

# Disaster Relief Resources for Small Businesses

Agency	Website	Phone number	Assistance Offered Includes
<b>Federal Emergency Management Agency - FEMA</b>	<a href="http://www.fema.gov/contact-us">www.fema.gov/contact-us</a>	800-621-3362	<ul style="list-style-type: none"> <li>* Funds to cover losses to individuals, families and businesses not covered by insurance</li> <li>*Unemployment benefits for workers who temporarily lost jobs and who do not qualify for state benefits (such as self-employed individuals)</li> </ul>
<b>Small Business Administration - SBA</b>	<a href="http://www.sba.gov/disaster">www.sba.gov/disaster</a> <a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a>	800-877-8339	<ul style="list-style-type: none"> <li>*Loans available to: small businesses, small agricultural cooperatives, most private, non-profit organizations</li> <li>*Types of loans available: Physical disaster loans ( for example: property) Deadline 12/4/2015 Economic injury loans (for example: working capital) Deadline 7/5/15</li> <li>*Interest rates: 2.625% - 6%</li> <li>*Maximum term: 30 years</li> <li>*Maximum loan amount: \$2,000,000</li> <li>*Uninsured losses only</li> <li>*Additional loan funds for mitigation improvements</li> </ul>
<b>Internal Revenue Service - IRS</b>	<a href="http://www.irs.gov/uac/tax-relief-for-victims-of-severe-storms-and-flooding-in-south-carolina">www.irs.gov/uac/tax-relief-for-victims-of-severe-storms-and-flooding-in-south-carolina</a>	803-312-7774	<ul style="list-style-type: none"> <li>*Certain deadlines after Oct 1, 2015 extended to February 16, 2016</li> <li>*Penalties waived for employment and excise tax deposits due on or after Oct 1, but paid by Oct 16</li> <li>*Can claim certain disaster related casualty losses</li> </ul>
<b>SC Bar &amp; SC Legal Services</b>	<a href="mailto:disasterinfo@scbar.org">disasterinfo@scbar.org</a>	877-797-2227 Ext 120	<ul style="list-style-type: none"> <li>*Pro Bono legal assistance for flood victims who are unable to afford a lawyer</li> <li>*Assistance with life, medical, property insurance claims</li> <li>*Replacement of important legal documents destroyed by flood</li> <li>*Counseling on landlord-tenant problems</li> </ul>
<b>SC Department of Commerce</b>	<a href="http://sccommerce.com">http://sccommerce.com</a> <a href="http://www.scemd.org">http://www.scemd.org</a>	803-737-8651	<ul style="list-style-type: none"> <li>*Phone line for business owners who need assistance with flood recovery</li> </ul>
<b>SC Department of Insurance</b>	<a href="http://www.doi.sc.gov">www.doi.sc.gov</a>	800-768-3467 803-737-6180	<ul style="list-style-type: none"> <li>*Assistance/tips for filing insurance claims for home, auto, and property claims</li> </ul>
<b>SC Department of Employment &amp; Workforce (DEW)</b>	<a href="http://www.dew.sc.gov">www.dew.sc.gov</a>	803-737-2623	<ul style="list-style-type: none"> <li>*Unemployment benefits for employees AND BUSINESS OWNERS who qualify. Deadline is 30 days from the date DEW begins taking applications. Check website for details.</li> </ul>

