

Other Tips

- Contact FEMA and/or your insurance company as soon as possible to see if your losses are covered or if there is assistance available.
- Try to document your losses if it is safe to do so by taking pictures of the damage and making a list of any property that was damaged or destroyed. Try to include a description of the item, the date you purchased it, what it cost at the time, and what you think it would cost to replace it.
- If you have trouble dealing with your insurance company or if you think they improperly denied your claim, you can make a complaint with the S.C. Department of Insurance by calling (800) 768-3467.

Resources

Other Free Legal Services in a FEMA-disaster county:
SC Bar at 1.877.797.2227 ext. 120 (Toll Free) or
1.803.576.3815 (Local) or Email at DisasterInfo@SCBar.org

Food

- Harvest Hope Food Bank - 803.254.4432
- Lowcounty Food Bank - 843.747.8146

United Way/2-1-1 Information and Referral - 866.892.9211

National Resources for

the American Red Cross - 866.438.4636

FEMA - 800.621.3362 or www.DisasterAssistance.gov

Additional information may be found at:

LawHelp.org/SC

or

www.sclegal.org

Housing Cases Accepted

Access to Quality Housing

- Evictions
- Foreclosures
- Heirs Property
- Landlord/Tenant Issues
- Public Housing
- Security Deposit Returns
- Utility Cutoffs

Other Legal Representation

- Consumer & Bankruptcy
- Education
- Employment
- Family
- Federal Income Tax
- Housing
- Migrant Farm Workers
- Probate

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South Carolina
BAR FOUNDATION
Lawyers Sustaining Justice



**South Carolina
Legal Services**

Balancing the Scales of Justice

HOME REPAIR TIPS

After the Storm



Our Mission

South Carolina Legal Services is a statewide law firm that provides civil legal services to protect the rights and represent the interests of low-income South Carolinians.

For Free Services

1 (888) 346-5592

contactus@sclegal.org

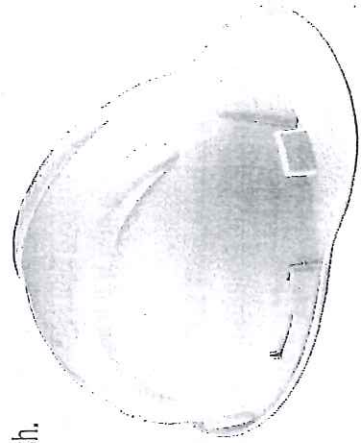
www.sclegal.org / www.lawhelp.org/sc

www.probono.net/sc



Construction Contracting Tips

- DO ask to see the contractor's license and make sure it matches the person showing it.
- DO find out how long the contractor has been in business.
- DO contact the Department of Labor, Licensing, and Regulation to find out if the contractor is currently licensed. You can do this by calling (803) 896-4300 or going to www.llr.state.sc.us.
- DO ask for references and check them out.
- DO get the agreement in writing. Read the contract and make sure all blank spaces are filled in. Make sure the agreement contains the contractor's name and contact information, license number, a description of the work to be done, the date it is to be completed, and any warranty.
- DON'T hire a contractor who requires payment in advance. Arrange payment upon completion or in installments.
- DON'T sign anything saying the work is complete until it is completed to your satisfaction.
- DON'T pay in cash.



- DON'T get the construction permits yourself; the contractor should do this.

SCAM

South Carolina Emergency Management Division

The South Carolina Emergency Management Division (SCEMD) website is a great resource for finding rebuilding resources after a natural disaster.

The website provides information on:

- How to remove mold from your home.
- How to rebuild smarter and safer.
- How to find a contractor.
- Disaster assistance.
- And much more!

www.SCEMD.org

WATCH OUT FOR SCAMS!

- Unfortunately, victims of natural disasters sometimes become victims a second time because of unscrupulous adjusters, contractors, or retailers.
- Verify that any insurance adjuster is licensed by calling the S.C. Department of Insurance at (803) 737-6193 or by going to www.doi.sc.gov.
- Make sure that anyone who says they are from the Federal Emergency Management Agency (FEMA) or the Small Business Administration (SBA) has a laminated photo ID card. FEMA or SBA clothing is not proof that they are who they say they are.
- If you suspect any fraud or price-gouging, report it to the South Carolina Attorney General's office by calling (803) 734-3970.

