

**ANNEX C TO THE RECOVERY PLAN**  
**DISASTER HOUSING PLAN**

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**I. INTRODUCTION**

- A. The State of South Carolina must be prepared to ensure housing for those whose homes are not safe and sanitary due to a natural or man-made disaster.
- B. The State and counties are responsible for coordinating post disaster resources to ensure their citizens are able to live in safe and sanitary conditions.
- C. It is incumbent upon the State of South Carolina, counties, and whole communities to facilitate the recovery of their citizens.
- D. Key to the recovery of the State is individuals returning to their jobs and communities as quickly as possible after an event.
- E. A vital part of this rapid recovery is ensuring people remain as close to their homes and communities as possible. To this end, it is imperative all levels of government work together with voluntary organizations and business industry to help people stay in or near their communities after a disaster.

**II. PURPOSE**

- A. Identify available resources for locating, securing, and funding housing for people affected by a disaster within the State. These resources include federal, State, and local entities and programs.
- B. Address the issues for populations who are unable to find, secure or pay for their own housing when they are displaced from their residences due to disaster.

**III. ASSUMPTIONS**

- A. There will be events impacting the State of South Carolina that will cause the displacement of individuals and families from their primary residences.
- B. The resources available to meet housing needs will vary greatly depending on the type and the magnitude of the event.
- C. The substantial majority of individuals displaced by disaster will not require logistical or financial assistance from the government, and will find and fund their housing needs.
- D. There will be individuals with functional needs who will require sheltering and housing assistance.
- E. There will be individuals with special medical needs who will require sheltering and assistance.

**IV. SITUATION**

- A. When the resources required for response to an event exceeds the capability of the local jurisdiction, the State will assist in responding to the event.
- B. If the requirements to respond to the event exceed the State’s capabilities, the State will request federal assistance.
- C. Once a Federal Disaster Declaration is granted for the State of South Carolina, federal dollars will provide the majority of the funding for disaster operations including housing.
- D. In the absence of federal assistance, the State and local jurisdictions are responsible for all recovery missions including housing, and will rely heavily on South Carolina Voluntary Organizations Active in Disaster (SCVOAD) (See Appendix 1 for information on housing assistance without a Federal Disaster Declaration).

**V. CONCEPT OF OPERATIONS**

- A. This South Carolina Disaster Housing Plan is designed to be scalable in order to address the housing needs an event of any size or magnitude.
- B. The South Carolina Emergency Management Division (SCEMD) is responsible for coordinating the resources to ensure the post-disaster housing needs of the State’s impacted individuals are met.
- C. When a disaster affecting the State is not of sufficient magnitude to warrant a Presidential Disaster Declaration, SCEMD will assist local governments in identifying and locating temporary disaster housing for disaster victims.
- D. In the event of a Presidential Disaster Declaration, SCEMD will coordinate with federal entities to assist State and local agencies in providing housing solutions most appropriate to the situation.
- E. Once a Presidential Disaster Declaration is issued and housing needs have been assessed, the Federal Emergency Management Agency (FEMA) will implement their Housing Assistance (HA) program.
- F. While sheltering is open to all individuals regardless of eligibility for FEMA assistance and regardless of United States citizenship status, only those who qualify for FEMA Individuals and Households Program (IHP) will be eligible for further aid from FEMA. See Appendix 2 for information on IHP and HA eligibility.
- G. The federal policy and guidance on disaster housing changes frequently. Therefore, the State will maintain ongoing communication with FEMA regarding

any changes in the State's roles and responsibilities related to housing displaced individuals after a disaster.

H. South Carolina Housing Solutions Task Force (SCHSTF).

1. The SCHSTF, in conjunction with its partners, acts as an advisory group on disaster housing issues.
2. The SCHSTF is a committee of the South Carolina Recovery Task Force (SCRTF), and will plan and assist in the provision of emergency and transitional sheltering, and the interim and permanent housing needs of affected displaced individuals and families in the aftermath of a disaster in South Carolina.
3. Goals and Objectives
  - a. Goals.
    - (1) Identify the roles and responsibilities of South Carolina's state agencies, voluntary organizations and local governments in providing disaster housing within South Carolina.
    - (2) Assist in execution of housing missions after an event.
  - b. Objectives
    - (1) Identify the types of disasters requiring the SCHSTF to become operational.
    - (2) Develop and deliver shelter and housing options that have the potential to meet the needs of displaced individuals and families.
    - (3) Forecast pre-and post-event housing needs and options.
    - (4) Ensure displaced citizens receive accurate housing information.
    - (5) Plan for and implement the disaster housing mission.
    - (6) Adjust agency duties and responsibilities as needed.
4. Triggers for the SCHSTF activation:
  - A disaster or impending disaster likely to require a housing component
  - Pre-event mass evacuation and compliance with orders

- Potential for severe and wide spread housing damage
- Potential for large numbers of evacuees
- Potential for harmful contaminants to linger in the impacted area

## I. Functional Needs

### 1. People with Functional Needs

- a. People with functional needs are individuals who, under usual circumstances, are able to function independently or with a support system. However during an emergency, their level of independence may be challenged when interruptions occur affecting their normal support structures.
- b. This definition includes, but is not limited to, such groups as senior citizens, newborns, pregnant women, those who are non-English speakers in addition to those with autism, cognitive disabilities, mental health issues, deafness, visual impairment, or mobility impairments as well as those who require "service animals" and/or those suffering from medical conditions requiring ongoing support.
- c. Each of these groups typically includes individual citizens representing a wide variation in their own degree or level of need. Moreover, many individuals in each group face multiple challenges that span across two or more of the needs categories mentioned but usually, if not always, can still function reasonably well if the proper provisions are made for their care.

### 2. Functional Needs Support Services (FNSS)

- a. FNSS are defined as services that enable children and adults to maintain their usual level of independence in a general population shelter.
- b. FNSS includes reasonable modifications to policies, practices, and procedures, durable medical equipment (DME), consumable medical supplies (CMS), personal assistance services (PAS), and other goods and services as needed.
- c. Children and adults requiring FNSS may have physical, sensory, mental health, and cognitive and/or intellectual disabilities affecting their ability to function independently without assistance. Others who may benefit from FNSS include women in late stages of pregnancy, elders, and those needing bariatric equipment.

3. For non-declared events, State, local, and VOAD agencies are responsible for identifying individuals with functional needs and housing units that can accommodate them.
4. After a Presidential Disaster Declaration, the federal government will identify those individuals who would be best suited for an accessible housing unit, and will provide housing units considered accessible as needed and upon the State's request (see Appendix 8).
5. In either case, the State and local jurisdictions are responsible for identifying potential accessible hotels and rental units, and to ensure those populations requiring special accommodations in housing units are matched with units that best meet their needs.
6. Identifying available accessible rental units will be accomplished through the accessible filter on the State Housing Finance and Development Authority's housing search website.

