

Frequently Asked Questions about Disaster Assistance

Many of the services or assistance disaster victims need are available from a Disaster Recovery Center (DRC). The DRC helps community members meet face-to-face with represented federal, state, local, and volunteer agencies. The centers are established after the President declares a major disaster area. If a DRC is not established, there are other sources of assistance.

Am I eligible for federal assistance? How do I apply?

Individuals, families, and business owners are eligible for federal assistance if they live or own a business in a county declared a major disaster area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or resources to meet their needs. Guidelines and regulations change, but the application process may be as simple as a telephone call to FEMA, the Federal Emergency Management Agency (1-800-621-3362).

Where can I get food and water or a shelter?

The American Red Cross and other volunteer agencies assist disaster victims with food, water, clothing, and emergency shelter for people who cannot return to their homes. Local radio and television and newspapers usually announce locations of assistance centers.

For those with longer-term housing needs, the FEMA Disaster Housing Assistance Program offers several types of assistance, including temporary housing and grants to help people repair their homes.

Eligibility requirements:

- The home must be the applicant's long-term residence.
- The home must be inaccessible or have been damaged and rendered unlivable as a result of the disaster.

- The insurance covering the dwelling does not fully cover applicant's additional living expenses and/or home repairs.

What about my pets?

For health and safety reasons, pets are not permitted in public emergency shelters. Contact the local Emergency Management office, animal shelter, or humane society for information about emergency pet shelters. The Emergency Animal Rescue Service (EARS) website (see "Other Resources") includes information on organizing supplies for pets before emergencies or disasters.

How do I reach family members in a disaster?

During a disaster, the American Red Cross develops and maintains a database to help find family members. If you are in the disaster site, visit the on-site Red Cross location during a disaster for help finding family members. If you are outside of the disaster area, contact your local American Red Cross chapter for information (do

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What if my home was destroyed?

FEMA can provide temporary housing for up to 18 months to those whose homes are damaged or destroyed. To apply for assistance, register by calling the toll-free telephone number (1-800621-3362).

What if I can't afford to rebuild?

FEMA will have information available on loans and cash grants when a homeowner has insufficient or no insurance. Homeowners may qualify for grants, low-interest loans, and tax refunds for items not covered by insurance.

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What if I need legal help?

Local members of the American Bar Association Young Lawyers Division offer free legal services to disaster victims via a relationship with FEMA. The Disaster Resource Center will have information on how to reach the service.

Is crisis counseling available?

Counseling usually is available after a disaster. Information about counseling is available through the Disaster Resource Center. Other local agencies, social service organizations, churches, and synagogues may offer counseling to disaster victims.

What if I lost my business or farm?

Business and farm loans are available to people who have suffered damage to business property or economic injury. The Small Business Administration (SBA) and the Farmers Home Administration (FHA) offer low-interest loans to repair or replace damaged property not covered by insurance and to provide working capital. Applications are available at the Disaster Resource Center.

Other resources

American Red Cross. The alphabetical listing in local phone books will point you to a local chapter of the American Red Cross. The agency's website includes information and materials in English and Spanish (www.redcross.org).

South Carolina Emergency Management (EMD) This web site has extensive links and information on all aspects of disaster response and or management. EMD is the coordinating agency for all state agencies during a disaster. (www.scemd.org)

Extension Disaster Education Network (EDEN). This website provides a list of resources developed in other states about floods; drought; snow, ice, and wind damage; animal emergencies; and general disaster (www.agctr.lsu.edu/eden, then "Extension websites" and "Other on-line sources").

Emergency Animal Rescue Service (EARS). This site provides tips for animal owners and links to emergency shopping lists for owners of dogs, cats, birds, horses, reptiles, and amphibians (www.uan.org/ears/index.html).

Federal Emergency Management Agency (FEMA). The online library offers publications and videos in English and Spanish and includes materials specifically developed for children (www.fema.gov).

Social Security Online. The official site of the Social Security Administration, this site links to hundreds of publications in 21 languages and provides information on survivor benefits and programs (www.ssa.gov).
