

SC RECOVERY PLAN – ANNEX 1
SOUTH CAROLINA POST-DISASTER HOUSING STRATEGY

I. INTRODUCTION

- A. A community's ability to recover from a major disaster depends in part on local availability of safe, sanitary, and functional housing for survivors.
- B. The Federal Emergency Management Agency (FEMA) can provide temporary housing to survivors through Direct Temporary Housing Assistance in counties with a federal Individual Assistance (IA) declaration and a demonstrated lack of available housing resources. Successful implementation of Direct Temporary Housing Assistance requires close coordination among Federal, state, and local partners.
- C. Federal resources alone may be insufficient to address immediate temporary housing needs and will require time to deploy. State resources may be required to support local communities in housing survivors.

II. PURPOSE

- A. Outline state roles and responsibilities in facilitating the timely and equitable delivery of FEMA Direct Temporary Housing Assistance resources to support local recovery after a major disaster.
- B. Provide a framework for identifying and coordinating local and state temporary housing resources to complement FEMA Direct Temporary Housing Assistance.

III. SCOPE

- A. This strategy focuses on the role of temporary housing in survivors' transition from emergency sheltering to permanent housing. Temporary housing generally refers to survivors' interim housing solutions up to 18 months from a disaster.
- B. This strategy is an annex to the [South Carolina Recovery Plan](#). It is consistent with and supplements the State Housing Recovery Support Function (RSF) Annex to the South Carolina Recovery Plan and the [South Carolina Multi-Agency Shelter Transition Team and Shelter Transition Task Force Plan \(MAST Plan\)](#) attachment to Annex 6 of the South Carolina Emergency Operations Plan (SCEOP).

IV. ASSUMPTIONS

- A. Major disasters will displace South Carolinians from their primary residences, damage housing stock, and exacerbate pre-existing barriers to securing safe, sanitary, and functional housing.

- B. Many individuals will secure temporary and permanent housing without government assistance. Some communities will facilitate housing recovery without state or Federal resources. Other individuals and communities will require logistical and/or financial support from state and/or Federal governments during one or more phases of the post-disaster housing transition.
- C. If disaster impacts warrant an IA declaration and meet conditions described in [FEMA's Individual Assistance Program and Policy Guide \(IAPPG\)](#), FEMA can provide the following resources (see Attachment A):
 - 1. Financial Housing Assistance in the form of direct payments to eligible individuals and households for temporary lodging expenses, rental of temporary housing, and/or repair or replacement of a damaged primary residence.
 - 2. Direct Temporary Housing Assistance in the form of Recreational Vehicles (RVs) or Manufactured Housing Units (MHUs) placed on private, commercial, or group sites, multi-family housing units (e.g., apartments), and/or other dwellings available to eligible individuals and households for temporary housing.
- D. Local and/or state-level funding to build, purchase, and place post-disaster temporary housing may not be available.

V. CONCEPT OF OPERATIONS

- A. SCEMD is responsible for planning, coordinating, and monitoring execution of this strategy. Coordinating and primary agencies of the South Carolina Housing Recovery Support Function (RSF) (i.e., South Carolina State Housing Finance and Development Authority (SC Housing), South Carolina Department of Social Services (SCDSS), and South Carolina Office of Resilience (SCOR)) support implementation. The South Carolina Housing RSF serves as the State-Led Disaster Housing Task Force (SLDHTF) during a FEMA direct housing mission.
- B. SCEMD may activate this strategy in response to an event where local demand for housing exceeds the local supply of safe, sanitary, and functional housing because of disaster-related damages.
- C. SCEMD requests FEMA Direct Temporary Housing Assistance when appropriate and assists FEMA in determining which forms of Direct Temporary Housing Assistance are most appropriate to address the disaster-caused temporary housing needs of eligible communities. SCEMD and South Carolina Housing RSF members capture unmet housing needs and assess the need for a direct housing mission through:
 - 1. Recovery coordination calls with counties, municipalities, and Recovery Task Force members.