J. Sheltering.

1. In the event of a disaster requiring evacuation, the State will encourage individuals to find their own sheltering in the initial recovery phase
2. In the event individuals are not capable or able to find their own sheltering, the State has plans to provide sheltering as required.
3. Emergency Sheltering
  - a. General Population Shelters
    - (1) The American Red Cross (ARC), under the authority of the South Carolina Department of Social Services (SCDSS), manages General Population Emergency Sheltering in the State of South Carolina.
    - (2) ARC shelters are located in every county.
    - (3) ARC shelter guidelines are specific and designate special considerations for Non-Hurricane Shelters and Hurricane Shelters.
    - (4) Emergency shelters are designed for short-term mass care and will remain open as required post-disaster.
    - (5) ARC will make the decision to open and/or close general population shelters in conjunction with SCEMD, SCDSS, and County Emergency Management.

- b. Special Medical Needs Shelters (SMNS).
  - (1) For those with specific medical conditions, the South Carolina Department of Health and Environmental Control (SC DHEC) manages SMNS in the State of South Carolina.
  - (2) A SMNS is an emergency shelter offering limited support for people with special medical needs and their adult caregivers. These shelters are for people with medical conditions not severe enough to require hospitalization but who require care not available at ARC shelters.
  - (3) If someone has special medical needs and is able to live at home with assistance from a family member or adult care giver, they may seek shelter at a SMNS.
  - (4) Admission to the shelter will be based on an individual's medical needs and the shelter's capacity to meet those needs.

4. Transitional Sheltering

- a. Transitional sheltering consists of lodging that is not an emergency mass care situation, where each individual has their own access to the housing unit.
- b. Provision of this assistance is dependent on a Presidential Disaster Declaration for the affected area.
- c. Transitional Shelter Assistance (TSA).
  - (1) If Emergency Shelters are overwhelmed or FEMA determines shelter residents and evacuees cannot return to their homes for an extended period of time, the State may request FEMA authorize eligible disaster survivors to receive TSA.
  - (2) If TSA is authorized, FEMA will approve, fund and administer the use of hotels and motels as transitional shelters. This will be done through an agreement between FEMA and a contractor to provide direct payment to the lodging provider for those eligible applicants who utilize the provider.
  - (3) TSA is funded under the Public Assistance Program, Section 403, Category B, Emergency Protective Measures, and includes a 25% State cost share.

- (4) The FEMA established initial period of Transitional Shelter Assistance may be 5-14 days and can be extended in 30 day increments by the FEMA Assistant Administrator for Disaster Assistance when warranted by the situation and requested by the State (see Appendix 3 for information about transitional sheltering and eligibility).

d. Sheltering Assistance

- (1) FEMA will set up Disaster Recovery Centers (DRC) where representatives will provide information to individuals about types of assistance available, including housing, and help locate transitional housing resources.
- (2) Various local chambers of commerce websites can be utilized to find information about available transitional sheltering options in the local area.
- (3) County Emergency Management should maintain lists of hotels and motels within the area, including contact information and numbers of units.
- (4) Local tourism boards or housing offices may maintain such listings as well.
- (5) Voluntary agencies may assist with transitional sheltering on an as needed basis.

5. Intermediate Housing

- a. Intermediate Housing consists of providing safe, sanitary, and functional conditions for individuals within a reasonable distance to schools, businesses, and services.
- b. Provision of this assistance is dependent on a Presidential Disaster Declaration for the affected area.
- c. Under this category, housing can take two forms:
  - Rental units within or close to the area affected by the disaster
  - FEMA-provided direct housing.
- d. Whenever possible, affected individuals will be placed in available rental units within or near the disaster area. The units must be safe, sanitary, functional, and within a reasonable proximity (generally 30 miles) to available jobs and services.

- e. Rental Location Assistance.
    - (1) FEMA, State, and contracted employees will be available to assist individuals in locating available rental units.
    - (2) County Emergency Management agencies should maintain listings of larger rental properties within the county, such as large apartment complexes, including contact information.
    - (3) Commercial websites can help identify units and local apartment complexes that may have vacancies.
    - (4) The State Housing Finance and Development Authority maintain a website for affordable housing that can be formatted by the website administrator for disaster housing (see Appendix 9).
    - (5) The Federal Department of Housing and Urban Development (HUD) and FEMA each has a database of housing that can be activated after an event.
  - f. Individuals and Households Program (IHP) Grants.
    - (1) Where rental units are not furnished and individuals require replacement of household goods to make their temporary homes functional, voluntary agencies and the FEMA IHP grant funds may be used to replace the household goods.
    - (2) An individual may qualify for certain household good replacement under the Other Needs Assistance (ONA) portion of the IHP.
    - (3) Household goods may also be provided by voluntary agencies through their casework process.
6. Direct Housing.
- a. If FEMA, in conjunction with the State, determines there may not be a sufficient supply of available rental units to meet disaster housing needs, FEMA will survey those applying for Housing Assistance to determine if a Direct Housing mission is appropriate.
  - b. Direct Housing can take several forms, and will depend on the needs of the communities and the resources available.
  - c. The only type of currently approved FEMA direct housing is factory made housing including mobile homes (See Appendix 4 for specifications for housing units).

- d. Method of Providing Direct Housing.
  - (1) The preferred method is to place housing units in locations where services and utilities are already established. This includes the placement of units on land owned by eligible applicants, and can also include utilizing existing manufactured housing parks and filling in vacant areas with disaster housing units given the appropriate infrastructure. This can be accomplished in as few as 24 hours and can remain operational for months.
  - (2) When those options are not available, or will not meet the needs of all affected people, FEMA may expand an existing mobile home park or create one to accommodate disaster housing.
  - (3) If this is the case, FEMA will contract the creation of a new park or the expansion of an existing park, will work with local jurisdictions and contractors to ensure appropriate zoning and permitting requirements are in place, and help expedite any actions on such requirements.
- e. FEMA will conduct a Pre-Placement Interview (PPI) with every person seeking housing to determine the eligibility of applicants for Direct Housing (see Appendix 5 for sample PPI).
- f. Those who are denied housing assistance can appeal through the FEMA appeals process (see Appendix 6 for the appeals process).

