South Carolina

Flood Recovery

Senior Citizen Resource Guide

*FEMA Disaster Relief Information
Local, state and federal disaster recovery officials continue to urge anyone who was affected by severe disasters to contact FEMA for assistance.

There is only a sixty day window from the date of the disaster to register.

Assistance can include money for temporary rental assistance and essential home repairs for primary homes, low-interest loans from the U.S. Small Business Administration to cover uninsured property losses and other programs to help survivors recover from the effects of the disaster.

Information FEMA will ask for when you apply:
- Social Security number
- Address of the damaged home or apartment
- Description of the damage
- Information about insurance coverage
- Telephone number
- Mailing address
- Bank account and routing numbers for direct deposit of funds

To locate the nearest DRC, please call: 1-800-621-FEMA (3326)

You can also visit a Disaster Recovery Center (DRC) that is a readily accessible facility or mobile office where you can go for information about FEMA or other disaster assistance programs, or for questions related to your case. To locate the nearest DRC, please visit http://asd.fema.gov/inter/locator/home.

Proof of occupancy

What will FEMA accept as proof I occupied my home?

Below are several types of documents that may be provided to prove occupancy and/or ownership of home:
- Utility bill for the damaged dwelling with your name (or name of co-applicant). The utility bill should be for one of the major utilities, such as electricity, gas, or water.
- Merchant’s Statement sent to the damaged dwelling with your name (or name of co-applicant). Merchant statements include: credit card bills, delivery notices, or other first class mail addressed to you and showing the damaged dwelling address.
- Employer’s Statement sent to the damaged dwelling with your name (or name of co-applicant). An employer’s statement refers to pay stubs and similar documents sent to you and showing the damaged dwelling address.
- Current Driver’s and Non-Driver’s License showing the address of the damaged dwelling.
- Deed or Deed of Trust
- Mortgage payment book or other mortgage documents
- Real property insurance policy
- Property tax receipts
- Property tax bill

The documents must indicate you as the legal owner and also include the damaged property address.
I am registered for FEMA assistance. **What happens next?**

After you register for assistance with FEMA, you will receive a copy of your registration and a pamphlet in the mail titled, “Help After A Disaster, An Applicant’s Guide to the Individuals and Households Program”. Please read the pamphlet carefully; it should answer most of your questions and provide information about other programs that may be able to assist in your recovery efforts.

If you do not have insurance to cover your disaster-related damages, an inspection is required to process your application. For complete information about the inspection process, please see “What is the inspection process?”

If you have insurance, please file a claim as soon as possible and send FEMA your settlement or denial letter. If you have been referred for a disaster loan from the U.S. Small Business Administration (SBA), SBA may also contact you and schedule an appointment to review your disaster-related losses. You also need to complete the Declaration and Release Form verifying that a member of the household is a citizen, non-citizen national or qualified alien of the United States. This can be returned to the inspector or sent to FEMA.

**Assistance creating an online account**

**Can I call and have someone create an online account for me to review my application?**

FEMA representatives cannot create online accounts for applicants; this would be a violation of the Privacy Act. If you require technical assistance accessing your online account, please call the FEMA Technical Helpdesk at 1-800-745-0243. They are available 24 hours a day seven days a week.

**FEMA applicants with e-mail can create an Access Account through the Internet:**

1. Go to: DisasterAssistance.gov
2. Select Check Your Application Status “Access Your Account” button
3. Select: “Create Account”

Applicants should receive their PIN number via e-mail to the e-mail address provided at the time of the request. Applicants should receive their PIN numbers within 24 hours of the request for a PIN. Once you have created your account, you will be able to log-on and view the status of your request for disaster assistance.
Checking status of FEMA application

How do I check the status of my FEMA application?

Applicants with an email account can check the status of an application by first creating an online account at DisasterAssistance.gov.

Once you have created your account, visit DisasterAssistance.gov and click on Check Your Status on the right side of the homepage. From there, you may log in and check the status of your application. If you don’t know whether your application is complete, you can contact FEMA’s Helpline at 1-800-621-FEMA (3362).

FEMA Individual Assistance inspection process

What is the inspection process?

