

SC RECOVERY PLAN - ANNEX 4
HOUSING RECOVERY SUPPORT FUNCTION

COORDINATING: SC State Housing Finance and Development Authority (SC Housing)

PRIMARY: SC Office of Resilience; SC Department of Social Services; SC Emergency Management Division

SUPPORTING: American Institute of Architects SC; American Red Cross; Building Officials Association of SC; SC Bar; SC Department of Disabilities and Special Needs; SC Department of Insurance; SC Department of Labor, Licensing, and Regulation; SC Department of Natural Resources; Habitat for Humanity South Carolina; SC Legal Services; SC Voluntary Organizations Active in Disaster; Southern Baptist Disaster Relief Services

I. INTRODUCTION

- A. The purpose of the Housing Recovery Support Function (RSF) is to implement housing solutions that effectively support the needs of impacted communities and contribute to their overall sustainability and resilience.
- B. South Carolina’s RSF framework is designed to foster coordination between stakeholders and improve access to resources during short-term, intermediate, and long-term recovery. The Housing RSF annex outlines processes for supporting local recovery priorities and completing critical tasks identified in the South Carolina Recovery Plan. This annex is not intended to replace or supersede recovery activities, roles and responsibilities, or program rules of Emergency Support Functions (ESFs) described in the South Carolina Emergency Operations Plan (SCEOP) or individual agencies.

II. PURPOSE

- A. Describe processes through which RSF members coordinate to identify state recovery priorities and implement solutions to support local recovery efforts.
- B. Identify resources available for locating, securing, and funding housing options for disaster survivors. Outline processes for coordinating recovery resources across federal, state, non-governmental, and private sector organizations.

III. ASSUMPTIONS

- A. Returning individuals to their jobs and communities quickly and safely after a disaster is critical for successful recovery.
- B. Ensuring people remain as close to their homes and communities as possible is a vital component of recovery. To this end, all levels of government work together with voluntary organizations and the private sector to help people reside in or near their communities after a disaster.

- C. The State of South Carolina supports making housing available for individuals and families whose homes are not safe or habitable because of natural or man-made disasters.
- D. Counties, with State support, are responsible for coordinating post-disaster resources to ensure residents are able to live in safe and sanitary conditions.

IV. CONCEPT OF OPERATIONS

- A. The Housing RSF is active in all phases of disaster management to prepare for and execute the recovery mission. Recovery activities often overlap with response and mitigation phases.
- B. Mobilization
 - 1. Immediately following most disasters, South Carolina Emergency Management Division (SCEMD) in its role as the coordinating agency of ESF-14 schedules a SC Recovery Task Force conference call to establish a common operating picture, discuss emerging local needs, and identify key recovery resources.
 - 2. During response and short-term recovery, ESF-14 coordinates with the State Coordinating Officer (SCO) and SC Housing to mobilize the Housing RSF. State RSFs are generally mobilized when it becomes apparent recovery activities will require enhanced coordination among state agencies. The Housing RSF mobilizes to coordinate support for local housing needs based on the needs of the incident and affected areas. Circumstances that may warrant mobilizing the Housing RSF include:
 - a. Disaster-caused damages to a significant number of residences.
 - b. Conditions that result in sustained impacts to housing availability.
 - c. Sustained interruptions to supply chains.
 - 3. When the Housing RSF mobilizes, SC Housing coordinates communication among the RSF coordinating, primary, and supporting agencies. Communication may occur as a component of other RSF work groups or committees in order to streamline information exchange and leverage existing communication channels. RSF members collaborate to share information and data, identify housing recovery priorities, coordinate resources and program delivery, and support solutions to local recovery needs.
 - 4. Throughout recovery, SCEMD supports State RSFs and organizes SC Recovery Task Force meetings to facilitate communication among RSFs.

5. If the event requires, SCEMD coordinates with federal partners to assess the need for activation for federal RSFs and the creation of a Recovery Support Strategy (RSS).
6. As recovery progresses, SC Housing in conjunction with the Recovery Executive Group (REG), determines when the Housing RSF demobilizes. Demobilization occurs when interagency recovery coordination is sufficiently covered by steady state activities and regularly scheduled SC Recovery Task Force meetings.