## 7. Permanent Housing

- a. FEMA Housing Assistance (HA) is available to eligible applicants for a maximum of 18 months. After the 18 months of HA eligibility has passed, applicants are expected to provide for their own housing.
- b. Once FEMA secures a Direct Housing unit for an applicant, the applicant is encouraged to buy the unit from FEMA using the funds for which they are eligible under the IHP program. FEMA will determine the value of the unit based on the age and quality of the unit (see Appendix 7 for guidance on purchase of temporary housing units).
- c. For those individuals for whom purchase of Direct Housing unit is not feasible, voluntary organizations such as the ARC and The Salvation Army, as well as the SC DSS and SC Housing and Development Authority (SCHDA), may be able to provide assistance.

- d. Housing beyond 18 Months.
  - (1) FEMA and the State recognizes the possibility people may be required to live in temporary housing units longer than the 18-month HA guidance.
  - (2) As such situations, FEMA and HUD will make efforts to provide individuals with more permanent accommodations during the initial period of HA.
  - (3) FEMA and HUD are exploring options such as using more manufactured housing units instead of temporary solutions.
- e. Planning for transitioning applicants out of FEMA housing will begin within three (3) months of the beginning of the housing mission. Weekly meetings are likely necessary to identify any potential issues with a timely and efficient movement of applicants into their own housing (see Appendix 10 for the housing flow chart).

**K. Sheltering and Housing Activities by Phases**

- 1. Preparedness
  - a. SCEMD, DSS, ARC, and other agencies will initiate sheltering and housing actions in consultation with other partner or support entities.
  - b. SCHSTF will conduct on-going meetings, assessment, and, as necessary, adjustment to membership of the SCHSTF.
  - c. Local Emergency Managers conduct ongoing assessment of potential housing phase requirements, available housing solution options and SCHSTF options for each phase, and housing phase provider capability, capacity, and staffing requirements.
  - d. SCHSTF will participate in periodic exercises, workshops, and/or training to assess and improve disaster housing readiness.
  - e. SCDSS and ARC, along with local emergency management agencies, local authorities, local school boards and health departments, will conduct shelter inspections in compliance with sheltering guidelines.
  - f. SCDSS, SCEMD, and the ARC will plan collaboratively to ensure smooth transitions from sheltering to housing options (i.e. from sheltering to interim housing). This collaboration will ensure the

State has planned for accurate sheltering/housing information collection for federal reimbursement.

- g. VOAD organizations, schools of higher education and others should engage in the planning process to access non-transitional sheltering options, such as state parks, church camps, conference centers, and other facilities.
- h. Local Emergency Managers conduct assessments of the predefined locations of potential Disaster Recovery Centers and their proximate location to shelters.
- i. Local Emergency Managers along with DHEC, conduct assessments to identify the location of Special Medical Needs Shelters. DHEC will ensure the information is shared and coordinated with the appropriate ESFs and support agencies.
- j. Local Emergency Managers conduct assessments to identify pet shelters to support the sheltering plan.
- k. SCEMD PIO will develop a housing information template for survivors will be developed, which provides information for the process of moving from emergency sheltering through transitional sheltering to interim housing and on to permanent housing.
- l. SCEMD Recovery Section, in collaboration with SCHSTF, DSS, and the ARC, will conduct emergency and transitional shelter meetings, training workshops, and exercises with state/local support agencies, VOAD, and others to improve preparedness in South Carolina.
- m. SCEMD Recovery Section will conduct interim and permanent disaster housing workshops and exercises.
- n. Prior to each hurricane season, the SCHSTF will meet to assess the upcoming hurricane season's potential shelter and housing demands. This session will gauge the SCHSTF's preparedness and the State's ability to meet the season's requirements.

2. Response

- a. Local Emergency Management agencies, along with the State, will assess the situation and develop an estimate of the number of individuals requiring sheltering, and then conduct a needs determination of the expected number of individuals who may seek Transitional Sheltering.

- b. Local Emergency Management agencies, SCEMD, DSS, and the ARC, in conjunction with appropriate agencies and organizations, will ensure local, county-level structures are in place to manage shelters and provide sheltering support resources such as shelter managers, health service support, feeding, first aid and comfort kits.
- c. Local Emergency Management agencies, along with the ARC will monitor and track housing using daily shelter activity reports. These reports will be submitted to appropriate state agencies in an agreed-upon reporting schedule. Reports will include the number of evacuees in shelters, meals/snacks served, and mental-physical health interventions. Additional but separate reports such as security, health and safety information may be requested.
- d. ESF-6 and ESF-8 provide (DHEC) mental and physical health services will report any transfer for cause from shelters to Special Medical Needs facilities, such as long-term care facilities, nursing homes, or others. Any information released will meet the Health Insurance Portability and Accountability Act (HIPAA) privacy guidance.

3. Recovery

- a. The SCHSTF will be activated by the organization's core team based upon pre-identified incident characteristics and will determine the capacity, type, quality, and likely duration of the housing mission.
- b. Based upon the shelter activity reports and the duration of the Recovery phase, ARC will make a determination as to whether individuals will likely be returning immediately to their homes. If not, the individuals and households will be moved into the housing process.
- c. The initial transitional sheltering need requirements will be re-evaluated against the emergency shelter activity reports by ARC and the compiled data, noting the number of evacuees who will be immediately returning home. Based upon this information, the SCHSTF will revise transitional sheltering capacity requirements, assess transitional sheltering options, and selected options will be implemented.
- d. If applicable, FEMA will open and FEMA, state, and local personnel will staff Disaster Recovery Centers (DRC) to assist survivors with a variety of social service support (i.e. essential services). In collaboration with FEMA and SCEMD, the DRCs

will be located in proximity to emergency/transitional sheltering facilities. If this is not feasible, scheduled transportation should be provided to the centers.

- e. FEMA will initiate applicant registration via telephones and the internet.
- f. To help quantify the incident characteristics, FEMA, in coordination with the State, will begin evaluating damage assessment, survivor reporting, and housing inspection information to identify disaster housing requirements. At a minimum, disaster housing requirements must outline the number and locations of households requiring interim housing assistance and establish projections for the types and numbers of housing that will be required.
- g. An initial housing resource needs assessment will be made by the SCHSTF based upon the federal evaluation activities, the estimated number of individuals requiring emergency care and sheltering, and the subsequent transitional sheltering needs.
- h. HUD will coordinate housing activities with various state/local housing authorities and voluntary agencies. HUD will continue to provide staff support to the DRCs as needed.
- i. Permanent housing options will be developed in partnership with SCHSTF, FEMA, HUD, local housing authorities and other local, State and federal agencies. The permanent housing offerings to individuals include various South Carolina housing search engines for rental properties and the SCHFDA Housing Trust Fund program for the homeless- transitional housing.
- j. Once each housing phase is complete, each phase should be officially decommissioned. SCEMD and FEMA should receive written verification that all facilities and properties have been closed and returned to their pre-disaster conditions. Requests for federal reimbursement should include the documentation needed to expedite the reimbursement process in a timely manner.