If you do not have insurance to cover your disaster-related damages, an inspection is required to process your application. An inspector will contact you to make an appointment to visit your property within 10 to 14 days after you apply. For complete information about the inspection process, go to FEMA.gov to find more information about the Inspection Process. The inspector will assess disaster related damage for your real and personal property. There is no fee for the inspection. Inspectors are contractors, not FEMA employees, but your inspector will have picture identification.

It is not required that you be present for the inspection. You can make arrangements with the inspector for someone else to accompany the inspector in your absence, either a relative or friend over 18 years of age. Please be sure your phone/contact information is current.

Inspectors file your report but do not determine your eligibility. The inspector usually looks at the damaged areas of the home and records that information in the computer as part of the inspection process. There may be times when photos of the undamaged areas are helpful in regards to the overall safety and livability of the home. Inspectors will maintain personal safety and will not enter unsafe areas of the home.

Please have these items ready and in a place where you will easily find:

- Owners: Proof of ownership (your deed, tax records, mortgage payment book, or a copy of your dwelling’s insurance policy for the address, showing you as the owner)
- Owners and renters: Proof of occupancy (recent utility bills in your name at that address, your driver’s license address, any first-class government mail sent to you within the last three months at that address, or recent utility bills in your name at that address) and insurance policies
- Renters only: Lease agreement

Appeal FEMA’s Individual Assistance decision

How do I appeal?

You may appeal any decision within 60 days of the date listed on the last decision letter. All appeals must be in writing and require an applicant signature; so they cannot be accepted via e-mail. Appeals must be mailed or faxed to the number listed below. Appeals may relate to your eligibility, the amount or type of help provided to you, late applications, requests to return money, or questions regarding continued help.

- If you have already appealed and the appeal was denied, please follow the instructions in the letter you received.
- Insurance cases in which final settlements are delayed will have 12 months from their registration date to appeal.

When you appeal a decision, you are asking FEMA to review your case again. Before you appeal a decision, please refer to the specific information in the Applicant’s guide about qualifying for help. This guide should answer most of your questions about the expenses covered under this program. If, after you review this guide, you still do not agree with the decision about your application or the help received, follow these steps to appeal the decision:

1. Explain in writing why you disagree with the decision. Include documentation such as contractor’s estimates, doctor’s statements, etc. to support a review of your file. Sign the letter.
2. Please remember to include your name, last four digits of your social security number, disaster number and registration number with any correspondence to FEMA.
3. Mail your appeal letter to:

   FEMA - Individuals & Households Program
   National Processing Service Center
   P.O. Box 10055
   Hyattsville, MD 20782-8055 -OR- You can fax your appeal letter to: (800) 827-8112
Additional Assistance with Home Repairs

*I need more money than FEMA provided to repair my home.*

FEMA housing assistance is limited to emergency home repairs and temporary housing. We are unable to assist with all home repairs, personal property, vehicle, or moving and storage expenses. However, if you would like to have your case reviewed, you may submit an appeal. For more information on how to appeal, please reference the Applicant Guide: Help After a Disaster. Additionally, the Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster survivors. The basic form of federal help for disaster damage to private property owned by homeowners, renters, and non-farm businesses of all sizes, which is not fully covered by insurance, is through a low-interest disaster loan from the Small Business Administration. By offering affordable loans, the Small Business Administration disaster loan program helps disaster survivors pay for their repairs while keeping costs to the taxpayer reasonable.

Questions about Small Business Administration disaster loans should be directed to the SBA.

You can contact them at 1-800-659-2955 from 8 a.m. - 9 p.m. (EDT), Mon-Fri and 9 a.m. - 6 p.m (EDT), or email them at disastercustomerservice@sba.gov.

**Assistance with vehicle repairs/replacement**

*Will FEMA help with repairs/replacement of my car?*

Auto insurance and the Small Business Administration (SBA) are the two primary resources available to applicants who have damage to a vehicle as a result of a disaster. If you are not able to secure assistance through either of these organizations, FEMA may be able to assist with the cost of repairing and/or replacing your vehicle that is no longer usable because of disaster-related damage. Verification may be required to show:

- the vehicle is registered in the applicant's name or in the applicant's dependent's name, and
- the vehicle is insured and conforms to applicable State laws.

An estimate may be required stating that the damage to the vehicle was a direct result of a presidentially-declared disaster. Transportation repair and replacement award amounts are set by the state on a yearly basis and FEMA cannot exceed the amount of transportation assistance established by the state.

