

Fact Sheet:

FEMA Individual Assistance Programs

The President has issued a Major Disaster Declaration for the State of South Carolina (DR-XXXX-SC) in response to the major flooding event that occurred on October 1st – 5th, 2015. As a result of this declaration, FEMA is making available the Individuals and Households Program (IHP). The IHP program provides financial assistance or direct services to those who have necessary expenses and serious needs if they are unable to meet those needs through other means.

Housing Assistance Program

The goal of the Housing Assistance program is to help individuals create a safe and sanitary living environment, not to return a property to its pre-disaster condition. The program does not provide funds to cover losses that are covered by insurance. It can provide funds for temporary housing, home repairs, or (if a home is completely destroyed) to contribute to housing replacement.

Other Needs Assistance

Other Needs Assistance provides grants for uninsured, disaster-related, necessary expenses and serious needs. Flood insurance may be required on insurable items if located in a Special Flood Hazard Area. Assistance may include:

- Medical and Dental Expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of personal items
- Clean-up items
- Vehicle repair

Registering for Assistance

To register for consideration under these programs, individuals can call 1-800-621-FEMA, register online at FEMA.gov, or register in person at a Disaster Recovery Center. A list of Disaster Recovery Center locations is available at SCEMD.org.

Program Conditions and Limitations

Funds for eligible expenses under all programs are limited to \$33,000 per household, even when this amount does not fully cover all disaster related costs. Applicants are responsible for providing all documentation necessary for FEMA to evaluate eligibility. If applicants have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA upon receipt of an insurance settlement payment. All financial assistance provided by FEMA should be used as specified in writing; failure to use the money as specified may result in ineligibility for additional assistance. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.