C. Information collection and analysis

1. Following a disaster, the Housing RSF gathers information from various sources, including but not limited to ESFs (e.g., ESF-6, ESF-14, ESF-18), SC Recovery Task Force members, federal partners (e.g., Federal Emergency Management Agency (FEMA), U.S. Department of Housing and Urban Development (HUD), the U.S. Small Business Administration (SBA)), and local networks of public and private housing stakeholders.
2. Once mobilized, Housing RSF coordination calls take place as needed during the response and short-term recovery phases. The agency responsible for organizing information and coordinating communications may vary based on the nature of the disaster and impacts to housing.
3. The RSF prioritizes collecting Essential Elements of Information (EEI), which may be adjusted to fit the needs of the incident.
4. State RSF members work collaboratively to analyze the information and develop state housing recovery priorities. The recovery priorities developed by the RSF are shared with the Recovery Executive Group, which helps refine priorities, develop strategic objectives, and identify metrics for measuring success.
5. The Housing RSF will analyze available housing data and damage assessments to identify areas where disaster related damage will impact socially vulnerable populations.
6. The RSF may need to provide information to the public about housing recovery. Potential public information topics include the availability of housing recovery resources and assistance programs. Public information related to a disaster is coordinated through ESF-15 and the Joint Information Center (JIC), if activated. ESF-6 also maintains coordination with ESF-15 and JIC as needed. Additional websites may be established after a disaster to organize and publicize housing recovery information as needed.

- D. Coordination with federal partners
 - 1. The Federal Housing RSF, coordinated by HUD, may provide financial and technical assistance after a disaster. The State Housing RSF integrates vertically with the Federal Housing RSF, if activated.
 - 2. Resources available from federal partners are found in Attachment A.
- E. Coordination with local partners
 - 1. Recovery is locally driven. Recovery activities begin and end at the local level.
 - 2. If a community does not have a local Housing RSF or equivalent coordinating body, the State Housing RSF works with local leadership, emergency managers, and voluntary organizations to assess damages, identify priorities, and develop strategies for recovery.

V. RSF ACTIONS

- A. Preparedness
 - 1. Support pre-disaster recovery planning efforts by participating in annual reviews and providing updates to the Housing RSF Annex and supporting documents.
 - 2. Monitor and review information on housing stock/housing availability statewide and by county. Establish a baseline for housing data to drive the needs assessment process.
 - 3. Track compounded effects of multiple disasters on housing recovery and local community capacity.
 - 4. Explore approaches for addressing the unmet housing needs of disaster survivors.
 - 5. Promote shared education and training opportunities that increase awareness of housing needs throughout the disaster recovery life cycle.
 - 6. Identify potential public information needs regarding post-disaster housing. Develop and maintain explanatory materials on common housing recovery programs and issues that can be updated after a disaster.
- B. Response
 - 1. Assess preliminary housing impacts, compile information to project post-disaster needs, identify options for temporary housing in or close to affected

areas as needed, and begin organizing and planning to support local intermediate and permanent housing needs.

2. Identify housing points of contact and resources in affected or likely affected areas.
3. Coordinate with ESF-14 and support additional ESFs in response activities as needed. Support ESF-6 sheltering operations as appropriate.

B. Short-Term Recovery

1. Support ESFs in recovery activities, including shelter transition coordinated through ESF-6.
2. Coordinate with ESF-14 to mobilize the Housing RSF. Synchronize housing recovery activities with additional RSFs on the South Carolina Recovery Task Force.
3. Assess preliminary housing impacts and pre- and post-disaster needs, identify available options for temporary housing, and support the development of local plans for permanent housing.
4. Promote expedited information sharing and minimize duplication of efforts in housing recovery.
5. Support a rapid response to local housing recovery needs based on best practices and lessons from other incidents.

C. Intermediate Recovery

1. Support development of the state's Recovery Support Strategy to establish priorities for RSF activities. Update as required.
2. Conduct intermediate recovery support activities, including:
 - a. Monitor and confirm housing needs in affected areas as well as local capabilities and existing support to address.
 - b. Leverage available resources and explore collaborative strategies for housing recovery and support tailored to local community needs.
 - c. Explore interim housing solutions to minimize displacement and support residents in staying connected to their home communities post-disaster.
 - d. Using available data to develop a timeline to track temporary and permanent disaster housing recovery.

