

2.0 FEMA AND RELATED FORMS OF ASSISTANCE

When the President of the United States declares a "major disaster" anywhere in the United States or its territories, federal assistance is made available to supplement the efforts and resources of state and local governments and voluntary relief organizations pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended 42 U.S.C. § 5121, *et seq.*

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area. Help may also be available to those who have incurred sufficient property damage or loss and do not have insurance or other resources to meet their needs. **The most important thing a disaster victim must do to obtain FEMA assistance is to register with FEMA.**

Individuals and business owners who sustained losses can visit [disasterassistance.gov](https://www.fema.gov/disaster/4394) to check on eligibility for federal, state, local and voluntary organizations in their community that best meet their specific needs. Survivors without internet access can check their eligibility for disaster assistance by calling 1-800-631-3362 (Multilingual operators are available - press 2 for Spanish). You can also apply for relief under <https://www.fema.gov/disaster/4394> (SC).

To apply for Assistance for Individuals and Households, individuals should register with FEMA toll-free at 1-800-621-FEMA (TTY: 1-800-462-7585) within **sixty days of the declaration of the disaster**. The FEMA publication entitled, "Individuals and Households Program Unified Guidance," which includes information about what type of assistance is available, who is eligible, the process for obtaining assistance, and frequently asked questions, is available online at <https://www.fema.gov/media-library/assets/documents/124228>.

However, not everyone who has suffered in a disaster is entitled to FEMA assistance. FEMA has established a policy for preventing duplication of benefits under 44 C.F.R. § 206.191. FEMA's duplication of benefits policy establishes the order in which the major forms of assistance should be provided, in other words, the sequence of delivery. The agency that has the primary responsibility for delivering a certain type of assistance should provide that assistance first and may do so without regard to other agencies with similar assistance that is lower in the sequence. Agencies are not prohibited from disrupting the sequence of delivery when it serves to expedite the recovery of an applicant. However, the agency that disrupts the sequence of delivery must take corrective action.

The sequence of delivery for major forms of assistance is as follows:

Delivery Sequence Charts can be found at:

English - <http://www.fema.gov/pdf/about/regions/regioni/sequence2008.pdf>

Español/Spanish - <https://www.fema.gov/es/media-library/assets/documents/32169>

- 1. Volunteer Agencies' Emergency Assistance** (except expendable items such as clothes, linens, and basic kitchenware); **Private insurance benefits** (including flood insurance) - Insured applicants must file a claim with their insurance company before receiving federal assistance. They may be eligible to receive disaster assistance if they have insufficient coverage or have items not covered by their insurance policy.
- 2. Private insurance benefits** - Insured applicants must file a claim with their insurance company before receiving federal assistance. They may be eligible to receive disaster assistance if they have insufficient coverage or have items not covered by their insurance policy.

3. Temporary Housing Assistance — FEMA funds and administers the Temporary Housing program, which is designed to provide disaster applicants with a grant for their housing needs. There are five forms of housing assistance, including:

- a. Lodging expense reimbursement for the cost of short-term lodging such as hotel rooms (food, transportation, telephone, separately billed utilities and other services not eligible for reimbursement). Rental assistance — eligible applications will receive financial assistance to rent a dwelling for the pre-disaster household to live for up to eighteen months based on need (FEMA may provide a list of available rental properties as well);
- b. Repair: Minimal repairs assistance to help those immediate emergency repairs to live in the residence while permanent repairs are being made (not intended to address all of damages or restore home to predisaster condition). Owners can receive up to the HIP cap for repairs;
- c. Replace assistance: Owners with destroyed homes can received up to the IHP cap towards the purchase of a new home.
- d. Manufactured Housing: When rental properties are unavailable, FEMA may provide in-kind assistance in form of trailers, manufactured homes or other readily fabricated dwellings for use as temporary housing for up to 18 months subject to recertification of continuing eligibility (applicants receiving in-kind assistance are not eligible for financial assistance); and
- e. The application period is generally within sixty days of the disaster, unless extended by FEMA.
- f. Small Business Administration (SBA) and Fanners Home Administration disaster loans: SBA provides low interest, long-term disaster loans for individuals to repair/replace real and personal property for non-family businesses. If SBA determines that an applicant is ineligible for an SBA loan or if the loan amount is insufficient, SBA refers the applicant to FEMA for additional consideration. Borrowers are required to maintain appropriate hazard and flood insurance, where required. SBA can only approve a loan to an applicant with a reasonable ability to repay the loan. Call: (803) 765-5377.

