

*The mission of SCLS is to provide legal services to protect the rights and represent the interests of low income South Carolinians.*

South Carolina Legal Services provides free legal assistance to eligible, low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

Carolina Legal Services provides community education and detailed informational brochures

**SC Legal Services also assists with:**

**Eviction defense**

**Food Stamp (SNAP) appeals**

**Medicaid/Medicare appeals**

**Debt collection defense**

**Access to schools**

**Unemployment denials**

**And many other issues**



**SOUTH CAROLINA  
LEGAL SERVICES**

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**SOUTH CAROLINA LEGAL  
SERVICES**

**Making justice available to all low income  
South Carolinians**

**FREQUENTLY ASKED  
QUESTIONS**



**DISASTER  
INFORMATION  
FOR  
HOMEOWNERS**

**LEGAL AID TELEPHONE  
INTAKE SERVICE:  
1-888-346-5592**

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1-888-346-5592**



South Carolina  
**BAR FOUNDATION**  
Lawyers Sustaining Justice



1. **My house was damaged and I cannot live in it—do I need to pay my mortgage?**

You must pay your mortgage even if your house is damaged and you cannot live in it. However, check with your lender since many companies may offer a grace period of several months to delay payments (although interest may continue to be added).



2. **What if I cannot pay my mortgage?**

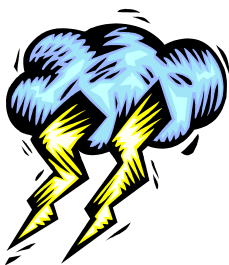
If you have received a written foreclosure notice as a result of a disaster related financial hardship, you may be eligible for Federal Emergency Management Agency (FEMA) payments to help you with your mortgage payments. If you have income and you want to keep your house, you may be able to file Chapter 13 bankruptcy. In this type of bankruptcy, the homeowner proposes a plan of how (s)he will repay regular mortgage payments and all other living expenses, and also pay an amount every month toward the mortgage arrears. If you think you may want to file Chapter 13 bankruptcy, you should consult an attorney.

3. **What if I live in a condominium?**

If you had renter's insurance at the time of the hurricane, contact your insurance company. If your situation is desperate, make sure you describe your situation to the insurance company. If the insurance company agrees your loss is covered, you can ask for an advance payment to cover a part of your loss.

4. **What if I do not have insurance on my property?**

If you did not have renter's insurance, see if your landlord had insurance to cover your belongings. If your losses are not covered by any insurance policy, you may be able to get Individual and Household Program (IHP) money from FEMA to replace necessary items of personal property such as clothing, household



items, furnishings, and appliances. You may apply for these benefits through FEMA at 800-621-3362 (hearing/speech impaired 800-462-7585).

5. **My landlord told me to move out the next day because he wants the apartment for his daughter who lost her house in the hurricane, and he told me if I wasn't out, he would change the locks—do I have to move?**

If you live in a condominium or pay maintenance to any type of homeowner's association, you still need to pay your maintenance fees even if your homeowners' association is not fixing the common areas or you do not like the way they are doing the repairs. You should attend the homeowners' association meetings to voice your concerns, and talk with other homeowners and members of the board about your complaints. A group of you may want to seek

legal advice. However, if you just stop paying maintenance, you could lose your home to foreclosure.

6. **I have homeowner's insurance, but was told it will take months for an adjuster to look at my house and longer for a check to be issued—am I eligible for any type of assistance**



**because my house needs lots of expensive repairs and I'm not sure I can there until it's fixed?** If you have homeowner's insurance, you will

most likely be eligible for money for living expenses while you cannot live in your house, you need to contact your insurance company. If you did not have homeowner's insurance you may be eligible for assistance under the Individual and Family Grant Program to pay for necessary repairs to essential parts of your home.