**FEMA Grant vs. Loans**

*Does disaster help have to be repaid?*

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

**FEMA assistance and insurance deductibles**

*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?*

FEMA is prohibited by law from duplicating benefits when other resources are available, but FEMA may be able to assist with uncompensated losses or unmet needs not covered by your insurance company. If you have not already filed a claim with your insurance company, we encourage you to do so as soon as possible.

If you do not file a claim with your insurance company, FEMA assistance may be limited. If your insurance company tells you your insurance deductible is greater than the amount of damage found, please request a letter from your insurance company on company letterhead. Once you receive it, please fax it to 1-800-827-8112 or mail your documents to:

**FEMA - Individuals & Households Program**
**National Processing Service Center**
P.O. Box 10055
Hyattsville, MD 20782-8055

Please remember to include your name, last four digits of your social security number, disaster number and registration number on every page and keep a copy for your records. Submitting these documents does not guarantee assistance.
STATE AGENCY ASSISTANCE

State of South Carolina agencies are currently offering several assistance measures for people who were directly affected by the disaster:

**S.C. Department of Health and Environmental Control**
The S.C. Department of Health and Environmental Control is offering free tetanus vaccination clinics for flood survivors. New clinic locations are being announced throughout the state via an updated list on www.scdhec.gov. (803) 898-3432

**S.C. Department of Insurance**
The S.C. Department of Insurance Director, Ray Farmer, issued an emergency order and regulation prohibiting insurance companies from canceling policies. The emergency regulation prohibits insurers from canceling or not renewing policies solely because of claims resulting from this disaster. More information is available at www.doi.sc.gov. The S.C. Department of Insurance can also help answer questions about your insurance policy and/or coverage; reach them at consumers@doi.sc.gov. (800) 768-3467

**S.C. Department of Employment and Workforce**
The S.C. Department of Employment and Workforce is offering disaster unemployment assistance for people unemployed because of the severe flooding incident. Call 1-888-834-5890 if you have questions regarding eligibility. http://www.sces.org (888) 834-5890

**S.C. Department of Revenue**
South Carolina taxpayers affected by severe flooding may qualify for tax relief from the S.C. Department of Revenue. The tax relief postpones various tax filing and payment deadlines that began October 1. As a result, individuals and businesses will have until February 16, 2016 to file these returns and pay taxes. https://dor.sc.gov/flood-tax-relief (803) 898-5000 (option 2)
S.C. Department of Commerce
The S.C. Department of Commerce has set up a disaster recovery information webpage for businesses. Visit: http://scommerce.com/south-carolina-flood-resources

S.C. Department of Consumer Affairs
The S.C. Department of Consumer Affairs is providing information for guarding yourself against scams. They have also provided tips to help protect car buyers from unintentionally purchasing flood-damaged vehicles. More information is available by visiting www.consumer.sc.gov

S.C. Department of Social Services
The South Carolina Department of Social Services (DSS) has announced counties eligible to receive Disaster Supplemental Nutrition Assistance Program (DSNAP) Assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Any household that resided within one of the designated counties at the time of the flooding AND suffered unreimbursed disaster losses may be eligible to receive temporary DSNAP assistance.

S.C. State Housing Finance and Development Authority
If, as a result of the recent flooding, you have been left unemployed or experienced a reduction in income, you may be eligible for mortgage payment assistance. For more information or to apply, please visit www.SCHELP.gov. Other programs are referenced in this guide under Other Helpful Resources.

S.C. Emergency Management Division
The South Carolina Emergency Management Division, a division of the Adjutant General’s Office, is the coordinating agency responsible for the statewide emergency management program. For the latest information on the 2015 SC Flood and for the most up-to-date disaster recovery resources, please visit www.scemd.org or call (866) 246-0133. (This number is only activated during emergencies.)
When Waters Recede, Mold Can Take Hold
Be Safe, Don’t Stay in a Home Infested with Mold or Mildew

Many residents are concerned about indoor mold as a result of the recent rains and flooding that impacted much of South Carolina. DHEC understands these concerns and is committed to assisting those who have been affected by the 2015 flood disaster. DHEC has compiled the following information to guide you as you make decisions regarding mold in your home and workplace.

PRESENCE OF MOLD AFTER A FLOOD

• After a flood, excess moisture and standing water contribute to the growth of mold in homes and other buildings.

