

## 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](mailto: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](http://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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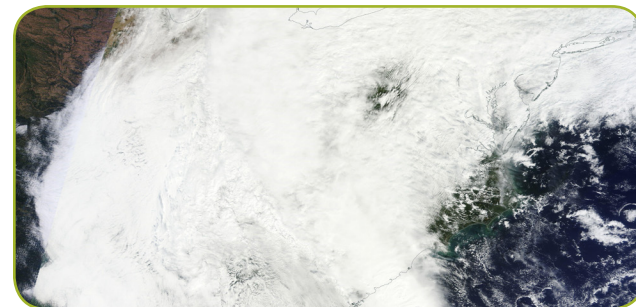
South Carolina  
**BAR FOUNDATION**  
Lawyers Sustaining Justice



**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](mailto:contactus@sclegal.org)

[www.sclegal.org](http://www.sclegal.org) / [www.lawhelp.org/sc](http://www.lawhelp.org/sc)

[www.probono.net/sc](http://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](http://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

## 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](http://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.

## 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](http://www.SCEMD.org)