4. Other Needs Assistance (ONA) — The State of South Carolina HHSC Emergency Services program also provides other needs assistance. Before other needs assistance can be provided, several conditions must be met:

- The county where you live must be declared a major federal disaster area. See list of disaster declarations for South Carolina at <https://www.fema.gov/disasters/grid/state-tribal-government/32>.
- If you are referred to do so, you must apply for a Small Business Administration (SBA) loan, even if you do not own a business. SBA provides disaster loans to individuals and businesses that are able to repay the loans. *If your only expenses are disaster-related medical, dental or funeral bills, you do not need to apply for an SBA loan.* If you chose not to do so, you might find yourself barred from future recovery programs. If

you are denied, you will be referred to FEMA for consideration for further funding. If you are approved, you do not have to take the money then, it keeps your options open.

- If you have home, health, flood or car insurance, you must file a claim with your insurance for your losses and keep records of the settlements.
- You must first use all insurance benefits and any other help available from federal, state and/or local agencies (for example, insurance settlements, disaster loans, and assistance from the Red Cross and Salvation Army);
- You cannot get other needs assistance if you refuse other assistance.
- You must be a U.S. citizen or a "qualified alien" to receive assistance. See Q. 11 below. If you or your spouse are not a U.S. citizen or qualified legal immigrant, but your child is, then you can apply on his or her behalf
- Other needs assistance includes financial assistance to address:
 - a. Disaster-related medical and dental costs;
 - b. Disaster-related funeral and burial costs;
 - c. Disaster-related child care costs/clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies) Fuels for primary heat source (heating oil, gas);
 - d. Clean-up items (wet/dry vacuum, dehumidifier);
 - f. Disaster damaged vehicle;
 - g. Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home); and
 - h. Other necessary expenses or serious needs as determined by FEMA (such as Critical Needs Assistance available following a hurricane or other disaster. This consists of a \$500 lump sum payment for applicants with immediate critical needs for "life-saving" and "life-sustaining" items. See <https://www.fema.gov/media-library/assets/documents/134319>

5. Volunteer Organizations - Those that provide assistance during recovery as well as during immediate emergency response. This includes national and local groups.

6. Cora C. Brown Fund — This fund, named after Cora Brown who died in 1977 and bequeathed part of her estate to the federal government to be used solely for human suffering caused by natural disasters, is used for disaster victims who have exhausted all avenues of assistance, but who still have unmet needs. Disaster victims need not apply for this assistance. By applying for disaster assistance, FEMA identifies potential recipients. FEMA uses these funds under the authority of 42 U.S.C. § 5201(b) of the Stafford Act and 44 C.F.R. § 206.181.

Other forms of individual assistance programs include:

- **Disaster Unemployment Assistance (DUA)** — DUA provides unemployment benefits and re-employment services to people who are otherwise ineligible for regular state

unemployment compensation and who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to twenty-six weeks after the Presidential declaration date. These benefits are made available to individuals not covered by other unemployment compensation programs, such as the self-employed, fanners, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation. DUA is funded 100 percent by FEMA and administered by the Dept. of Employment and Work Force (SCDEW). All unemployed individuals must register with the S.C. Dept. of Employment and Work Force (SCDEW) before they can receive DUA benefits.

For program requirements and instructions on how to apply for DUA, see <https://dew.sc.gov/dua2> or call 866-831-1724.

- **Crisis Counseling** — Funds are provided by FEMA as a grant to state and local mental health agencies to provide crisis counseling to help relieve grieving, stress, or mental health problems resulting from the disaster or its aftermath.
- Also, SAMHSA runs a disaster helpline 800.985.5990. See [http://www.samhsa.gov/find-](http://www.samhsa.gov/find-help/disaster-distress-helpline)
- [help/disaster-distress-helpline.](http://www.samhsa.gov/find-help/disaster-distress-helpline)

2.1 **Applying for FEMA Assistance**

Q. 1 How do I apply for disaster help?

If you live in a disaster area declared by the President and need disaster help, call 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—call TTY: 1-800-462-7585) or apply online at www.disasterassistance.gov. Click on "Apply Online" and the screens will prompt you through the process. If you get a busy signal when you call the 800 number, try calling in the evening after 10:00 p.m. or on the weekends when fewer people are trying to call. You may now also apply to www.fema.gov on your smart phone/mobile device. If you prefer, you can visit a Disaster Relief Center.