D. Long-Term Recovery

1. Continue assessing progress on intermediate recovery activities. Update recovery strategies as needed.
2. Continue providing technical assistance to local communities.
3. Transition RSF activities back to responsible departments to manage through routine operations.

E. Mitigation

1. Support community resilience by working with public-private partners to support housing solutions that are available, affordable, assessable, attainable, and meet acceptable quality standards for residents in need of sustainable, permanent housing.
2. Participate in efforts to promote hazard mitigation and hazard insurance to support housing and household resilience.
3. Integrate strategies to mitigate against adverse impacts from future disasters into recovery strategies.

VI. RESPONSIBILITIES

A. General

1. Facilitate communication and collaboration between RSF agencies and other members of the South Carolina Recovery Task Force.
2. Coordinate efforts to implement housing recovery activities.
3. Assist with developing and updating housing priorities and strategies in the South Carolina Recovery Support Strategy.
4. Provide subject matter guidance, technical assistance, and other resources to support local and tribal recovery activities.

B. SC Housing

1. Serve as the coordinating agency for the State Housing RSF.
2. Provide leadership direction for development of statewide affordable housing options to address urgent and long-term housing needs of residents pre and post disaster.
3. Provide statewide data on housing needs and trends through the publication of various online reports on the schousing.com website. Provide information about affordable housing data sources and best practices to inform capacity building efforts in the state.

4. Promote private-public partnerships to leverage resources to address affordable housing needs and challenges.
 5. Administer the SC Housing Trust Fund Program to provide housing repair services to eligible residents in need of health and safety repairs.
 6. Promote homeownership opportunities to first-time and move-up homebuyers with reliable, fixed-rate mortgages, including down payment assistance.
 7. Administer the Low-Income Housing Tax Credit program in order to incentivize affordable housing development in the state.
 8. Administer the Housing Choice Voucher program in the following seven counties: Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee, and Lexington.
 9. Monitor properties funded by the Development Division of SC Housing to ensure compliance with federal and state laws pertaining to affordability, health and safety, and tenant eligibility.
 10. Oversee a portfolio for Project-Based Rental Assistance properties on behalf of the U.S. Department of Housing and Urban Development (HUD).
 11. Promote partnership programs that make affordable housing available to persons with specialized needs that require supportive services.
- C. SC Office of Resilience (SCOR)
1. Provides assistance to South Carolinians whose homes are damaged by a federally declared disaster through management of U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant - Disaster Recovery (CDBG-DR) funds.
 2. Make available disaster case management services to assist survivors with identifying and accessing appropriate disaster recovery resources.
- D. SC Department of Social Services
1. Coordinate ESF-6 activities. See Annex 6 of the SCEOP for additional information on ESF-6 roles and responsibilities.
 2. Coordinate with supporting ESF-6 agencies to implement the South Carolina Multi-Agency Shelter Transition (MAST) plan. The SC MAST plan coordinates the transition of survivors from temporary sheltering to sustainable housing solutions. Additional information can be found in Attachment 1 to Annex 6 of the South Carolina Emergency Operations Plan.

E. SC Emergency Management Division

1. Convene the SC Recovery Task Force and facilitate communication across State RSFs throughout recovery.
2. Work with State RSF coordinating agencies to mobilize RSFs, gather, analyze and disseminate recovery information, identify recovery priorities, and implement solutions to help local communities.
3. Share Local Initial Damage Assessment (LIDA), Joint Preliminary Damage Assessment (JPDA), and Small Business Administration (SBA) Damage Survey information relevant to natural and cultural resource recovery with State RSF members.
4. Coordinate with State RSFs and federal partners to activate Federal RSFs, communicate state recovery priorities, and channel federal resources to South Carolina's communities throughout recovery.
5. Request and administer the Public Assistance (PA) program and Hazard Mitigation Grant Program (HMGP) through FEMA.
6. Request and support delivery of Individual Assistance (IA) programs through FEMA and loan assistance through SBA.

F. American Institute of Architects SC

1. Provides a pool of highly qualified professional engineers, architects, and certified building inspectors to evaluate the built environment in the aftermath of a disaster.
 - a. The training is provided through a nationally recognized Safety Assessment Program (SAP) operated by Cal OES.
 - b. Architects and engineers trained through this program are eligible to join the SC State Guard's Volunteer Engineering Detachment, and assist SCEMD with rapid assessment of structures for safety immediately following a natural disaster.
 - c. AIA convenes training programs and has over one hundred engineering professionals ready for deployment after a disaster.

