

Other Tips

- Contact FEMA and/or your insurance company as soon as possible to see if your losses are covered or if there is assistance available.
- Try to document your losses if it is safe to do so by taking pictures of the damage and making a list of any property that was damaged or destroyed. Try to include a description of the item, the date you purchased it, what it cost at the time, and what you think it would cost to replace it.
- Make sure that anyone who says they are from the Federal Emergency Management Agency (FEMA) or the Small Business Administration (SBA) has a laminated photo ID card. FEMA or SBA clothing is **not** proof that they are who they say they are.

Resources

Other Free Legal Services in a FEMA-disaster county:

SC Bar at 1.877.797.2227 ext. 120 (Toll Free) or
1.803.576.3815 (Local) or Email at DisasterInfo@SCBar.org

Food

- Harvest Hope Food Bank - 803.254.4432
- Lowcounty Food Bank - 843.747.8146

United Way/2-1-1 Information and Referral - 866.892.9211

**National Resources for
the American Red Cross** - 866.438.4636

FEMA - 800.621.3362 or www.DisasterAssistance.gov

Additional information may be found at:

LawHelp.org/SC

or

www.sclegal.org

Housing Cases Accepted

Access to Quality Housing
Evictions
Foreclosures
Heirs Property
Landlord/Tenant Issues
Public Housing
Security Deposit Returns
Utility Cutoffs

Other Legal Representation

Consumer & Bankruptcy
Education
Employment
Family
Federal Income Tax
Housing
Migrant Farm Workers
Probate

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Printed October 2015



South Carolina
BAR FOUNDATION
Lawyers Sustaining Justice



**South Carolina
Legal Services**

Balancing the Scales of Justice

FEMA DISASTER RELIEF



Our Mission

South Carolina Legal Services is a statewide law firm that provides civil legal services to protect the rights and represent the interests of low-income South Carolinians.

For Free Services

1 (888) 346-5592

contactus@sclegal.org

www.sclegal.org / www.lawhelp.org/sc

www.probono.net/sc



What kinds of assistance does FEMA offer?

- FEMA is the Federal Emergency Management Agency whose job is to help “people” or “you” prepare for and recover from disasters of all kinds.
- FEMA provides both public and private benefits depending on the kind of disaster and how severe it is. Private assistance is paid directly to individuals while public assistance is awarded to governments and nonprofits to assist with disaster recovery.
- Private assistance is provided through the Individuals and Households Program (IHP) which can provide Housing Assistance or Other Needs Assistance.
- Housing Assistance can provide money for:
 - Referrals for rental housing;
 - Financial assistance to rent a different place to live;
 - Repairs to make a home safe, sanitary, and functional;
 - Replacement—financial assistance to replace destroyed homes;
- Other Needs Assistance can include money for:
 - Medical, dental, and funeral expenses;
 - Essential personal property like furniture, clothing, and some appliances;
 - Repair or replacement of damaged vehicles;
 - Other disaster-related expenses.



How do I Apply for FEMA Assistance?

- Apply over the phone by calling 1 (800) 621-FEMA (1-800-621-3362).
- If you have speech or hearing disabilities, you can call 1-800-462-7585 (TTY).
- For those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.
- To apply online, go to:

www.DisasterAssistance.gov

- You should have the following information ready when you call or go online:
 - Your Social Security Number
 - Insurance information
 - Information about the damage you have suffered
 - Financial information
 - Your contact information
 - Direct deposit information (optional)

How much assistance can FEMA provide?

- The maximum assistance a household can receive under the IHP program is \$32,900.

What if IHP assistance is not enough?

- The Small Business Administration (SBA) can provide federal low-interest loans to homeowners, renters, businesses of all sizes, and non-profit organizations.
- Homeowners can borrow up to \$200,000 to replace their primary residence.
- Renters can borrow up to \$40,000 to replace personal property.
- Businesses can borrow up to \$2 million to cover property damage or economic injury.

Who is eligible for FEMA assistance?

- Assistance is available for people who have disaster-related necessary expenses or serious needs that are not covered by other means like insurance or a disaster loan from the SBA.
- You do not have to be a citizen to receive FEMA benefits. Permanent residents with a greencard, refugees, asylees, victims of domestic violence, and some other non-citizens can qualify.

