



Disaster Recovery: to Recover (Individuals)

This guide features federal, state, and other online resources for individuals on recovering from the South Carolina 2015 Flood Disaster. For more resources and handouts, visit the Disaster Recovery Guide @ South Carolina State Library: <http://statelibrary.sc.libguides.com/disaster-recovery>

United Way has a daily-updated resource guide for flood assistance information and resources available: <https://www.uway.org/news/give-help-get-help-flood-disaster-relief>

LEGAL ASSISTANCE

The SC Bar (<http://www.sctbar.org>) is providing free legal assistance to flood victims. Flood victims facing legal issues who are unable to afford a lawyer may call **1-877-797-2227 ext. 120** (toll-free) or (803) 576-3815 (local) between 9:00 AM and 5:00 PM, Monday through Friday, to request assistance.

SC Legal Services (<http://www.sclegal.org> or 803-799-9668) answers insurance FAQ for both homeowners and renters in the wake of the flood. LawHelp.org/SC:

<http://www.lawhelp.org/sc>

DISASTER ASSISTANCE

Access to disaster help and resources sponsored by FEMA.

http://www.disasterassistance.gov/?utm_source=hp_promo&utm_medium=web&utm_campaign=fema_hp

- Enter name in the box to see if your area has been declared for individual assistance.
- Find assistance. Fill in a short form to tailor your results AND to apply online.
<http://www.disasterassistance.gov/get-assistance/find-assistance>
- Apply online. Set up an account to keep your forms and materials available remotely.
<https://www.disasterassistance.gov/DAC/govBenefitReceiver.do?action=LOGIN&langcode=EN>
- Immediate needs information. Links to shelters, evacuation tips, staying put, finding lost family and friends (including animals)
<http://www.disasterassistance.gov/information/immediate-needs>
- Frequently asked questions on applying for individual assistance
<https://www.fema.gov/faq-details/Individual-Assistance-Disaster-Declaration-Process-1370032123674>
- **BEFORE** you begin your application for assistance, have the following information handy:
https://www.scthrive.org/FEMA_Assistance/FEMA_Checklist.pdf
- **APPLY OVER THE PHONE** for assistance:
800-621-3362 or (TTY) 800-462-7585. If you use Video Relay Services, call 800-621-3362. The toll-free telephone numbers will operate from 24 hours a day until further notice. Multilingual operators are available.



Disaster Recovery: to Recover (Individuals)

FEMA RECOVERY CENTERS

<http://www.fema.gov/disaster-recovery-centers>

Recovery Centers are readily accessible facility or mobile office where survivors may go for information about our programs or other disaster assistance programs, and to ask questions related to your case.

RELIEF RESOURCES

- Richland Library - Midlands Emergency Resources
<http://www.richlandlibrary.com/inform/midlands-emergency-resources>
Flood assistance and resources for the Midlands Community
- Charleston County Public Library-Flood Recovery Resources
<http://www.ccpl.org/content.asp?id=148142&action=detail&catID=5367&parentID=5368>
Information includes resources for the Lowcountry on giving and receiving assistance.
- DHEC-Tetanus Vaccination Clinics
<http://www.scdhec.gov/HomeAndEnvironment/DisasterPreparedness/FloodUpdates/tetanusfloodclinics/>
SCDHEC reminds all storm-affected residents that a tetanus vaccination is recommended if it's been 10 years or more since your last tetanus vaccination or you have experienced an injury and your shot is more than five years old.

Red Cross-Recovering after a Disaster

- Staying Safe in the Immediate Aftermath
<http://www.redcross.org/find-help/disaster-recovery/safety-immediate-aftermath>
Immediate steps you can take during and after a disaster or emergency to help ensure your family's safety.
- Checking Your Home: Structural Elements
<http://www.redcross.org/find-help/disaster-recovery/home-structural-elements>
Making sure the structure of your home is sound and safe to enter when returning after an evacuation.
- Checking Your Home: Utilities, Systems and Household Items
<http://www.redcross.org/find-help/disaster-recovery/utilities-major-systems>
Evaluating major systems and other essential items once your house is deemed safe to enter.
- Recovering Emotionally
<http://www.redcross.org/find-help/disaster-recovery/recovering-emotionally>
Caring for yourself and your loved ones in the hours, days and weeks following a disaster.
- Recovering Financially
<http://www.redcross.org/find-help/disaster-recovery/recovering-financially>
Working with your insurance company, prioritizing bills, reaching out for help, and replacing important documents.



Disaster Recovery: to Recover (Individuals)

SC DEW-Disaster Unemployment Assistance (DUA) Program

<http://www.sces.org/claim-important-information.asp>

To be eligible for any week of DUA, an individual must meet one or more of the following conditions:

- Are unemployed as a direct result of a major disaster
- Were scheduled to start employment, but were unable to as a direct result of a major disaster
- Are unable to reach their job or self-employment location because they have to travel through an affected area and are prevented from doing so
- Are now the major support for a household because of the death of the head of the household due to the disaster
- Are unable to work or perform services due to an injury caused as a direct result of a disaster.

