

*THE BUSINESS SIDE OF*  
**DISASTER RECOVERY**

*Where do I start?*

**A resource list for Columbia, SC, flood victims, compiled by Alexandria Skinner, J.D.**

*Like many attorneys, I am providing volunteer assistance to people affected by the flooding.*

*Feel free to call me at 803-414-0185 if further information is needed.*

*My office is located at 3924 Forest Drive, Suite #1, Columbia, SC 29204.*

The purpose of this checklist is not to give you legal advice, but rather to get you STARTED in the right direction regarding the steps needed toward the “business and paperwork” side of recovering from natural disaster. The sooner you begin the process of compiling and organizing your documentation of loss, the better.

**SHOPPING LIST OF ITEMS FOR YOUR PERSONAL DISASTER RECOVERY KIT**

- A notebook for keeping track of conversations, contacts, etc..
- A plastic folder safe storage of multiple receipts
- Another folder for storing and organizing the papers you receive.
- A USB storage device for storing electronic data information such as photographs.
- A calendar for keeping up with important dates and meetings
- A camera for documenting your loss through photos
- An expanding file folder to keep everything in.

**DOCUMENT YOUR LOSS**

- Place all receipts into your plastic receipts folder. Keep receipts of EVERYTHING, restaurants, plastic garbage bags you buy, hotels, etc. (whatever)
- Take photographs of everything, even stuff you throw away, as well as damaged items. Take pictures of trash in front of homes, flood damage inside, valuables lost. (Even if an insurance adjustor takes photos, survivors should do it also.) Store the photos on a USB that you keep in a safe place. Make a backup of your photos, as well. Keep the backup in a separate place or with a friend.

- Keep a journal that has notes of everyone you talk with, date and time of the conversation, topic of conversation, what was said, follow up actions, name and ID number of the person you talked to, everything.
- Create follow-up dates on your calendar, as a reminder. Write milestones and achievements on your calendar, as well. It will serve later as a reminder of your journey and how far you have come!

### **FILE A HOMEOWNER'S INSURANCE CLAIM**

- Locate your policy (if possible): Renters, Homeowners, Auto, Flood
- Contact your Agent and file a claim (they may deny coverage, but the letter will be needed later)
- Your policy may cover water damage, even if it does not cover flood damage. The two are different! Fundamentally, flood damage is from water that results from a flood. Water that comes from other source, such as a roof leak or an exploding hot water heater, may be covered by your homeowner's policy. Exact coverage will depend upon your policy.

### **FILE A FEDERAL FLOOD INSURANCE CLAIM**

In general, most individual home insurance companies do not offer flood insurance as part of their standard coverage. If you are fortunate enough to have purchased flood insurance through the National Flood Insurance Program (generally required by the mortgage company if a house is in a flood plain), a sixteen page booklet with instructions for filing your claim can be printed from the following web site:

[https://www.floodsmart.gov/floodsmart/pages/preparation\\_recovery/file\\_your\\_claim.jsp](https://www.floodsmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp)

### **APPLY FOR SBA ASSISTANCE**

- Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate.
  - Homeowners and renters are eligible up to \$40,000 to repair or replace disaster damaged or destroyed personal property.
  - Interest rates are as low as 4 percent for businesses and 2.625 percent for nonprofit organizations 1.875 percent for homeowners and renters with terms up to 30 years.
  - Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

- For more information, go to: <https://www.sba.gov/content/sba-offers-disaster-assistance-south-carolina-residents-affected-flooding>

## **APPLY FOR FEMA ASSISTANCE**

- FEMA is listed last because it is a last-resort. You will need to exhaust other remedies first, so get those started before you apply for FEMA assistance.
- For more information go to: <http://www.disasterassistance.gov/>
- Or call 800-621-FEMA (3362)
- Items you will need during the application process:
  - Social security number,
  - Insurance policies (homeowners, flood, auto etc),
  - Direct deposit info for your bank
- An information session with FEMA and other local representatives will be held at 6:00 PM on Tuesday, October 13, 2015, at Forest Lake Presbyterian Church, 6500 North Trenholm Road, Columbia, SC. Additional workshops will be held at local library branches in the near future.

## **WHERE TO GET LEGAL HELP**

- The S.C Bar has recruited attorneys to provide free assistance to those who cannot afford legal services. Flood victims facing legal issues who are unable to afford a lawyer may call 1-877-797-2227 ext. 120 (toll-free) or (803) 576-3815 (local) between 9:00 AM and 5:00 PM, Monday through Friday, to request assistance. When connected to the hotline, callers should identify that they are seeking disaster-related legal assistance, brief details of the assistance needed and in which county they are located. Individuals who qualify for assistance will be matched with South Carolina lawyers who have volunteered to provide free legal assistance. Flood victims may also request assistance online by e-mailing [DisasterInfo@SCBar.org](mailto:DisasterInfo@SCBar.org).
- The type of legal assistance available includes:
  - Assistance with securing FEMA and other government benefits available to disaster victims;
  - Assistance with life, medical and property insurance claims;
  - Help with home repair contracts and contractors;
  - Replacement of wills and other important legal documents destroyed in the disaster;

- Assistance in consumer protection matters, remedies and procedures;
- Counseling on mortgage-foreclosure problems; and
- Counseling on landlord-tenant problems.

