

RECOVERING FROM A DISASTER

paying your bills

researching options

finding a place to live

replacing lost or damaged documents

safeguarding personal information



PAYING YOUR BILLS

After a disaster, paying your bills may seem unimportant in comparison to getting food and shelter. But addressing your financial responsibilities sooner, rather than later, can save you a lot of trouble (and possible late fees) in the long run. Taking some or all of the steps below can help you recover even faster:

- **Communication is more important than ever.** Call your creditors and ask for help. Ask about programs in place to defer your loan payments, waive late fees, or raise your credit limit temporarily.
- **Get a copy of your credit report.** If you've lost your financial records and need help identifying your creditors, get your credit report. It's free from annualcreditreport.com, or 1 (877) 322-8228.
- **Consider a credit counselor.** If you're worried you can't pay your bills, consider a credit counselor. Make sure they are licensed by contacting SCDCA at 1 (800) 922-1594 or consumer.sc.gov.
- **Don't waste money on utilities you're not using.** Put utility services on hold if you're not able to stay in your home.
- **Ask for help.** Apply for disaster assistance available/offered, even if you aren't sure you will qualify. You can't receive a benefit you don't apply for!



RESEARCHING OPTIONS

Whether you're applying for a loan to get back on your feet, or searching for a repair company to get your home to pre-disaster status, there are a few things you should do:

- **Go with what you know.** Use established businesses that you are familiar with. If you don't have previous experience with the business, take the time to research them. Call us at 1 (800) 922-1594 or visit consumer.sc.gov to see if we have any complaints against the business. Ask to see their state, county or local license(s).
- **Payment.** Avoid advance-fee loan scams and contractors that ask you to pay in full before the work is done.
- **Read the contract.** Make sure you have a written contract, all terms are included and you fully understand them. Ask questions or consult with someone you trust before you sign. Make sure you get a copy of the completed contract.
- **No guarantees.** Be suspicious of promises that sound too good to be true. Make sure you understand the services being offered and the time frame in which they will be provided.
- **Cancellation policies.** Verify the cancellation policy. What would you need to do to opt out? Are there any fees associated with canceling?
- **Take Your Time.** Avoid high pressure sales tactics. If the company is reputable, the deal will be there tomorrow.



FINDING A PLACE TO LIVE

If you've been displaced by a disaster, beware of fake realty/rental listings. Follow these tips to avoid falling victim to a scammer:

- **Talk to the person.** Don't just rely on e-mail correspondence. Be sure that you talk to the person on the phone. If they are unable or unwilling to do so, it could be a scam.
- **Background the property.** Check online for duplicate listings or negative information related to the listing/owner. Legitimate rental or realty listings can easily be hijacked by fraudsters.
- **Tour the property.** Look at the whole property inside and out before signing a contract or paying any money.
- **Ask for references.** Request that the owner give you references from other tenants. What was their rental experience like?
- **Get it in writing.** It is very important to get any verbal promises in writing. Review the contract carefully before handing over any cash.
- **Don't pay by wire transfer.** Don't make any payments by wire transfer. It immediately puts the money in the scammer's hands, making it difficult to recover.
- **Look up the owner.** If you're looking to rent a house, you can find the real owner and their contact information by looking up the property on the register of deeds website. Be sure you are looking in the county in which the house is located.
- **Be suspicious.** If the deal sounds too good to be true, walk away.

REPLACING LOST OR DAMAGED DOCUMENTS

It's important to replace damaged or lost legal and personal documents.

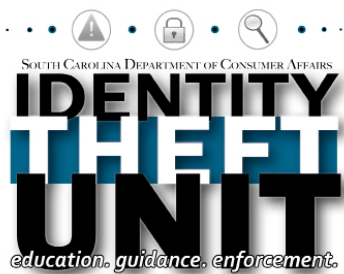
<i>Document(s)</i>	<i>Who to Contact</i>
Deeds and recorded real estate documents	County's Register of Deeds (800) 922-6081 • www.sccounties.org
Mortgages and other credit documents	Lender or financial company
Leases	Landlord or financial company
Insurance policies	Insurance company/agent (803) 737-6160 • www.doi.sc.gov
Wills	The attorney (If the will is destroyed, you'll need another) (803) 779-4579 • www.sctbar.org
Checks/Savings documents/ Investment material	Bank, investment company, or your broker
Auto Title/Driver's License	Department of Motor Vehicles (803) 896-5000 • www.scdmvonline.com
Birth Certificate	Department of Health and Environmental Control (803) 898-3432 • www.scdhec.gov
Social Security Card	Local Social Security Administration Office (866) 964-7594 • www.ssa.gov
Tax Returns	Internal Revenue Service (800) 829-1040 • www.irs.gov
Documents like contracts or divorce judgments	The attorney or the court (see Wills above) sccourts.org



SAFEGUARDING PERSONAL INFORMATION

As you recover from the disaster, you will share personal information to get relief benefits, loans, replacement documents, etc. Scammers may pose as government officials, insurance agents, financial institutions and other professionals asking for personal financial information or money to help you.

- **Stay on guard.** Ask for identification and don't be afraid to contact the organization the person represents to verify their identity.
- **Hang up.** Don't give any personal or financial information to a cold caller.
- **Send information securely.** If you're mailing any sensitive personal documents, be sure to send them certified mail, return receipt requested. Place outgoing mail in USPS mailbox.



If you gave your information to someone suspicious, contact the South Carolina Department of Consumer Affairs' Identity Theft Unit at (800) 922-1594. Also consider taking some or all of the following steps:

STEP #1: FRAUD ALERT

Place a Fraud Alert: Its FREE, stays in place for 90 days and requires a business to take steps to verify that it is in fact you that is applying for the good or service. Call one of the credit bureaus and they'll notify the other two.

STEP #2: SECURITY FREEZE

Consider a Security Freeze: Its FREE and will prevent a business from accessing your credit report for new products or services, unless you temporarily lift the freeze. You must call each of the credit bureaus to do this.

Equifax: (800) 685-1111
TransUnion: (800) 680-7289
Experian: (888) 397-3792

You can use these numbers for both the fraud alert and the security freeze.

STEP #3: MONITOR

Monitor Financial and Personal Statements: Be sure that your bills and statements are arriving on time and are correct. ID Thieves don't just use your information to get money. Your SSN can be used to receive:

- Government benefits
- Driver's License/ID
- Tax refund
- Medical benefits

So, be sure to monitor ALL of your statements, and always be on alert for any suspicious or unexpected letters or phone calls!



South Carolina

DEPARTMENT OF CONSUMER AFFAIRS

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