## **VI. ORGANIZATION AND ASSIGNMENT OF RESPONSIBILITIES**

### **A. County/Local**

#### **1. County Emergency Management**

- a. Report housing resource needs, including anticipated shortfalls, to SCEMD.

- b. In the absence of federal assistance, assume responsibility for housing.
- c. Work with State and federal resources, and voluntary organizations to place individuals into safe, sanitary and functional housing.
- d. Work closely with FEMA and contractors to ensure appropriate zoning and permitting requirements are in place, and to help expedite any actions on such requirements.
- e. Identify potential accessible hotels and rental units and work to ensure those populations requiring functional accommodations in housing units are provided units that best meet their needs.
- f. Maintain lists of hotels and motels within the county, including contact information and numbers of units.
- g. Maintain listings of larger rental properties within the county, such as large apartment complexes, including contact information.
- h. Identify process for validating possible housing locations after event.
- i. Coordinate with local jurisdictions to determine potential sites for FEMA's temporary housing units within jurisdictional boundaries.

2. Local Housing Authorities.

As requested, provide direct support to evacuees within their jurisdictions to identify and secure housing solutions that match evacuee needs.

B. State

1. South Carolina Emergency Management Division (SCEMD)

- a. Coordinate the resources to ensure the citizens of the post-disaster housing needs of the State's impacted individuals are met.
- b. Work with the ARC and SCDSS to determine if, when and how to transition from sheltering to housing missions.
- c. Assist the SCHSTF in maintaining the Disaster Housing Plan, and update it as information changes or as new information becomes available.
- d. Request a Presidential Disaster Declaration if the event exceeds the State's capability to respond.

- e. In the absence of federal assistance, coordinate resources with State and local jurisdictions, voluntary organizations and SCVOAD to assist in housing displaced individuals.
  - f. Partner with FEMA in decision-making and strategizing regarding the types of housing that will be utilized for the citizens of South Carolina.
  - g. Maintain ongoing dialogue with FEMA and HUD about any changes affecting the roles and responsibilities of the State and local jurisdictions on housing displaced individuals after a disaster.
  - h. In coordination with FEMA and local agencies, seek resources to place individuals directly into temporary or interim housing.
2. South Carolina Housing Solutions Task Force (SCHSTF)
- a. Facilitate the delivery and management of shelter and housing accommodation programs necessary to support displaced disaster victims for anything from small, localized events to large, catastrophic events.
  - b. Identify a set of triggers or measurements to determine the circumstances that would require the activation of the Task Force.
  - c. Represent the State and local governments in defining requirements and resources for housing programs.
  - d. Establish and monitor housing strategies, goals, objectives and progress on behalf of State and local governments.
3. South Carolina Department of Commerce
- Along with public and private foundations, support the sheltering/housing initiatives by providing in-kind donations and financial support.
4. South Carolina Department of Education and Local School Districts
- a. As appropriate, provide information and assistance to displaced families with issues about school enrollment and attendance.
  - b. As available, provide transportation from shelters to temporary housing.
5. South Carolina Department of Health and Environmental Control

- a. Coordinate with SCDMH to provide crisis counseling and mental health services.
  - b. Manage Special Medical Needs Shelters.
  - c. Coordinate with delivery agencies to inspect and approve residential septic systems
6. South Carolina Department of Insurance
- a. Coordinate the activities of private sector insurance disaster specialists working within the area of operations.
  - b. Coordinate the licensing of emergency adjusters according to their current processes.
  - c. Share emergency management information as necessary and helpful to major carriers, and their adjuster staff.
  - d. Assist with, receive reports of, and analyze private sector damage assessment information from the insurance industry.
  - e. Monitor insurance companies and coordinate adjusters' entry into disaster areas for initial assessment and expedite the claim process.
7. South Carolina Department of Labor, Licensing, and Regulation
- a. Coordinate licensing requirements for housing.
  - b. Identify and assign personnel to maintain contact with and coordinate missions in support of disaster housing
  - c. Provide code and regulation requirements for disaster housing.
8. South Carolina Department of Social Services
- a. Assist the ARC with staffing of shelters.
  - b. Assist the ARC, SCEMD, and County Emergency Management in determining when shelters should be opened and closed.
  - c. As necessary, assist individuals in the transition from FEMA Housing Assistance to living independently.
9. South Carolina Department of Transportation
- a. Identify transportation needs to support housing missions.

- b. Assist local governments in determining the most viable, available transportation networks for moving housing resources
  - c. Assess ongoing need for suspension of oversize or overweight truck restrictions
10. South Carolina State Housing and Finance Development Authority
- a. As deemed appropriate by the Board of Directors, provide assistance to individuals through the Housing Trust Fund programs.
  - b. Convene the South Carolina Housing Solutions Task Force to discuss housing options and provide recommendations to SCEMD.
  - c. Assist FEMA, SCDSS and SCEMD in determining available resources for temporary and permanent housing.
  - d. As needed, provide housing liaison to the Emergency Operations Center, Joint Field Office.
  - e. As appropriate, configure the SC Housing Search website to report on available units for disaster survivors.
  - f. Help facilitate the flow of information regarding interim and permanent housing resources in South Carolina.
- C. Non-Governmental Organizations
1. American Red Cross (ARC)
- a. Manage general population shelters with assistance from SCDSS.
  - b. Determine shelter openings and closings in conjunction with SCEMD, SCDSS and County Emergency Management.
  - c. Work closely with SCEMD in planning for housing missions with the State.
  - d. Ensure shelters are inspected, meet National ARC standards, and are re-inspected on a regular basis.
  - e. Verify the shelter listings in the National Shelter System are correct.
  - f. Coordinate the status of population issues/concerns, and unmet needs via WebEOC and other conduits as available or applicable.
2. The Salvation Army

- a. Open temporary and/or overflow shelters as needed to provide emergency housing to evacuees.
  - b. As appropriate, provide additional resources to assist disaster survivors with housing needs.
3. South Carolina Voluntary Organizations Active in Disaster (SCVOAD)
- a. Assist in coordination of resources to assist in housing missions.
  - b. Coordinate with SCEMD in all phases of emergency management, and participate in meetings and conference calls after a disaster to ensure collaboration and cooperation among all entities.
  - c. After an event that does not qualify for a Presidential Disaster Declaration, serve as coordination point for the housing mission in South Carolina.
- D. Federal
1. Federal Emergency Management Agency (FEMA)
    - a. Upon a Federal Disaster Declaration, become the ultimate decision-making authority in the funding of housing options.
    - b. Make every effort to accommodate priorities and needs of the State of South Carolina and partner with the State in decision-making and strategizing.
    - c. Host housing conference calls before an event.
    - d. Implement Housing Assistance (HA) within 14 days of a disaster when the population is projected to be displaced for greater than 30 days.
    - e. Provide funding for transitional housing under the IHP program.
    - f. Set up and operate DRCs where individuals can find information about many types of assistance including housing.
    - g. Have representatives at the DRCs who may be available to help locate transitional housing resources.
    - h. In consultation with the State, make decision on undertaking a transitional housing mission.
    - i. As appropriate, and only when absolutely necessary, provide direct housing including manufactured homes.