DSS is not currently taking applications for the Disaster Supplemental Nutrition Assistance Program, also known as D-SNAP. https://dss.sc.gov/content/customers/disaster/flood_relief.aspx

Please stay tuned to your local news for more information pertaining to D-SNAP. If you are an existing SNAP recipient and a portion of your benefits were lost or damaged by the natural disaster, you may fill out an Affidavit of Loss at any DSS county office to have those benefits replaced. Please be aware that you must submit verification of your loss with the Affidavit.

Small Business Administration Disaster Loans

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA)

- Fact Sheet
[HTTP://WWW.SCEMD.ORG/FILES/RECOVERY/DISASTERFORMS/SBA%20LOANS%20FACTSHEET%202015.PDF](http://www.scecmd.org/files/recovery/disasterforms/sba%20loans%20factsheet%202015.pdf)
- Press Release
<https://www.sba.gov/content/sba-offers-disaster-assistance-south-carolina-residents-affected-flooding>

INSURANCE CLAIM FILING

The South Carolina Department of Insurance (<http://doi.sc.gov/858/October-Flood-2015> or 1-800-768-3467 for DOI's Office of Consumer Services) has information on what flood victims will need to know to file claim for losses and how claims are processed, as well as general insurance FAQ.

- List of Insurance Companies and Claims Contact Numbers
<http://www.doi.sc.gov/DocumentCenter/View/7029>
- Making the Claims Process Easier – What to Know When Facing a Loss
<http://www.doi.sc.gov/DocumentCenter/View/8507>
- FEMA tips for filing your insurance claim
<http://www.doi.sc.gov/DocumentCenter/View/8503>
- FAQ on Flood, Homeowners, and Automobile Insurance
<http://www.doi.sc.gov/DocumentCenter/View/8510>



Disaster Recovery: to Recover (Individuals)

CLEAN-UP AND REPAIR WORK

When it's time for repair, South Carolina Department of Consumer Affairs (<http://www.consumer.sc.gov>) wants to ensure residents hire either licensed SC contractors or contractors who have obtained the **required Emergency Construction Registration** from South Carolina Department of Labor, Licensing and Regulation. You may also be required to obtain permits from your local building department for some types of reconstruction.

- LLR-Tips on obtaining property repairs after flooding
<http://www.llr.state.sc.us/AboutUs/MediaCenter/news/2015/FloodingScam20151007.pdf>
- LLR-Look up your contractor's license:
<https://verify.llronline.com/LicLookup/LookupMain.aspx>
- DCA offers tips on avoiding being scammed by home repair companies
<http://www.consumer.sc.gov/consumer/PressRelease/Documents/2015/018-HomeRepairScams-Flood.pdf>
- Repairing Your Flooded Home
http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf
- SC Housing-SCHousingSearch.com
<http://schousingsearch.com>
A free resource to help you find an affordable rental home that fits your needs and budget. Property providers can also list apartments or homes for others to rent.

DISASTER SCAMS

The South Carolina Department of Consumer Affairs has several handouts on disaster scams and how to avoid scams, price gouging, and fraudulent charities.

- Beware of Disaster Scams
<http://www.consumer.sc.gov/consumer/PressRelease/Documents/2015/BewareofDisasterScams.pdf>
- Price Gouging
<http://www.consumer.sc.gov/Documents/SpotLight/SCDCA%20Spotlight-%20PriceGouging.pdf>
- Fraudulent Charities
<http://www.consumer.sc.gov/consumer/PressRelease/Documents/2015/15000.pdf>

The South Carolina Office of the Attorney General issued an investor alert on investment scams.
<http://www.scag.gov/archives/24892>



Disaster Recovery: to Recover (Individuals)

TAX RELIEF FOR DISASTER VICTIMS

The Internal Revenue Service (IRS) and DEW have extended filing deadlines for flood victims. Victims may also be able to claim deductions for their losses on their taxes, and make early withdrawals for hardship from their retirement plans.

- SC Department of Revenue-Tax Relief for Victims of 2015 Flood
<https://dor.sc.gov/flood-tax-relief>
- Extensions granted by the IRS:
<http://www.irs.gov/uac/Tax-Relief-for-Victims-of-Severe-Storms-and-Flooding-in-South-Carolina>
- [DEW is granting tax extensions to businesses affected by the flood:](http://dew.sc.gov/news/NR_tax_extension.pdf)
http://dew.sc.gov/news/NR_tax_extension.pdf
- For assistance in calculating losses, here is the IRS Casualty, Disaster and Theft Loss Workbook: <http://www.irs.gov/pub/irs-pdf/p584.pdf>
- The IRS has produced a short video on tax relief for disaster victims:
<https://www.youtube.com/watch?v=9Yz2nWI5Zyk>

Depending on the retirement plan, disaster victims may be able to make early withdrawals for hardship. IRS' FAQ:

<http://www.irs.gov/Retirement-Plans/Retirement-Plans-FAQs-regarding-Hardship-Distributions>

SOURCES

DisasterAssistance.gov - Access to Disaster Help and Resources

<http://www.disasterassistance.gov>

FEMA

<http://www.fema.gov>

South Carolina Department of Consumer Affairs

<http://www.consumer.sc.gov>

South Carolina Department of Insurance

<http://www.doi.sc.gov>