When you apply, you should have a pen and paper available to write down important phone contacts. You will need your Social Security number, current and predisaster address, phone numbers, type of insurance coverage, total household annual income, a routing and account number from your bank if you want to have disaster assistance funds transferred directly into your bank account, and a description of your losses caused by the disaster.

- When you apply, make sure you write down and keep your Registration I.D. number.

Q. 2 What happens after I apply for disaster assistance?

FEMA will mail you a copy of your application.

- If your home or its contents are damaged, and you do not have insurance, an inspector should contact you within ten to fourteen days after you apply to schedule a time to meet you at your damaged home.
- Ask for proof or I.D. - every inspector should have a laminated I.D. card.
- If your home or its contents were damaged, and you have insurance, you need to work through your insurance claim first and provide FEMA with a decision letter (statement or denial) from your insurance company before FEMA issues an inspection. There is an exception for damages caused by flooding; if you have flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses because temporary living expenses are not covered by flood insurance.
- About ten days after the inspection, FEMA will decide if you qualify for assistance. If you qualify for a grant, FEMA will send you a check by mail or deposit it into your bank account. FEMA will also send you a letter describing how you are to use the money (for example: repairs to your home or to rent another house while you make repairs).
- If FEMA decides that you do not qualify for a grant, FEMA will send you a letter explaining why you were turned down and give you a chance to appeal the decision. **Appeals must be in writing and mailed within sixty days of FEMA's decision.**
- If you get an SBA Disaster Loan application in the mail, you must complete and return the application to be considered for a loan as well as certain types of grant assistance. SBA representatives are available at Disaster Recovery Centers to help you with the application. If the SBA finds that you cannot afford a loan, they will automatically refer you back to FEMA's Individuals and Households grant program for help.
- If the SBA approves you for a loan, they will contact you.
- If the SBA finds that you cannot afford a loan, FEMA will contact you.

<p>NOTE TO VOLUNTEERS: PLEASE ALSO REFER TO ANSWERS TO QUESTIONS 22 & 27 BELOW BEFORE RESPONDING TO THIS QUESTION.</p>
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Q. 3 Two weeks ago, I mailed in the documents FEMA had asked for. When I called the helpline, the service representative said the documents were not in my file. What should I do?

Please be sure to keep your phone number and mailing address current in FEMA's records. FEMA has implemented new technology to help inform you that FEMA has received your documents. You will be contacted via a recorded message informing you that FEMA has received your documents. You can also check the status of your application by creating an account at DisasterAssistance.gov and clicking Check Your Status.

Please remember that, when you mail or fax documents to FEMA, it is very important to include your name, your Social Security number, the disaster number, and your registration ID number on all paperwork. This will speed handling and assure that the documents are placed in the correct file. The numbers can be found on the cover page that is included with all FEMA correspondence in the upper left-hand corner of any letter FEMA sends you.

Q. 4 The letter from FEMA said I had no damages or insufficient damages, but my home was damaged and some of my personal property was damaged too. What do I do?

You may appeal most decisions within sixty days of the decision letter. When you appeal a decision, you are asking FEMA to review your case again. Appeals may relate to your eligibility, the amount or type of help you received, late applications or requests to return money. You will not automatically get another inspection just because you appeal. FEMA has up to 90 days to issue a decision on the appeal.

For additional information on the appeal process, refer to pages IHPUG at pages 26 through 29.

See resources available at disasterlegalaid.org.

Q. 5 How long does it take to get help from FEMA?

If you have damage to your home or its contents and you are uninsured, or you have suffered damage due to a flood, a FEMA inspector will contact you within ten to fourteen days of applying to set up an appointment to assess your disaster damages. Typically, within about ten days after the inspection, if FEMA determines that you qualify for help, you will receive a direct deposit into your bank account or a check in the mail.

Q. 6 I applied for disaster assistance two weeks ago and haven't heard from anyone. I keep calling the 1-800-621-3362 number, but I get a busy signal. Is there another way to follow up on my claim?

If you have access to the Internet, you may want to consider checking the status of your case online. You can also check the status of your case by creating an account to track your progress at DisasterAssistance.gov. Another option is to visit a Disaster Recovery Center in your area if there is one.

Q. 7 I received my check for rental assistance or hotel assistance, but there are no places to rent.

If you are eligible for housing assistance from FEMA but are unable to find a rental house or apartment within a reasonable commuting distance of your damaged home, please contact FEMA at 1-800-621-FEMA (3362) or visit a nearby Disaster Recovery Center. FEMA will evaluate your situation and, if appropriate, may authorize a travel trailer or mobile home. You can also access this FEMA Housing Portal link to search for available rental properties in your area: <http://asd.fema.gov/inter/hportal/home.htm>. To check for available hotels that will accept Temporary Sheltering Assistance related to Hurricane Harvey, check www.femaevachotels.com/.