- j. FEMA may provide financial assistance, but will not be responsible for finding the rental units for individuals nor will they take responsibility for paperwork associated with the rental of the unit.
  - k. Activate their housing database when an event is of such magnitude it requires housing assistance.
  - l. Survey those applying for housing assistance to determine if a direct housing mission is appropriate.
  - m. If necessary, expand an existing mobile home park or to create one to accommodate disaster housing, and if so, will contract for the creation of the new community sites or the expansion of an existing mobile home park.
  - n. Make the determination as to whether an applicant will receive some type of direct housing.
  - o. Make efforts to provide individuals with more permanent accommodations during the initial period of Housing Assistance.
2. United States Department of Agriculture
- a. Provide housing related support to the SCHSTF as requested
  - b. Determine the damage and housing needs to USDA property and report to USDA or FEMA as appropriate
  - c. Work to assist the SCHSTF in finding housing solutions within USDA authorities and programs
3. United States Department of Veteran Affairs (VA)
- a. Through the VA county officers, assist emergency management personnel in coordination of veteran services.
  - b. Identify, train and assign SC Office of Veteran Affairs personnel to maintain contact with and prepare to execute missions in support of displaced veterans.

## **VII. APPENDICES**

Appendix 1	Housing Assistance without a Federal Disaster Declaration
Appendix 2	IHP and HA Eligibility
Appendix 3	Transitional Sheltering
Appendix 4	Housing Unit Specifications

Appendix 5	Sample PPI
Appendix 6	FEMA Appeal Process
Appendix 7	Purchase of Temporary Housing Units
Appendix 8	FEMA Accessible Housing
Appendix 9	External Resources
Appendix 10	Housing Options Chart
Appendix 11	Federal Housing Assistance

## **APPENDIX 1 TO ANNEX C (DISASTER HOUSING PLAN)**

### **HOUSING ASSISTANCE WITHOUT A FEDERAL DISASTER DECLARATION**

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When a disaster is not of such magnitude that it qualifies for a Presidential Disaster Declaration, a survivor is left with limited options for home repair or replacement. Insurance proceeds may make up some of the losses for those individuals whose losses are covered by their insurance policies.

The Small Business Administration has a disaster loan program they administer, and when the damages from the event reach their designated thresholds, they offer low interest loans to homeowners and renters who meet their eligibility criteria. Information on this process and the loans available can be found at: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.

Voluntary agencies can help with home repair, personal property loss, and a variety of other needs people may have after they are affected by a disaster. Voluntary agencies willing and able to assist survivors can be found on both the local and state levels, and are often the only source of disaster assistance a survivor may receive. State level resources of the voluntary agencies can be identified and accessed through the South Carolina Voluntary Organizations Active in Disaster (SCVOAD) which meets regularly during preparedness, response, and recovery. Local voluntary organization resources can be accessed through a local organization of voluntary agencies or through an individual agency.

## APPENDIX 2 TO ANNEX C (DISASTER HOUSING PLAN)

### IHP AND HA ELIGIBILITY

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Federal Assistance to Individual and Households Program (IHP):

The IHP is a federal/state program administered by FEMA and the South Carolina Department of Health and Human Services. The program is available to all people who qualify regardless of race, sex, religion, color, or national origin. If property has been lost or damaged because of a major disaster, an individual may be able to receive a grant of up to \$31,900.00 (FY2013). The grants consist of federal dollars and do not have to be repaid. If individuals qualify, they may not get the money immediately, but a check will be sent as quickly as possible. The federal Assistance to Individuals and Households Program (IHP) has two provisions of assistance:

- Housing Assistance (HA) - Administered and 100% funded by FEMA. This assistance provides funds up to the max grant amount for repairs to a registered homeowners home or rental assistance for homeowners and renters
- Other Needs Assistance (ONA) - For certain personal property and related disaster costs. This grant is a federal/state cost share and is funded 75% federal and 25% state

Conditions

- The President of the United States must declare the county a major disaster area
- Applicants must be a U.S. Citizen, a non-citizen national or a qualified alien in the U.S. If you or your spouse do not meet any of these conditions, but your minor child does, then you may apply on his or her behalf.
- Applicants must first use all insurance benefits and any other help available from federal, state and local agencies.
- SBA provides disaster loans to individuals and businesses who can afford to repay the loans. Not all applicants can qualify for a SBA loan. However to be eligible for other federal assistance, all applicants must apply for a Small Business Administration (SBA) loan even if they do not own a business. If the applicant does not qualify for a loan, SBA will forward their names to FEMA and they may qualify for additional federal assistance.
- If expenses were only disaster-related medical, dental, or funeral bills, you do not have to apply for an SBA loan.
- Applicants may not qualify for other federal assistance if you refuse other assistance (such as an SBA loan).
- Applicants, who have home, health, flood, or car insurance, must apply for settlements of losses and keep records of the settlements. If applicant's settlements are going to take a long time contact the FEMA 800 number and advise them of the problem.

## Eligibility

Any head of a household in the declared area may apply for a grant. Both homeowners and renters may apply. Household members not classified as dependents by the Internal Revenue Service must apply separately. People visiting or passing through the area who had damages when the disaster occurred may be eligible.

## What Is Covered?

The grant covers only disaster-related necessary expenses and serious needs, such as transportation, personal property, and medical, dental, and funeral expenses. For example, it covers repair or replacement of:

- your furniture, clothing, and some appliances
- your automobile

## What Is Not Covered?

The grant does not cover:

- Business losses, including farm businesses or vehicles and tools used for self-employment
- Outbuildings or improvements to property
- Landscaping
- Debts that existed before the disaster
- Anything that is a luxury or not essential

## Applying for Assistance

Apply for assistance by calling the toll-free number provided by FEMA (1-800-621-3362). Applications are accepted for 60 days after the date of the presidential declaration, although a 30-day extension may be granted in unusual circumstances.

