

INDIVIDUAL ASSISTANCE FACT SHEET

1. Why a county has not been declared?

In order for a major disaster to be declared, the Governor of the affected State must first submit a request for assistance to the President. The request should explain how the disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and affected local governments. Governors will include in their request estimates of the disaster damage and its impact on individuals and public facilities and will specifically list which counties should be considered to receive Federal assistance. The President will make his declaration determination based on the information provided in the Governor's request. Additional information about how a disaster declaration is requested is available at the [Declaration Process Fact Sheet](#)

2. REGISTRATION: After a Presidential Disaster Declaration is received, individuals can call 1-800-621-FEMA, go online to disasterassistance.gov or go to a Disaster Recovery Center and begin the process to receive assistance. Citizens can apply on-line for individual assistance. The Website is www.disasterassistance.gov.

3. DRCs: After a Presidential Disaster Declaration is received, Disaster Recovery Centers (fixed/mobile sites) will be opened in affected areas to leverage all available assistance.

4. INSURANCE: Insurance benefits must be used first. Homeowners must go through the process with their insurance companies before being eligible for any other assistance.

5. FEMA FUNDS AVAILABLE: \$Funds will be available. (Ask for the current year's amount). This can help with home repair, home replacement, temporary housing – including direct assistance (mobile home) or rental assistance, medical, dental, funeral expenses, and immediate needs such as chainsaws and dehumidifiers.

6. If not eligible for SBA funds: Also eligible for assistance with personal property, transportation, relocation expenses, and other eligible expenses.

7. OTHER PROGRAMS: When available, these are discussed at DRCs:

- a. Emergency Food Stamps
- b. Disaster Unemployment Assistance
- c. Food Commodities
- d. Relocation Assistance
- e. Disaster Legal Services
- f. Crisis Counseling
- g. IRS assistance
- h. Veteran's Benefits
- i. Disaster Case Management

8. WITHOUT A DECLARATION: Voluntary organizations will provide most of the assistance needed. Those most active in SC are:

- a. **American Red Cross**
 - b. **The Southern Baptist Disaster Relief**
 - c. **The Salvation Army**
 - d. **United Methodist Volunteers in Mission**
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- e. **Presbyterian Disaster Response**
- f. **Catholic Charities**
- g. **Local Organizations**

9. **STATE PROGRAMS AVAILABLE:** Limited program availability in SC.

10. Additional information about assistance can be found at www.disasterassistance.gov

11. Detailed information is below:

- [Additional Assistance with Home Repairs](#)
- [Appeal FEMA's Individual Assistance decision](#)
- [Apply for assistance on smartphone](#)
- [Applying for Assistance under an Emergency Declaration](#)
- [Assistance creating an online account](#)
- [Assistance Evacuating](#)
- [Assistance for immediate needs](#)
- [Assistance registering online](#)
- [Assistance with utility bills](#)
- [Assistance with vehicle repairs/replacement](#)

12. Any frequently asked questions about applying for assistance, such as before you apply, when you apply and after you apply can be found at <http://www.disasterassistance.gov/help/faqs>