Q. 8 I didn't receive enough money from FEMA to meet all my needs. What do I do now?

Most disaster aid programs are intended to meet only essential needs and are not intended to cover all your losses. Also, some people qualify for assistance from more than one program and may receive additional help from another agency. For example, the Small Business Administration is a very important source of funding for repair and replacement of real and personal property. If you received a loan application packet from the SBA, please complete and return the application as soon as possible. No work can begin on the loan until you submit your application. If you do not agree with FEMA's decision, you may appeal the decision. To file an appeal, follow the appeals process that is explained in your letter from FEMA.

Q. 9 I know of others in my neighborhood, city, or state who received help from FEMA, however I was told I have insufficient damages. Does FEMA use the same criteria when considering damages for everyone?

FEMA reviews each applicant's case individually and applies the same eligibility criteria. If you were determined to be ineligible because of insufficient damages and you feel this finding is incorrect, you have a right to file an appeal.

Q. 10 I have a new telephone number. How do I update my application?

Some information, such as current phone number, mailing address, or insurance policy number, can be updated online at the link below. To update other file information, you will need to call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY call TTY: 1-800-462-7585), visit a Disaster Recovery Center, or write to FEMA at the address provided on any correspondence you have received.

- To update your information online, go to: [DisasterAssistance.gov](https://www.disasterassistance.gov).
- Then, click "Check Status," and log into your online account or create an account.

Q. 11 What are FEMA's citizenship/immigration requirements?

You must be a U.S. citizen or a "qualified alien" to receive FEMA financial assistance, including the Individuals and Households Program and Disaster Unemployment Assistance. If you or your spouse are not U.S. citizens or considered "qualified aliens," but your child is, then your household can apply on his or her behalf

FEMA can provide information on how to obtain a Social Security number for a minor child. The minor child must live with the parent/guardian applying on his/her behalf.

One does not have to be a U.S. citizen or a qualified alien for crisis counseling, disaster legal services, or other short-term, non-cash emergency assistance. Voluntary agencies provide help regardless of immigration status.

Q. 12 What immigrants are considered "Qualified Aliens"

As noted above, to be eligible for cash assistance from FEMA you must be a qualified alien.

For FEMA IHP, the "qualified alien" standard includes the following categories of immigrants: anyone who has been granted legal permanent residence (green card), refugee or asylee status, withholding of deportation, conditional entry, parole into the US for at least one year, is a Cuban-Haitian entrant, is a

battered spouse or child(ren) with a pending or approved spousal petition if there is a substantial connection between such battery or cruelty and the need for the benefits (does not apply if person responsible for battery or extreme cruelty resides in the household), or is a victim of trafficking who has been granted a "T- visa" or can demonstrate that s/he has a pending application that sets forth a prima facie case for T- visa eligibility. *See* 8 U.S.C. § 1641.

If applicants are uncertain about whether their immigration status falls within the qualified alien category, they should consult an immigration expert.

Noncitizens must meet the following requirements (in addition to other DUA requirements) to be eligible for Disaster Unemployment Assistance (DUA):

1. A noncitizen must be authorized to work for the weeks for which she is claiming DUA. See 56 Fed. Reg. 22800-01.
2. In addition, a noncitizen must have had one of the following statuses during the time she was earning the wages that are used to calculate her weekly benefit amount:
 - a. lawfully admitted for permanent residence in the United States at the time such services were performed (LPR or "green card" holder);
 - b. lawfully present for purposes of performing such services (for example, present on a temporary work visa); or
 - c. permanently residing in the United States under color of law at the time such services were performed (this can be complicated—consult with an immigration attorney).

2.2 Disaster Recovery Centers

Q. 13 What is a Disaster Recovery Center and what services do they provide?

A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs, or for questions related to their case. NOTE: You can register for assistance at a DRC or use the "Apply for Assistance" tab at <http://www.fema.gov/apply-assistance> or call 1-800-621 FEMA (3362) (hearing/speech impaired ONLY-Call TTY: 1-800-462-7585).