## Validation Process

A few days after applying for a grant, a federal damage inspector will visit the applicants home to assess the damage. Be prepared to provide;

- Proof of primary residence (by showing current utility bills in your name, for example)
- The deed to your home or other proof of ownership (if you are a homeowner)

- The title to your car (in your name)
- Estimates for car repairs
- Information about insurance settlements
- Disaster-related medical, dental or funeral bills

If the applicant does not have the required information when the inspector comes, they will be able to mail it later. Applications and damage inspection reports will be reviewed for grant eligibility. Applicants will be notified in writing of the grant decision and their right to appeal.

## APPENDIX 3 TO ANNEX C (DISASTER HOUSING PLAN)

### TRANSITIONAL SHELTERING

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The Federal Emergency Management Agency (FEMA), at the request of the state, can activate its Transitional Sheltering Assistance (TSA) program. This program allows eligible survivors who are in shelters and cannot return to their homes due to damages caused by a Hurricane to stay in participating hotels or motels until more suitable housing accommodations are available. The Transitional Sheltering Assistance program provides survivors staying in shelters with the chance to find a hotel or motel while recovery continues.

The first step to receiving assistance is by registering with FEMA. Individuals who sustained losses in disaster areas must apply for assistance by calling 1-800-621-FEMA (3362) or by registering using a web enabled mobile device at [m.fema.gov](http://m.fema.gov), or online at [www.disasterassistance.gov](http://www.disasterassistance.gov) for those with internet access. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Individuals and households may be eligible for TSA, if:

- they register with FEMA for assistance
- they pass identity verification
- their pre-disaster primary residence is located in a geographic area that is designated for TSA and occupancy is verified
- as a result of the disaster, they are displaced from their pre-disaster residence and are currently staying in a shelter

This federal assistance is intended to provide a place to stay for a specific period of time for eligible survivors who are displaced from their pre-disaster residence and are currently staying in a shelter. This federal program will not reimburse applicants for previously incurred hotel expenses and applicants are responsible for their own meals and for any lodging costs above the authorized allowance.

**APPENDIX 4 TO ANNEX C (DISASTER HOUSING PLAN)**  
**HOUSING UNIT SPECIFICATIONS**

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The Federal Emergency Management Agency (FEMA) provides Manufactured Homes, referred to herein as Temporary Housing Units (THUs), that meet the Housing and Urban Development standards as set forth in 24 CFR 3280 (Manufactured Home Construction Safety Standards “HUD Code”) to eligible disaster assistance applicants, as one of a number of tools used to provide assistance to individuals and households under the Robert T Stafford Disaster Relief and Emergency Assistance Act (42 USC 5121 et seq. and related authorities).

Section 408 of the Stafford Act, Federal Assistance to Individuals and Households (42 U.S.C. 5174) States the President may provide financial, or other assistance to respond to the disaster-related housing needs of individuals and households who are displaced from their pre-disaster primary residences or whose pre-disaster primary residences are rendered uninhabitable.

FEMA procures and provides THUs directly to individuals or households who, because of a lack of available housing resources, would be unable to make use of the financial assistance.

In order to meet this mission requirement, FEMA procures and stores THUs at Temporary Housing Storage Sites (THSS). To meet the needs of disaster survivors, FEMA procures one (1), two (2) and three (3) bedroom temporary housing units built in accordance with the HUD Code.

As part of FEMA’s procurement, some units will be acquired to support those with access and functional needs. As such, some of the THUs procured under this contract will be produced to meet the Uniform Federal Accessibility Standards (UFAS).

Temporary Housing Units (TPU) maybe manufacturing housing, RVs, existing temporary structures converted to temporary dwellings units or membrane structures such as yurts or tents. FEMA has a wide variety of Temporary Housing Units that can be installed within safety zones of a disaster area, which means several scenarios come into play prior to a unit being installed.

Geographic location of the unit is probably one of the biggest scenarios along with family size, availability of land to support the unit, just to name a few.

For information on THU specifics, go to [www.fema.gov](http://www.fema.gov).

APPENDIX 5 TO ANNEX C (DISASTER HOUSING PLAN)

SAMPLE PPI

**PPI SCRIPT HOUSING NEEDS ASSESSMENT**

**DATE:** \_\_\_\_\_

**Reviewer Name:** \_\_\_\_\_

**App Name** \_\_\_\_\_ **Reg #** \_\_\_\_\_

**Phone #** \_\_\_\_\_ **Alt #** \_\_\_\_\_

Hello, my name is \_\_\_\_\_ with FEMA, this is a courtesy call. I just wanted to check and see how you are doing? Do you have time to answer a few questions?

**App Comment:** (*What was there major concern?*) \_\_\_\_\_

- Where are you currently staying? **FF**\_\_ **DD**\_\_ **Hotel**\_\_ **Found Resource**\_\_ **Other** \_\_\_\_\_
- How long are you able to stay there? **Days**\_\_ **1 month**\_\_ **2 months**\_\_ **Indefinite**\_\_
- Were you section 8 or HUD at the time of the disaster? **YES**\_\_\_\_\_ **NO** \_\_\_\_\_
- What is your long term Housing Plan? **Rent**\_\_ **Purchase**\_\_ **Rebuild**\_\_ **Repair**\_\_  
**Relocate**\_\_ **Other**\_\_ **List other** \_\_\_\_\_

**If available please provide Rental Resources to survivor within FMR.** (*Rental Resources Provided*)? **YES** \_\_\_\_\_ **NO** \_\_\_\_\_.

- Was your Home Insured? **YES** \_\_\_\_\_ **NO** \_\_\_\_\_  
(**If YES** have you filed an Ins. claim? **YES**\_\_ **NO**\_\_ Did your Insurance cover Additional Living Expenses (ALE) or Loss of Use? **YES**\_\_ **NO**\_\_  
Have you submitted Ins documents to FEMA? **YES** \_\_\_\_\_ **NO** \_\_\_\_\_  
(*If Insurance settlement documents have not been provided advise app to provide with an appeal letter*).  
• Current SBA Status: **FIT** \_\_\_\_\_ **HAPP (advise app to send in SBA packet)** \_\_\_\_\_  
**Other:** (*list*) \_\_\_\_\_

Please visit the DRC in your *area* or call **FEMA 1-800-621-3362** if you need further assistance.

