - Affected survivors in **Georgetown** county have until **Oct 26**. To apply for DUA.
- For those in counties designated for FEMA Individual Assistance, the IRS deadline to file and pay taxes has been extended to Jan. 31, 2019. For tax questions individuals can call **800-829-1040** (TTY/TDD **800-829-4059**). For businesses related tax questions call **800-829-4933**.



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- Hurricane Florence survivors in the following counties have until Oct. 15, 2018, to report food loss to the state and request replacement SNAP benefits: Berkeley, Beaufort, Calhoun, Charleston, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Florence, Georgetown, Hampton, Horry, Jasper, Kershaw, Lancaster, Lee, Lexington, Marion, Marlboro, Orangeburg, Richland, Sumter, Williamsburg, and York.
- The HOPE Coalition America has counselors available to provide financial recovery information. Call **888-388-4673**.

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FEMA's mission: 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- 621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish). 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- 621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish). **ACCESSIBILITY:** If you were affected by Hurricane Florence in South Carolina and need a sign language interpreter, foreign language interpreter, document in Braille, large print or electronic files and it is not available on the FEMA website: www.fema.gov/resources-people-disabilities-access-functional-needs please call **803-691-7563** to request a reasonable accommodation. This phone number is for **ACCOMMODATIONS ONLY**—not for general FEMA helpline assistance.*