Q. 14 What are some of the services that a DRC can provide? A DRC may provide

- Guidance regarding disaster recovery
- Clarification of any written correspondence received
- Housing Assistance and Rental Resource information
- Answers to questions, resolutions to problems and referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA
- SBA program information if there is an SBA representative at the Disaster Recovery Center site
- Access to Disaster Legal Services.

2.3 Employment Issues

Q. 15 I lost my job because of the disaster and am unable to make my mortgage (or rent) payments. Will FEMA make payments until I can return to work?

No. FEMA is not authorized to make such payments. If you lost work because of the disaster, you may qualify for Disaster Unemployment Assistance (DUA). See the DUA section above or contact the local office of your State's Employment Commission for information about DUA. The DUA program covers most people affected by a disaster, including many who do not normally qualify for regular unemployment aid. Also, be sure to speak to your lender or landlord and explain your circumstances. Special arrangements can often be made.

Q. 16 I have not been able to work since the disaster hit. My employer says that I still have a job, but I am not drawing a paycheck Does FEMA pay for lost wages?

If you lost work because of the disaster you may qualify for Disaster Unemployment Assistance (DUA). See the DUA section above or contact the local office of your State's Employment Commission for information about DUA.

The S.C. Dept. of Employment and Work Force (SCDEW) may accept applications for Disaster Unemployment (DUA) as a result of a Presidential Disaster Declaration for workers who lost their jobs and self-employment individuals who have been unable to work due to a disaster.

Applicants must mail in or fax all required documentation within twenty-one days from the date of the DUA application. To apply go to <https://dew.sc.gov/dua2>. Phone for status: 866-831-1724 between 8 a.m. – 4 p.m.

2.4 Farm/Agricultural Damages

Q. 17 I had damages to my farm or ranch. Can FEMA help me?

If you sustained damages to your home or personal property, you should apply with FEMA for assistance. If you had damages to your crops, livestock, farm equipment, barns, dairy, or something similar, you should contact your local Farm Services Agency office to inquire about the USDA's disaster assistance program. The agency webpage is: www.fsa.usda.gov/state-offices/South-Carolina/index.

FEMA does not offer grant assistance to businesses and farmers but does act as a referral agency. FEMA may also maintain a list of additional referral resources for business owners and farmers that can be access at FEMA.gov/disasters and selecting your state, or by calling the FEMA Helpline (1-800-621-3362). Additional information is available at: <https://www.fema.gov/what-do-if-your-business-or-farm-was-damaged>.

2.5 Inspections

Q. 18 The inspector told me I was going to get money from FEMA. However, I got a letter from FEMA stating that I was not eligible. Which is correct?

The letter is correct. The inspectors are FEMA contractors and are not authorized to comment on eligibility matters. Inspectors record their determinations about what damage the disaster caused to

your home and other property and provide that information to FEMA in the form of an inspection report. FEMA then relies on that information and its own standards to determine your eligibility.

Q. 19 What will FEMA accept as proof that I occupied my home?

There are several documents that may be used to prove occupancy. They include but are not limited to: a mortgage statement or a lease for the damaged dwelling; a utility bill for the damaged dwelling you are occupying; a merchant's statement sent to the damaged dwelling; an employer's pay statement sent to the damaged dwelling; or a current driver's license showing the address of the damaged dwelling.

Q. 20 What will FEMA accept as proof that I own my home?

There are several documents that may be used to prove ownership. They include but are not limited to: the deed; deed of trust; mortgage payment book or other mortgage documents; real property insurance policy; tax receipts; or property tax bill; or documentation showing that the applicant was responsible for maintenance of the home. There are three ways to be treated as an owner-occupant for FEMA benefits. Option one is to demonstrate legal ownership. Option two allows people who do NOT hold legal title, pay no rent, but who are responsible for the payment of taxes or maintenance of the residence, to prove ownership. Option three is for people with a life estate. See 44 C.F.R. § 206.111. (<http://www.ecfr.gov/cgi-bin/text-idx?SID=56b83570b5dde2206384e617abdf9a34&node=44:1.0.1.4.57.4.18.4&rgn=div8>).

Q. 21 My inspector called me, and I missed the call. How do I contact the inspector?

The FEMA inspectors are out on inspections most days and cannot be reached while they are inspecting a home. You should wait for the FEMA inspector to call you again. The FEMA inspectors will try to call you three times to arrange an appointment to inspect your property. Inspectors will call your current phone contact number and the alternate if you provided one. If any of your contact information has changed, call the Helpline to update the information. The inspector may leave a notice at your damaged home with contact information if they cannot reach you by phone.