*Note: DRC*

*Again this was a courtesy call to check and see how you are doing. Thank you for your time.*

**NEMIS Summary Line JFO CC HOUSING NEEDS ASSESSMENT**

*Enter Contact:*

*State: Courtesy Call to Applicant to check on housing situation.*

*Give: Summary of answers captured above.*

## APPENDIX 6 TO ANNEX C (DISASTER HOUSING PLAN)

### FEMA APPEAL PROCESS

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Federal Emergency Management Agency (FEMA) recovery staff is working to make sure survivors affected by disasters receive every dollar of assistance for which they are eligible. If a disaster survivor is not satisfied with the outcome of his or her individual case, an appeal can be filed. An appeal is a written request to have a disaster assistance application reviewed again. Appeals may relate to your eligibility for disaster assistance, the amount and type of help provided, and may answer questions about continuing assistance. A range of issues may affect FEMA's decision on a disaster survivor's current eligibility for disaster grants or low-interest loans. For example, you still might need to:

- provide information to prove occupancy or ownership of the damaged property
- provide proof of identity
- provide documentation to prove disaster damage
- complete and return a U.S. Small Business Administration (SBA) loan application. While no one is obligated to take out a loan, completing and returning an SBA application is an essential part of the recovery process

Or you may have:

- missed an appointment with an inspector and need to reschedule
- insufficient storm damage
- adequate insurance coverage
- a pending settlement with an insurance company

Federal disaster assistance is designed to help with uninsured or under-insured damages caused by the disasters, but is not designed to make disaster victims whole. By law, the maximum amount of grant assistance available to eligible individuals is \$31,900. If you have questions about the appeal process, you can call **FEMA's Helpline at 800-621-3362 (FEMA)** or **(TTY) 800-462-7585** for those with speech and hearing disabilities. The helpline operates seven days a week from 7 a.m. to 10 p.m. and assistance is available in all languages.

FEMA urges disaster survivors to appeal *within 60 days from the date of their notification letter* if they are unsatisfied with FEMA's determination of assistance. Guidelines on how to do this can be found in the Applicant's Handbook provided to everyone who registers for assistance, and also online at [www.fema.gov/i-want-have-my-case-reviewed-again](http://www.fema.gov/i-want-have-my-case-reviewed-again). Applicants can also call the helpline above for this information.

**APPENDIX 7 TO ANNEX C (DISASTER HOUSING PLAN)**  
**PURCHASE OF TEMPORARY HOUSING UNITS**

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1. Acquisition.
  - A. The Assistant Administrator for the Disaster Assistance Directorate may purchase mobile homes or other manufactured housing units for those who require temporary housing.
  - B. After such temporary housing is vacated, it shall be returned to one of the FEMA-operated Strategic Storage Centers for refurbishment and storage until needed in a subsequent major disaster or emergency.
  - C. When returning the unit to a Strategic Storage Center is not feasible or cost effective, the Assistant Administrator for the Disaster Assistance Directorate may prescribe a different method of disposition in accordance with applicable federal statutes and regulations.
  
2. Sales
  - A. Eligibility. When adequate alternate housing is not available, the Regional Administrator shall make available for sale directly to a temporary housing occupant(s) any mobile home or manufactured housing unit acquired by purchase, in accordance with the following:
    - The unit is to be used as a primary residence
    - The purchaser has a site that complies with local codes and ordinances as well as FEMA's floodplain management regulations at 44 CFR part [9](#) (in particular § [9.13\(e\)](#) )
    - The purchaser has sufficient funds to purchase and, if necessary, relocate the unit
  - B. The Assistant Administrator for the Disaster Assistance Directorate may approve the sale of a mobile home or manufactured housing unit to a temporary housing occupant when adequate alternate housing is available but only when such sales are clearly in the best interest of the Government.
  - C. Sales price.
    - (1) Units shall be sold at prices that are fair and equitable to the purchaser and to the Government, as determined by the Assistant Administrator for the Disaster Assistance Directorate.
    - (2) The purchaser shall pay the total sales price at the time of sale.
  - D. Adjustment to the sales price. Adjustments to the sales price may be provided only when both of the following conditions are met:

- (1) There is a need to purchase the unit for use as the purchaser's primary residence because other adequate alternate housing is unavailable. Adequate alternate housing must meet the criteria in paragraph (c)(i) of this section, and may consist of:
  - Existing housing;
  - Additional resources such as disaster-damaged rental accommodations which can reasonably be expected to be repaired and become available in the near future;
  - New housing construction or housing to be made available through Government subsidy which is included in the immediate recovery plans for the area; and
  - Residences which can be repaired by the pre-disaster owner/occupant through funds available from insurance, other disaster assistance programs, or through their own resources.
- (2) In addition to his/her resources, the purchaser cannot obtain sufficient funds through insurance proceeds, disaster loans, grants, and commercial lending institutions to cover the sales price.

## **APPENDIX 8 TO ANNEX C (DISASTER HOUSING PLAN)**

### **FEMA ACCESSIBLE HOUSING**

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All federally assisted new construction housing developments with five or more units must design and construct five percent of the dwelling units, or at least one unit, whichever is greater, to be accessible for persons with functional needs.

These units must be constructed in accordance with the Uniform Federal Accessibility Standards (UFAS) or a standard that is equivalent or stricter. An additional two percent of the dwelling units, or at least one unit, whichever is greater, must be accessible for persons with hearing or visual disabilities.

For more information on the accessibility requirements for federally assisted new construction and substantial alterations of existing federally assisted housing, see Section 504: Disability Rights in HUD Programs.