• Steps can be taken to prevent mold growth if wet items are cleaned and dried within 24 to 48 hours. Make sure you only enter your home once it is safe.

SIGNS OF MOLD

• Mold can be recognized by sight or smell, or present no signs at all (hidden behind walls or under floors).

• Sight (Mold growth often appears on walls and ceilings, looks like spots and can be many different colors.)

• Smell; (You may smell a strong unpleasant odor that is musty or earthy.)

“Mold can be recognized by sight or smell, or present with no signs at all (hidden behind walls or under floors).”

PEOPLE AT GREATEST RISK FOR HEALTH EFFECTS FROM MOLD

• If you are allergic to mold or you have asthma, allergies, or other breathing conditions, being around mold may make your condition worse.

• If you have a chronic lung condition or a weak immune system (such as people with HIV infection, cancer patients taking chemotherapy and people who have received an organ transplant), you could be more susceptible to mold infections in your lungs.

POSSIBLE HEALTH EFFECTS OF MOLD EXPOSURE

• People who are sensitive to mold may have a stuffy nose, irritated eyes, wheezing, or skin irritation.

• People who are allergic to mold may have difficulty breathing or have shortness of breath.

• People with weakened immune systems or chronic lung diseases may develop mold infections in their lungs.

• If you or your family members have health problems after exposure to mold and you think that mold is affecting your health, please contact your doctor or other
CLEANING WET OR MOLDY ITEMS AFTER A FLOOD

- When your home is safe to enter after a flood, dry out your home as quickly as possible to minimize mold problems and perhaps even prevent the growth of mold at all.

- Water damage specialists or mold remediation companies have experience with clean ups of flooded homes and can provide you the peace of mind of knowing mold problems will be properly taken care of. At a minimum, a maintenance or service professional that is experienced in mold clean up should check and clean your home heating, ventilating and air-conditioning (HVAC) system before you turn it on. If the HVAC system was flooded with water, turning on the system may spread mold throughout the house.

- If you choose to perform the flood clean up yourself, the U.S. Environmental Protection Agency (EPA) offers the following information:
  
  - To protect yourself from potential exposure to mold, buy an N-95 mask at your local home supply store and wear it while cleaning your home. (An ordinary dust mask or handkerchief will not protect you from mold.)
  
  - Hard-surfaces, non-porous items which do not absorb water can be cleaned using soap and water, and disinfected with a bleach solution of no more than 1/2 cup of bleach in 1 gallon of water. (Never mix bleach with other household cleaners. Mixing bleach and ammonia can produce dangerous toxic fumes.) Non-porous materials include tile floors, counter tops, showers, tubs, metal objects, plastic, glass and other hard nonabsorbent materials and surfaces.
  
  - Porous materials soak up water like a sponge. Items that cannot be dried thoroughly within 24-48 hours of flooding are much more difficult to disinfect and may need to be replaced to prevent mold growth. Porous items include drywall, carpet, mattresses, fabrics and furniture made of particle board.

ADDITIONAL INFORMATION AND RESOURCES:

- Visit the Centers for Disease Control & Prevention’s websites about Mold After a Disaster and Floods.

- Visit the U.S. Environmental Protection Agency’s Mold website or download EPA’s booklet on Indoor Air Quality after a Flood.

- If you are experienced in mold remediation and are interested in volunteering your services, please visit the SC Emergency Management Division’s volunteer website or call 1-888-585-9643.

- Consult a Professional Mold Remediation company (check the Yellow Pages under Mold or Water Damage Restoration). Verify a company’s general contractor license by visiting the South Carolina Department of Labor, Licensing, and Regulation’s website.

- Call the South Carolina Department of Health and Environmental Control at 898-9387 (in the Columbia area) or toll-free at 1-888-815-3509.

DHEC is providing these recommendations as a service for SC citizens who have been affected by the 2015 flood disaster. Because there are no state or federal laws, regulations, or standards for mold or indoor air quality, DHEC cannot test, monitor or inspect for mold or indoor air quality in homes or public buildings.
SCAMS/ FRAUD

State and federal recovery officials urge South Carolinians affected by the ongoing severe storms and floods to watch for and report any suspicious activity or potential fraud. Disaster Scams could include, but are not limited to home repair scams, fake charities, and imposter/phony officials.