2.6 Insurance

Q. 22 I have insurance and filed a claim with my insurance agent, but I don't have a place to live. Is there any help for me?

FEMA cannot duplicate assistance from your insurance company. If you still have serious unmet needs after receiving your insurance settlement, FEMA may be able to provide assistance. If you are unable to locate a place to rent, you can visit a local Disaster Recovery Center (DRC) or call FEMA's helpline at 1-800-621-FEMA (3362) to get the list of rental resources in your area. You can also access this FEMA housing portal link to search for available rental properties in your area: <http://asd.fema.gov/inter/hportal/home.htm>.

NOTE TO VOLUNTEERS: PLEASE ALSO REFER TO ANSWERS TO QUESTIONS 2 & 27 ABOVE AND BELOW BEFORE RESPONDING TO THIS QUESTION.
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Q. 23 I have received a settlement from my insurance company and it is not enough to cover my losses. What should I do now?

FEMA recommends the following: Read over your settlement documents carefully and be sure you understand your policy. If you believe a mistake has been made, contact your insurance agent. If you are still not satisfied, your agent can tell you how to contest the settlement. Next, call FEMA at 1-800-621-FEMA. FEMA, SBA, and other agencies may be able to help cover those losses that are uninsured or underinsured, and otherwise eligible.

Q. 24 Are insurance deductibles covered under FEMA's programs?

FEMA does not cover insurance deductibles. If your insurance settlement does not meet your disaster-related needs, you may be eligible for assistance from FEMA or the SBA. There can be no duplication of these programs.

Q. 25 What documents does FEMA want from my insurance company?

If you apply for help from FEMA because your insurance does not cover all your disaster-related needs, you need to write a letter to FEMA explaining your situation and include a copy of a settlement or denial letter from your insurance company. FEMA cannot duplicate any insurance coverage. It is important that you get a denial of displaced housing immediately, so that you can ask FEMA to cover your temporary housing. This is not income qualified.

Q. 26 Do I have to file a claim with my insurance company since I have to pay a deductible? Why can't FEMA just help me?

By law, FEMA cannot give you money for items that your insurance covers, (this would be considered a duplication of benefits), but FEMA may be able to help with uncompensated losses or unmet needs not covered by your insurance company. If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. If you do not file a claim with your insurance company, FEMA help may be limited. If your insurance company tells you that your deductible is greater than the amount of damage found, please request a letter from the insurance company, on company letterhead, and send it to FEMA, along with your application for assistance.

Q. 27 My insurance company told me it would be weeks before they come to see my damages. Can FEMA help?

If a decision on your insurance settlement has been delayed for more than thirty days after you filed the insurance claim, you may be eligible for an insurance advancement from FEMA. These funds are considered a loan and must be repaid to FEMA once you receive your settlement from your insurance company. You need to write a letter to FEMA, explaining the circumstances of the delay in settlement. Include documentation from the insurance company as proof of filing, or the claim number, the date filed, and an estimate of how long the settlement will take, if you filed by phone. FEMA will send you a Request for Advancement and Signature letter. You must complete and return this letter before FEMA can evaluate your request for assistance.

2.7 Late Registration

Q. 28 I had extenuating circumstances that prevented me from applying for assistance before the registration filing deadline. I have damages from the disaster, what can I do?

Apply anyway. You may make a late registration within sixty days after the filing deadline. A letter will be sent stating you are not eligible for consideration for disaster assistance under the Individuals and Households program. The letter will contain information on how you can appeal this decision if you had extenuating circumstances that kept you from filing during the open registration period. (<https://www.fema.gov/news-release/2003/01/31/fema-procedures-allow-individuals-extenuating-circumstances-opportunity>)

2.8 Returning Funds

Q. 29 I need to return a check or pay money back to FEMA. Where do I send it?

Treasury Checks: If you have not cashed the treasury check and wish to return it, or if you have been advised in an official letter from FEMA to return the check, mail it to: Department of the Treasury, P.O. Box 51320, Philadelphia, PA 19115-6320. Include your name, Social Security number, and FEMA application number. (<https://www.fema.gov/how-make-payment-fema>)

Personal Checks/Cashier's Checks/Money Orders: If you have already cashed the treasury check and wish to return the funds, or you have been advised in an official letter from FEMA to return the payment, send your personal check (or money order/cashier's check), by regular mail to: FEMA, P.O. Box 530217, Atlanta, GA 30353-0217. If you send your payment by courier (i.e., UPS, DHL, or FedEx), send it to: FEMA, Bank of America, Lockbox Number 530217, 1075 Loop Rd., Atlanta, GA 30337-6002. DO NOT send cash. Include a brief statement explaining why you are sending funds to FEMA. Include your name, social security number, and FEMA application number. (<https://www.fema.gov/how-make-payment-fema>)

State Checks: If you have received a check from your state for your damaged personal property and wish to return the check or have been advised in a letter to return the funds, you will need to mail the check/payment back to the state. The address will be listed on the letter that accompanied your check.