## APPENDIX 9 TO ANNEX C (DISASTER HOUSING PLAN)

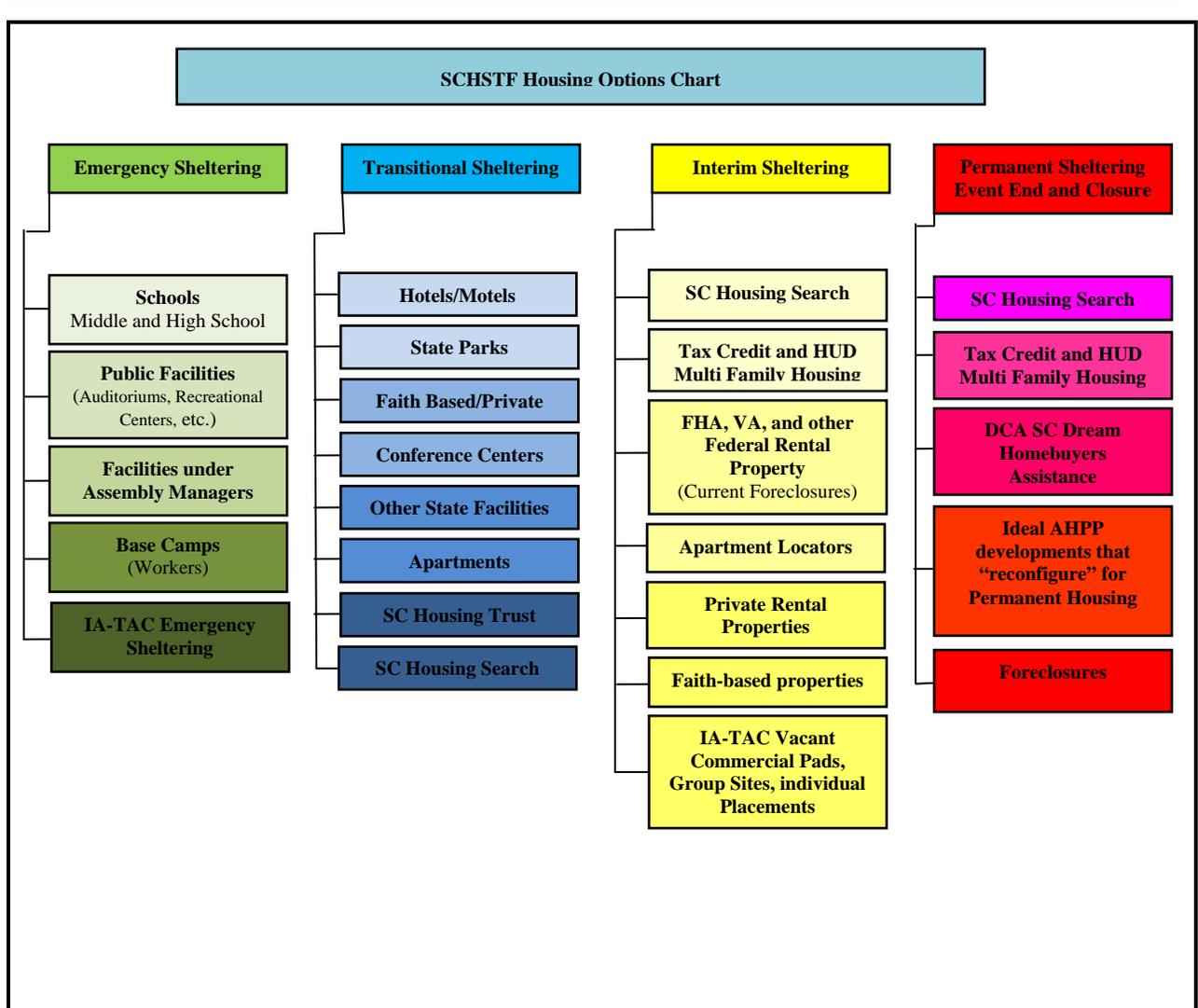
### EXTERNAL RESOURCES

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1. National Council of State Housing Agencies Disaster Relief Resource Center - <http://www.ncsha.org/resource-center/disaster-relief-resource-center>
2. Disaster Assistance - [www.disasterassistance.gov/](http://www.disasterassistance.gov/)
3. USDA Rural Development - [www.rurdev.usda.gov](http://www.rurdev.usda.gov)
4. SC State Housing Authority – [www.schousing.com](http://www.schousing.com)
5. US Department of Housing and Urban Development – [www.hud.gov](http://www.hud.gov)
6. Social Serve – [www.socialserve.com](http://www.socialserve.com)
7. Manufactured Housing Association - [www.mhvillage.com](http://www.mhvillage.com)
8. SC Housing Search – [www.schousingsearch.com](http://www.schousingsearch.com)
9. Small Business Administration Disaster Loans - <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>

APPENDIX 10 TO ANNEX C (DISASTER HOUSING PLAN)

HOUSING OPTIONS CHART



## APPENDIX 11 TO ANNEX C (DISASTER HOUSING PLAN)

### FEDERAL HOUSING ASSISTANCE

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Upon determination of a declared disaster, the FEMA Individual Assistance Branch Director (IABD), in conjunction with the State IA Coordinator, is required to complete a housing analysis to determine the housing needs for the disaster. From the analysis a disaster housing strategy or action plan is developed. This strategy is developed through information gathered through the SCHSTF efforts, disaster intelligence, and filed reports through the various Preliminary Damage Assessments conducted.

This strategy is usually created in the first seven days after the declaration and defines the number of immediate, transitional, and long term housing needs along with recommended methods of meeting the housing needs. Partners and resources are also identified. The strategy forms a foundation, and as recovery continues the plan can be modified and updated to ongoing needs.

The strategy must gain concurrence of the State and Federal Coordinating Officers assigned to the disaster and when FEMA direct housing resources are identified the strategy must have FEMA Headquarters approval.

While waiting on the Direct Housing portion of the strategy to be approved, FEMA and the SCHSTF are working through available partners and resources in reducing the housing need through all available resources and preparing for implementation of the housing plan.

Listed below are the types of disaster housing assistance that may be available in any given disaster along with key factors surrounding their use, based on need and availability of the resource. Not every option will be available for every disaster and FEMA Headquarters approval will be needed.

#### **Financial Assistance**

- Maximum grant \$32,400 (adjusted up or down each year based on consumer price index)
- Repairs to owners homes
- Maximize available rental resources
- Additional Housing Options

#### **Rapid Temporary Repair (RTR)**

- Purpose
  - Depopulate emergency shelters
  - Reduce need for hotel/motel assistance
  - Reduce further damage to homes
  - Allow families to stay in own homes
- Minimal repair—doors, windows, access
- States must request (Paid under PA Category B 403/cost share)

- Repairs can be made safely in less than 24 labor hours, utilities must be operational, building must be structurally sound
- Utilize raw, unfinished materials to ensure repairs are clearly evident as temporary

**Multi-Family Repair Program (MFRP)**

- May be implemented with FEMA Headquarters approval when there are insufficient rental resources
- FEMA contracts with property owner to provide funds to repair multi-family housing
- Property owner agrees to complete repairs within 30-45 days of awarding contract
- Property owner agrees to make units available to eligible disaster survivors during the period of assistance

**Disaster Housing Assistance Program (DHAP)**

- Interagency agreement between FEMA and HUD
- Utilized following catastrophic event
- The State may request to implement DHAP
- Applicant eligibility determined by FEMA then referred to HUD
- Landlord must agree to participate in program
- Rental assistance is paid directly to landlord
- Lease is between the household and the landlord
- Public Housing Agency (PHA) provides counseling services
- Once a household is served under DHAP they are ineligible for FEMA housing assistance

**Direct Rental Assistance Payment Agreements**

- Landlord direct payment plan
- Nationwide network of hotel partners
- Secure communication and processing system accessible by FEMA and lodging providers
- Provides timely and accurate payments to lodging providers
- Contract with Corporate Lodging consultants (CLC), a federal government contractor

**Determining Factors for Direct Housing Mission**

- Resources within a 50 mile radius
- Availability of Building Products-Survey Done

- Voluntary Agencies/rebuild group activities
- Review of Max Grant Awards/DES/INS
- Manage Expectations/allow financial awards to work
- Direct Housing Operations Program
- All units will be to HUD Standards
- No- Park Models/Travel Trailer-RV's
- If site is within 100 year floodplain