## **WHERE TO GET HOUSING HELP**

- People with need for immediate assistance with housing may contact the Cooperative Ministry, phone 803-451-7398. Their criteria for intake, for people displaced by flooding, have been temporarily relaxed due to difficulty for some of supplying the necessary documentation. Try to have your driver's license, passport, social security card or other government issued ID, and as much other documentation as possible concerning your need.
- Some people who are renting lower income housing in low lying areas may need assistance dealing with landlords and getting repairs done to their homes. Contact South Carolina Legal Services at 888-346-5592.

## **YOU CAN GET TAX RELIEF**

- Tax deadlines have been extended for people living in affected counties.
- “The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Oct. 1, and on or before February 16, 2016 have been postponed to February 16, 2016. This includes the Oct. 15 deadline for those who received an extension to file their 2014 return. In addition, the IRS is waiving the failure-to-deposit penalties for employment and excise tax deposits due on or after Oct. 1, as long as the deposits were made by Oct. 16, 2015.”
- For more information, see <http://www.irs.gov/uac/Tax-Relief-for-Victims-of-Severe-Storms-and-flooding-in-South-Carolina>

## **GET SPIRITUAL HELP**

- Trauma is real. The effects are real. And, like it or not, trauma affects us all very deeply and takes a long time to recover from. Most people find it helpful to talk through issues and challenges with a trusted spiritual friend, a friend who will walk beside them in the journey.
- Many churches have trained Stephen Ministers, who are lay people committed to walking beside a person in need. Speak with your pastor or other trusted spiritual advisor about receiving spiritual care on an ongoing and long term basis.

- The Columbia Pastoral Counseling Center, located at 600 King Street, Columbia, SC, is a ministry of Trinity Presbytery that offers pastoral counseling on a sliding fee scale. Their phone number is 803-256-1033.
- Some internet resources for coping and recovery:
- <https://www.lifeline.org.au/Get-Help/Facts---Information/Recovering-after-a-natural-disaster/Recovering-after-a-natural-disaster>
- <http://ptsd.about.com/od/selfhelp/a/copenaturaldisasters.htm>

## **HOW TO GET TRANSLATION HELP**

If you are not a native English speaker and need translation help, contact Nerixsa Robertson, phone 803-791-5513, ext. 113, who has graciously agreed to assist with translation services and to link those who need translation with bilingual speakers.

## **GET HELP FOR YOUR CHILDREN**

- Speak with your school Guidance Counselor
- Guide to Helping Children After a Natural Disaster:  
[http://www.nasponline.org/resources/crisis\\_safety/naturaldisaster\\_ho.aspx](http://www.nasponline.org/resources/crisis_safety/naturaldisaster_ho.aspx)

## **REPLACE YOUR IMPORTANT DOCUMENTS**

- If your Last Will and Testament have been destroyed, I can help with replacement of estate planning and elder care planning documents (sliding fee or reduced rates available for those in need).
- I can guide you with “where to go” for replacement birth certificates, marriage licenses, passports, etc.
- Please refer to the attached checklist (next page of this list) for important items that should always be kept in a fireproof box as part of your ongoing legal preparedness

## **DOCUMENTS EVERYONE NEEDS FOR DISABILITY / DISASTER PREPAREDNESS**

Please use the following list to gather the documents that should be kept in a safe place. Keep one copy in a safe deposit box, give one copy to the person who would be called in the event of emergency, and tell your family where to find these:

- |   |  |
|---|--|
| <input type="checkbox"/> Marriage license   | <input type="checkbox"/> Stock certificates, savings bonds, and brokerage accounts             |
| <input type="checkbox"/> Divorce papers   | <input type="checkbox"/> Life insurance policies   |
| <input type="checkbox"/> Personal and family medical history                                    | <input type="checkbox"/> Home and Auto Insurance policies                                      |
| <input type="checkbox"/> Durable power of attorney  | <input type="checkbox"/> Individual retirement accounts  |
| <input type="checkbox"/> Health Care Power of Attorney, which should also include:              | <input type="checkbox"/> 401 K account documentation   |
| <input type="checkbox"/> Authorization to release health-care information (HIPAA authorization) | <input type="checkbox"/> Pension documents   |
| <input type="checkbox"/> Living will (if applicable)  | <input type="checkbox"/> Annuity contracts   |
| <input type="checkbox"/> Do-not-resuscitate order (if applicable)                               | <input type="checkbox"/> Proof of loans made and debts owed                                    |
| <input type="checkbox"/> Letter of instruction for funeral arrangements                         | <input type="checkbox"/> Vehicle titles  |
| <input type="checkbox"/> Memorandum for disposition of personal property                        | <input type="checkbox"/> List of all user names and passwords                                  |
| <input type="checkbox"/> Housing, land, and cemetery deeds                                      | <input type="checkbox"/> List of safe deposit boxes  |
| <input type="checkbox"/> Escrow mortgage accounts   | <input type="checkbox"/> Trust documents   |
| <input type="checkbox"/> Will   | <input type="checkbox"/> Written inventory of household contents                               |
| <input type="checkbox"/> Partnership and corporate operating agreements                         | <input type="checkbox"/> Photographic or video inventory of household contents.                |
| <input type="checkbox"/> Tax returns  | <input type="checkbox"/> Receipts or appraisals for valuables, if needed for replacement value |
| <input type="checkbox"/> List of bank accounts  | <input type="checkbox"/> Labeled set of spare keys, in your safe deposit box.                  |
|   | <input type="checkbox"/> Passport, immigration documents etc.                                  |

This resource compiled and supplied as a volunteer effort by:

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