2.9 Road and Bridge Damages

Q. 30 My home is not damaged; however, a public road or bridge has been damaged and is preventing access to my home. Can FEMA help me?

Yes. If damages to a public road or bridge prevents or restricts you from accessing your home, FEMA may be able to help. (<http://www.fema.gov/faq-details/Road-and-Bridge-Damages/>)

Q. 31 If I own the bridge and/or road that is damaged, should I apply for assistance?

Yes, if the private road or bridge damage prevents or restricts access to your home, FEMA may be able to provide assistance. FEMA's Individual Assistance program could cover the expenses of repairing privately owned access roads if the following criteria are met:

- It is the applicant's primary residence;
- It is the only access to the property;

- It is impossible to access the home with the damaged infrastructure; or
- The safety of the occupants could be adversely affected.

Private property owners, established homeowners' associations, and properties governed by covenant may apply for a low-interest disaster loan directly through the Small Business Administration (SBA). (<http://www.fema.gov/faq-details/Road-and-Bridge-Damages/>)

Q. 32 What if I share ownership and responsibility for the road bridge with other families, do they all need to register?

All households who share in the responsibility of maintaining the private road and/or bridge should each register individually, particularly if the damages prevent or restrict access to their homes. (<http://www.fema.gov/faq-details/Road-and-Bridge-Damages/>)

2.10 Small Business Administration (SBA)

Q. 33 Why am I being referred to the SBA?

The Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. SBA loans are not only for businesses. The SBA has low-interest disaster loans for homeowners, renters and non-farm businesses to cover disaster damage to real and personal property. Filling out the application is necessary for most homeowners and renters to be considered for all forms of disaster assistance.

Q. 34 Does the SBA make loans to individuals or just businesses?

The SBA can loan money to homeowners, renters, and business owners. Homeowners may borrow up to \$200,000 for disaster-related home repairs. Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property including vehicles. The SBA may not duplicate benefits from your insurance or FEMA. You may receive an SBA referral when you apply with FEMA. If the applicant does not qualify for a low-interest SBA loan, FEMA may be able to offer them additional disaster grants that help reimburse for lost personal property, vehicle repair or replacement, and moving and storage expenses.

Q. 35 How do I reach the SBA hotline?

The SBA has loan officers in the Disaster Recovery Centers to provide face-to-face service to disaster victims. You may visit the SBA at any of these locations without an appointment. An SBA representative will be glad to answer questions and help complete your application. To find out where the SBA disaster offices are located, an applicant can call the SBA toll-free at 1-800659-2955 or email the SBA disaster customer service at <mailto:disastercustomerservice@sba.gov>.

2.11 Travel Trailer/Mobile Home

Q. 36 How long can I use the travel trailer/mobile home?

If FEMA provides you with a travel trailer or mobile home, you may be able to use it for up to eighteen months from the date of declaration if you continue to have a disaster-related housing need.

Q. 37 My family is too large for a travel trailer/mobile home. What do we do?

FEMA can provide more than one travel trailer for a family if necessary.

Q. 38 Can I have a ramp built for a travel trailer/mobile home?

When FEMA makes its initial assessment of your site to decide if it is possible to place a travel trailer/mobile home at your home, FEMA includes any requirements for ramps. If you did not receive a ramp and require one, call the FEMA Helpline at 1-800-621-FEMA (3362). A helpline representative will ensure that someone will get back in contact with you.

Q. 39 One of the storms damaged the travel trailer that FEMA provided me. What should I do?

Contact the maintenance number provided when you were leased into your unit. If you do not have the number, call the FEMA Helpline at 1-800-621-FEMA (3362). A helpline representative will ensure that someone will get back in contact with you.

2.12 General Questions

Q. 40 After the storm, the gas station up the street was charging \$10 a gallon for gas. Isn't that price gouging?

In most cases, the current price at the pump is not due to price gouging. However, the South Carolina attorney general is prepared to act quickly if gas prices in a governor-declared disaster area spike beyond what the normal market forces set. If you find price gouging, contact the attorney general's office.

