

South Carolina Emergency Management Division Individual Assistance (IA) Fact Sheet



Individuals and Households Program (IHP): [IHP](#) provides grants to survivors who have expenses and serious disaster related needs not met through insurance. IHP is available after a federal major disaster declaration that includes the survivor's county. Each household must register for assistance with FEMA to determine what parts of Individual Assistance (IA) they are eligible for. Survivors in declared counties can register for assistance by phone (800-621-3362), online at DisasterAssistance.gov, or at a Disaster Recovery Center.

Housing Assistance (HA): Allows for the provision of rental and repair assistance to disaster survivors. In both cases survivors must be able to demonstrate disaster related damages are not covered by other means (e.g. insurance). Maximum amount of assistance for FY2024 is \$42,500.

Other Needs Assistance (ONA): Allows for the provision of assistance to individuals to cover non-housing disaster related needs, such as personal property, moving and storage, transportation, medical/dental expenses, childcare, etc. Maximum amount of assistance for FY2024 is \$42,500. As of 2024 policy change, IA applicants no longer have to register for Small Business Administration (SBA) loan first.

Displacement Assistance: Displacement Assistance support eligible survivors to help with immediate housing needs; amount is based on the cost of 14 days of lodging in their area.

Rental Assistance: Allows survivors to pay for rental housing while they repair or rebuild their homes. Assistance is available for up to 18 months from the date of declaration if the survivor can document ongoing disaster related need. Rental assistance does not count toward a survivor's maximum amount of assistance.

Serious Needs Assistance: Serious Needs Assistance of \$750 per eligible household will be provided to assist with essential items such as fuel, diapers, formula, water, food, personal hygiene, and first aid.

Small Business Administration (SBA): [SBA disaster assistance](#) provides low-interest loans to homeowners, renters, and business owners to address disaster related damages. In instances where an IA declaration is not available, the state can request an SBA declaration. An SBA declaration can provide low-interest loans in SBA-declared counties to repair physical damage to residences and businesses or to help businesses that will experience lost revenue because of the disaster.

Physical Damage Loans: Homeowners may receive up to \$500,000 to repair or replace their primary residence. Renters and homeowners may receive up to \$100,000 to replace personal property. Businesses may apply for up to \$2 million to repair or replace disaster-damaged property.

Economic Injury Disaster Loans (EIDL): Businesses can apply for low-interest loans to replace revenue lost as a direct result of a disaster. Businesses may apply for up to \$2 million in working capital loans.

Other IA Programs

Disaster Crisis Counseling (CCP): The program can fund community-based crisis counseling activities to help survivors cope with stress and anxiety. This is a supplemental program that is not always available under an IA declaration.

Disaster Legal Services (DLS): Disaster Legal Services provides free, limited legal services for low-income survivors.

Disaster Unemployment Assistance (DUA): Disaster Unemployment provides unemployment benefits and re-employment services to individuals who become unemployed as a result of a disaster and are not eligible for regular state unemployment insurance. This is a supplemental program that is not always available under an IA declaration.

Disaster Case Management Program (DCM): Disaster Case Management provides funding to support case management/ casework services in affected communities. This is a supplemental program that is not always available under an IA declaration.

FEMA and SBA Program Delivery

Disaster Recovery Center (DRC): A DRC is a facility operated by FEMA to provide information and resources for survivors in a county included in an IA declaration. Each county should identify potential DRC locations to prepare for activation.

Disaster Survivor Assistance (DSA) Teams: FEMA may field DSA teams to canvass neighborhoods and attend community events to help disaster survivors apply for assistance and access other recovery resources.

Disaster Loan Outreach Center (DLOC): A DLOC is operated by SBA to assist homeowners, renters, and business owners in applying for SBA disaster loans. DLOCs are opened in counties that are not declared for SBA but are not covered by an IA declaration. If the county has an IA declaration, SBA staff will provide services with FEMA at the DRC. Each county should identify potential DLOC locations to prepare for activation.

Business Recovery Center (BRC): A BRC is a facility operated by SBA to assist business owners in applying for SBA disaster loans. Business owners may also speak with SBA staff at a DRC or DLOC.

IA registration: Survivors can register for FEMA assistance using the FEMA disaster assistance hotline (1-800-621-3362) or online at [DisasterAssistance.gov](https://www.disasterassistance.gov).

Recovery Partners

Recovery partners work independently and collaboratively to provide volunteers, funding, and other resources to support the recovery of affected individuals and families. Recovery partners include local, state, and national non-profit organizations, faith-based organizations, civic clubs, and human service providers. These partners may be organized into Long-Term Recovery Groups (LTRGs), Voluntary Organizations Active in Disasters/Community Organizations Active in Disasters (VOADs/COADs), or Unmet Needs Committees.

Long-Term Recovery Groups (LTRGs): LTRGs are collaborative groups formed by volunteer agency representatives and community partners with support from local government. Members coordinate to identify and deliver resources to address survivors' unmet needs. LTRGs can leverage fundraising, apply for grants, and manage donated goods and volunteers to assist with disaster recovery. More information on LTRGs can be found [here](#).

Voluntary Organizations Active in Disasters/Community Organizations Active in Disasters (VOADs/COADs): VOADs/COADs at the local, state, and national levels function as preparedness and planning bodies to facilitate coordination among voluntary and community organizations. VOADs/COADs can coordinate support for response and immediate recovery support after an incident. More information on VOADs/COADs can be found [here](#).

Unmet Needs Committees: These are collaborative groups of organizations with resources that can directly assist disaster survivors with unmet needs, which may or may not be related to a disaster. This committee can be a stand-alone group or part of a LTRG or VOAD/COAD.

For assistance or additional information, email ia@emd.sc.gov.