For additional help, contact the South Carolina Department of Consumer Affairs’ ID Theft Unit for more tips on dealing with identify theft and scams at 1-800-922-1594 or www.consumer.sc.gov

Consumers living in apartments or other rental properties need to be aware of their rights if the home in which they are living was badly damaged during the disaster.

After a disaster, scam artists may pose as government officials, aid workers, charitable organizations or insurance company employees. Ask for identification and don’t be afraid to hang up on cold callers.

1. When possible, contact government agencies using information posted on their websites or in other official sources.

2. Don’t sign anything you don’t understand or contracts with blank spaces.

3. Don’t give out credit card of bank information.

4. FEMA does not have “approved” contractors; beware of contractors who say they are affiliated with FEMA.

Avoiding Mosquitoes After a Flood
By Jim Beasley

Recent rains and flooding left many areas of South Carolina saturated with standing water, which has the potential to become breeding grounds for mosquitoes. Mosquitoes are cold-blooded and do not thrive in cooler temperatures, so cold snaps in the weather can help reduce the likelihood of excessive mosquito breeding. But don’t just count on the weather. You can do your part to reduce mosquito populations and reduce your family’s exposure to these pesky, and potentially harmful, insects.

Do your part – reduce mosquito breeding habitats
It only takes as few as five days for water in containers as small as a bottle cap to become active breeding sites for mosquitoes.

Routinely empty any containers on your property that are holding water:

- Pool covers
- Flower pots
- Boat covers
- Tires
- Pet bowls
- Tarps
- Toys
- Etc.
Other Helpful Resources

**South Carolina Bar**
Free legal assistance is now available for South Carolina 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 a.m. and 5:00 p.m., Monday through Friday, to request assistance. Callers should identify that they are seeking disaster-related legal assistance, provide brief details of the assistance needed and in which county they are located. Individuals who qualify for assistance will be matched with South Carolina lawyers who have volunteered to provide free legal assistance. Flood victims may also request assistance by mailing DisasterInfo@SCBar.org.

**SC State Housing Finance and Development Authority (“SC Housing”)**
If, as a result of the recent flooding, you have been left unemployed or with a reduction in income, you may be eligible for mortgage payment assistance. For more information or to apply, please visit www.SCHELP.gov or call 1-855-435-7472. SC Housing is a FREE internet based resource that allows you to search for rental housing across the state on the basis of your needs and budget. Please visit www.SCHousingSearch.com, or call 1-877-428-8844. SC Housing has also declared a foreclosure moratorium for loans in its portfolio statewide for 90 days. If your mortgage is with SC Housing and you are having difficulty making payments, please contact SC Housing at 803-896-9521.

**South Carolina Baptist Convention Disaster Relief Operations Center: 1-803.227.6031**
Connects you with volunteers in your area to help with flood clean-up and recovery, among other areas. For more information visit http://www.scbaptist.org/dr

**American Red Cross Assistance: 1-855-773-3175**
The Palmetto SC Region of the American Red Cross provides vital services to the residents of South Carolina including disaster relief operations to help people affected by historic flooding and rainfall in South Carolina. Call 1-855-773-3175 or visit http://www.redcross.org/local/sc for more information.

**United Way of South Carolina:**
**Toll Free 1-866-892-9211 or Dial 211**
United Way of South Carolina will help you connect with a network of over 16,000 resources right here in our state by calling 1-866-892-9211 or dialing 211. Their mission is to unite people and resources to improve the quality of life.

**Volunteers and Donations: 1-888-585-9643**
People who wish to volunteer or donate to the severe flooding relief effort can visit www.scemd.org for a complete list of ways to give, or call 1-888-585-9643 to speak with a state donations manager.

This South Carolina Flood Recovery Senior Citizen Resource Guide has been compiled to enhance public access to information about resources available to South Carolina flood victims. The Lieutenant Governor’s Office on Aging neither guarantees nor makes any representations as to the accuracy or completeness of the information contained in this South Carolina Flood Senior Citizen Recovery Resource Guide. The inclusion of an organization or service does not imply an endorsement of the organization or service, nor does exclusion imply disapproval. Under no circumstances shall the Lieutenant Governor’s Office on Aging or its employees be liable for any direct, indirect, incidental, special, punitive, or consequential damages which may result in any way from your use of the information included in this South Carolina Flood Senior Citizen Recovery Resource Guide. All information is current as of October 2015 and is subject to change.