G. American Red Cross

1. Manage ARC General Population Sheltering in coordination with SCEMD, SCDCS, and County emergency managers.
 - a. ARC shelters are pre-identified in every county.

- b. ARC shelter guidelines are specific and designate special considerations for Non-Hurricane Shelters and Hurricane Shelters.
 - c. General Population shelters are designed for short-term mass care and will remain open as needed post disaster.
 - d. ARC makes decisions to open and/or close general population shelters managed by the Red Cross in conjunction with SCEMD, SCDSS, and County Emergency Management.
 2. Provide recovery assistance based on immediate disaster-caused need, not loss. Depending upon an evaluation of need, qualifications, and resources available, provide:
 - a. Immediate Assistance
 - b. Shelter/temporary shelter
 - c. Health and mental health and spiritual care services
 - d. Recovery planning advocacy and referrals
 - e. Distribution of emergency supplies
 - f. Assistance in obtaining information about federal resources and other resources available for additional assistance to survivors.
 - g. Information at Disaster Recovery Centers (DRCs) to inform applicants of available ARC assistance.
 3. Support shelter resident transition in Red Cross managed shelters within Red Cross guidelines. Support MAST and Recovery Task Force as requested and available.
 4. Manage ARC's Logistics System of Procurement, warehouses, relief facilities, transportation and communication networks.
 5. Support Long-Term Recovery Groups (LTRGs) in cooperation with Voluntary Organizations Active in Disaster (VOAD).
- H. Habitat for Humanity South Carolina
 1. Serve as the primary coordinator and communicator between Housing RSF agencies and local Habitat for Humanity affiliates.
 2. Prepare local Habitat affiliates and communities for disasters by pre-identifying Habitat points of contact and resources in likely disaster affected areas.

3. Provide tools, resources, and guidance to build the capacity of the Habitat community in the areas of disaster preparedness and recovery through education, training, and partnerships.
4. Promote long term recovery homeownership opportunities and/or owner-occupied critical repair programs available to eligible South Carolinians in need of affordable housing assistance via local Habitat affiliates.

I. SC Voluntary Organizations Active in Disaster, SCVOAD

1. Coordinate with Housing RSF personnel to ensure communication with SCVOAD agencies and organizations, including long term recovery groups (LTRGs) and Regional VOADs, regarding capacity and/or capability to address housing unmet needs.

VII. ATTACHMENTS

Federal and State Resources

SC RECOVERY PLAN - ANNEX 4

ATTACHMENT A: STATE AND FEDERAL RESOURCES

Program	Eligibility/Stipulations	Action	Cost Share Information	State Agency	Contact
<u>Small Business Administration (SBA) Physical Damage Loans</u>	Requires SBA disaster declaration. Declaration thresholds are based on uninsured damages to homes and businesses.	The U.S. Small Business Administration (SBA) offers low-interest loans to businesses, nonprofits, homeowners, and renters to cover repairs and replacement of physical assets damaged during a disaster.	N/A	SCEMD	TBD
<u>Federal Emergency Management Agency (FEMA) Public Assistance (PA) Grant Program</u>	Requires presidential disaster declaration for PA.	The Federal Emergency Management Agency (FEMA) PA grant program reimburses a portion of money eligible applicants spend on debris removal, emergency protective measures, and the repair/restoration of public infrastructure damaged during a disaster. Eligible applicants include state and local governments, and certain private non-profit (PNP) organizations that serve essential public functions.	75% federal, 25% non-federal	<u>SCEMD</u>	PA Mailbox <u>PA@emd.sc.gov</u>
<u>Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program (HMGP)</u>	Requires presidential disaster declaration. Funding amount is typically 15% of total estimated federal assistance for the disaster.	FEMA’s HMGP program is intended to reduce the risk of loss of life and property from future disasters. Applicants do not need to have sustained disaster related damage to apply for HMGP.	75% federal, 25% non-federal (90% federal, 10% non-federal for Small Impoverished Communities)	<u>SCEMD</u>	Mitigation Mailbox <u>Mitigation@emd.sc.gov</u>

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Additional Resources:

- The South Carolina Emergency Management Division (SCEMD) provides [information](#) about mitigation programs available in South Carolina.