

## OTHER THINGS YOU SHOULD KNOW

**APPLY RIGHT AWAY!** FEMA has a 60 day deadline for disaster applications, so someone in your household must apply within 60 days after the disaster (unless the deadline has been extended)!

**MAKE SURE YOU GET A COPY OF YOUR APPLICATION!** FEMA should mail you a copy of your application soon after you call to apply. If you don't receive this copy, **DON'T APPLY AGAIN!** Please contact FEMA or our office.

**ONLY ONE PERSON FROM YOUR HOUSEHOLD SHOULD APPLY!** FEMA benefits are given to households, not to individ-



uals. If more than one person living at your same address

*The mission of SCLS is to provide legal services to protect the rights and represent the interests of low income South Carolinians.*

South Carolina Legal Services provides free legal assistance to eligible, low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

Carolina Legal Services provides community education and detailed informational brochures

South Carolina Legal Services

Also Assists with the following:

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SNAP Appeals

Cessation of Social Security

Medicare/Medicaid issues

Unemployment Appeals



**SOUTH CAROLINA  
LEGAL SERVICES**

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**SOUTH CAROLINA  
LEGAL SERVICES**

Making justice available to all low  
income South Carolinians

**DISASTER  
RELIEF  
(FEMA)**



**LEGAL AID  
TELEPHONE INTAKE  
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1-888-346-5592**

**1. What kind of benefits does FEMA provide?** The Federal Management Agency (FEMA) is an agency that has benefits for disaster victims. FEMA decides who is eligible for the Individual Household Program (IHP). IHP has two parts: Housing Assistance and Financial Assistance to Address Other Needs.

**2. How much money can I get from FEMA?** You cannot receive more than \$27,200 altogether from the IHP program, including Disaster Housing Assistance and “Financial Assistance to Meet Other Needs.” Most people receive much less. To apply, call FEMA at 800-621-3362. Disaster applicants who have a speech disability or hearing loss and use TTY can call 800-462-7585 directly. If you use 711 or Video Relay Service, call 800-621-3362.



**3. Do I have to be a U.S. citizen get FEMA benefits?** No. Qualified aliens are also eligible to apply for FEMA benefits. If you are an immigrant who has not yet become a U.S. citizen, you will qualify if you are a permanent resident with a green card, a refugee, an asylee (an asylum applicant who has been granted asyllum), a parolee for at least 1 year, a Cuban/Haitian entrant, a person whose deportation has been withheld, or a victim of domestic violence. If you qualify, you can apply on behalf of your family even if not all members qualify.



**4. Who is eligible for Disaster Housing Assistance (DHA)?** You are eligible if your primary residence has been made unlivable because of the disaster. If you have insurance you must also show that you have made reasonable efforts to obtain insurance benefits and that you have not been successful. You must also agree to repay FEMA if you later get insurance benefits.

**5. What kind of Housing Assistance can I get?** Disaster Housing Assistance is usually a check to cover the cost of rent for a 3 month period. If you own your home, you can also get money for repairs if the damage is not covered by insurance and the cost of the repairs is not more than \$5,400. When there is no housing available to rent, FEMA may also give out mobile homes or trailers.

**6. Who is eligible for “Financial Assistance to Meet Other Needs”?** “Financial Assistance to Meet Other Needs” is for people who have disaster related necessary expenses or serious needs that are not covered by any other means, including insurance and a disaster loan from the SBA. If FEMA decides that you may qualify for a disaster loan from the SBA, you will have to apply for this and be denied before you can get “Financial Assistance to Meet Other Needs.”

**7. What kind of help can I get from the “Other Needs” program?** “Financial Assistance to Meet Other Needs” is a check to cover necessary expenses or serious needs for: disaster caused medical and dental expenses; funeral expenses for disaster related deaths; repair or replacement of personal property damaged or destroyed through the disaster; repair or replacement of a car that

was damaged or destroyed through the disaster, or payment for public transportation; other expenses such as disaster related moving expenses and storage expenses, or the cost of a Group Flood Insurance Policy.

**8. Will IHP benefits affect my eligibility for SSI, TANF, Medicaid, or Food Stamps?** No. Individual and Household program benefits cannot be counted as either income or resources in determining your eligibility for any income-test programs supported by the federal government.

**9. If I owe money, can my IHP benefits be taken by my creditor?** No. IHP benefits are protected by federal law from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver. They also cannot be assigned or transferred away from you to someone else.

**10. Who is eligible for Small Business Administration (SBA) disaster loans?** The SBA gives personal loans, as well business loans, after a disaster to people and business that were affected by the disaster. To qualify for a low interest loan, you must show that the home you own, your personal property, or your business was damaged by the disaster, and that you have the ability to repay the loan.