Q. 41 When funds are provided for disaster assistance in other countries, does this affect the amount of money that is available for my state?

No. If federal disaster assistance is designated for your area, the disaster relief funds for your state will not be affected by any funds provided for international relief efforts.

Q. 42 My vacation/secondary home was damaged. Can I get any help?

Damages to a secondary or vacation home are not eligible under FEMA's disaster assistance program. However, if you own a secondary home that is rented out or occupied by a family member, you may be eligible for assistance from the Small Business Administration.

Q. 43 Will FEMA help me pay my utility bills?

No, FEMA cannot pay utility bills. However, local charitable organizations may be able to help for a short time. We suggest you contact the Red Cross (www.redcross.org) or your local United Way office by calling 2-1-1 for a referral to a local agency that may be able to help.

Q. 44 I lost my food because of the power outage; will I be reimbursed for it?

FEMA's disaster assistance program does not cover food losses. Voluntary organizations in the disaster area may be able to help you with a hot meal or other immediate needs for food. You may also qualify for assistance through the Disaster Supplemental Nutrition Assistance Program (SNAP). Call (800) 616-1309 to learn how to apply or go online at <https://dss.sc.gov/assistance-programs/snap/how-do-i-apply/>. If you need to replace food or food instruments that are paid for by WIC, to apply call 855-472-3432 to make an appointment. WIC has day/afternoon and early-evening appointments available. Select clinics may also have evening and Saturday appointments available. WIC even has walk-in hours! Please visit <https://scdhec.gov/health/WIC-nutrition-program>.

Q. 45 I have trees down all over my yard. Is there any help for debris removal?

Many homeowners' insurance policies cover debris removal. FEMA does not typically pay for cleaning up debris on private property or in gated communities, but if the debris is keeping you or emergency workers from safely getting to your home, FEMA may be able to provide help. Your local officials can also tell you if there is a pickup schedule for debris in your area.

FEMA may provide assistance for debris removal from private property if it will:

- Eliminate immediate threats to life, public health, and safety; or
- Eliminate immediate threats of significant damage to improved public or private property; or
- Ensure economic recovery of the affected community to the benefit of the community-at-large.

Q. 46 I purchased a generator. Will I be reimbursed?

FEMA reviews requests for reimbursement of the cost of a generator on a case-by-case basis and determines if a generator was purchased to overcome a disaster-related hardship, injury, or adverse condition. You should register and submit your receipts to see if the cost is covered. In addition to the eligibility requirements for IHP:

- The applicant must provide proof that the piece of equipment is required for medical purposes (e.g., letter from physician stating that the applicant/occupant has a medical need for the equipment).
- For more information on generator reimbursement, click the link below: <http://www.fema.gov/media-library-data/1392312125767-5abccal85f7a96b60e4e243ae5b90bb2/Generator%20Reimbursement%20RP1002%201.pdf>.

Q. 47 Does disaster help have to be repaid?

A grant from the FEMA Individual and Households Program does not have to be repaid. Loans from the Small Business Administration must be repaid.

Q. 48 FEMA told me to send in my receipts. What is the mailing address?

Please mail all correspondences to the following address:

FEMA — Individual and Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055; or

Fax it to 1-800-827-8112; or

Upload from your personal computer to your online account at:
<http://www.disasterassistance.gov/>. Click "Check Status," and log into your account.

Please write your name, last four digits of your Social Security number, disaster number, and registration number on all pages of your documents and keep a copy for your own records.

Q. 49 I got a check from FEMA. What can I use the money for?

FEMA sends you money to meet your housing and personal property needs related to the disaster. You will receive a letter from FEMA telling you what the money covers.

Q. 50 Can I get more information about disaster assistance on the Internet?

Yes. The best place to start is <http://www.fema.gov> and disasterlegalaid.org.

Q. 51 I have a lot of damage, but I received a letter from FEMA stating I am getting "\$0." Why?

Please read the entire letter. The most common reasons for denial letters are because you have insurance to cover the loss or because your property is a secondary or vacation home. If you have received your insurance settlement and it does not cover all your necessary expenses and serious needs, please contact FEMA at 1-800-621-FEMA (3362). If you do not qualify for assistance, the letter will also explain your rights to file an appeal if you disagree with the reason provided by FEMA. If you wish to appeal, you must do so within sixty days of the denial date. Source: This question and answer section utilizes information provided by FEMA at <https://www.fema.gov/faq>. Please see that site for a complete list of currently published FEMA FAQs.