2. Local Initial Damage Assessment (LIDA) and Joint Preliminary Damage Assessment (JPDA) data.
 3. Demographic and housing data for affected areas.
 4. IA registration and inspection data.
 5. Sheltering and Housing Field Team (SHFT) assessments in affected communities. The SHFT include Federal and state sheltering and housing subject matter experts who help identify sheltering, housing, and case management solutions. The SHFT develops a Sheltering and Housing Strategy or abbreviated strategy that can be used to support a request for FEMA Temporary Direct Housing Assistance.
- D. Federal and state disaster housing resources that become available are integrated into the state's existing framework for transitioning survivors from emergency sheltering to permanent housing.
1. Pre-landfall (notice events) or immediate impact (no notice events)

Emergency Support Function (ESF)-14 prepares South Carolina's requests for Federal disaster recovery resources and coordinates with state and local stakeholders to anticipate long-term recovery needs. If an incident's anticipated damages are likely to result in a major disaster declaration and cause significant demand for post-disaster housing, ESF-14:

 - a. Coordinates with counties to begin determining housing needs related to the anticipated disaster and identify potential housing resources.
 - b. Requests analysis and planning support from a FEMA SHFT to gather data on housing resources and begin evaluating the need for a direct housing mission.
 2. Shelter phase (0-21 days) and transitional shelter phase (up to 60 days)
 - a. ESF-14 continues assessing the need for a direct housing mission and SCEMD requests the program if needed. If FEMA Temporary Direct Housing Assistance is approved or will likely be approved, ESF-14:
 - (1) Coordinates with counties and municipalities to determine which forms of Direct Temporary Housing Assistance are most appropriate and assists FEMA in gathering detailed information on local requirements and capabilities.
 - (2) Mobilizes the South Carolina Housing RSF to serve as the SLDHTF that will coordinate with FEMA throughout a direct housing mission.

- (3) Integrates direct housing priorities when requesting and delivering other recovery resources (e.g., non-congregate sheltering (NCS) options that complement direct housing) and/or coordinating with partners on recovery operations (e.g., asking FEMA Disaster Survivor Assistance (DSA) teams to identify potential direct housing properties).
 - b. ESF-6 coordinates South Carolina’s emergency sheltering activities and supports survivors’ transition from shelters into temporary or permanent housing. ESF-6’s Multi-Agency Shelter Transition (MAST) Task Force organizes teams of Federal, state, and local government representatives, Voluntary Organizations Active in Disasters (VOADs), and private sector partners to identify housing resources and provide casework to shelter residents. If FEMA Temporary Direct Housing Assistance is approved or will likely be approved, the MAST Task Force:
 - (1) Captures information about shelter clients’ unmet housing needs.
 - (2) Shares non-personally identifiable information with ESF-14 and South Carolina Housing RSF members to help scope a direct housing mission.
 - c. SCEMD coordinates to provide NCS using travel trailers or other temporary housing units to assist survivors until FEMA’s Temporary Direct Housing Assistance and other intermediate and long-term housing resources can be implemented.
- 3. Temporary housing phase (up to 18 months) and permanent housing phase (18 months and beyond)

The South Carolina Housing RSF supports coordination among state and Federal agencies, VOADs, and private sector partners that have a stake in temporary housing and resources available to support survivors’ transition to permanent housing. If FEMA Temporary Direct Housing Assistance is approved, the South Carolina Housing RSF:

- a. Coordinates with counties and municipalities to refine the Sheltering and Housing Strategy and develop milestones for a direct housing mission.
- b. Supports delivery of temporary and permanent housing options preferred by counties and municipalities (see Attachment B).
- c. Supports counties and municipalities in identifying and addressing barriers to temporary and permanent housing in the following areas:

- (1) Housing regulations and requirements (e.g., building codes, zoning ordinances, homeowners association (HOA) rules).
- (2) Environmental and historic preservation (e.g., floodplain management, critical habitats, cultural or historic sites).
- (3) Infrastructure (e.g., electricity, potable water, septic/sewer).
- (4) Survivor unmet needs and wraparound services (e.g., schools, fire and emergency services, grocery stores, healthcare, crisis counseling, daycare, public transportation, social services, employment counseling, veterinarians, insurance support).

E. Interface with counties and municipalities

1. To prepare for a direct housing mission, SCEMD provides training on sheltering and housing options and supports counties in assessing local capacity for a direct housing mission (see Attachment D).
2. Immediately following an event where FEMA Direct Temporary Housing Assistance may become available, SCEMD coordinates with counties to review potential sheltering and housing resources, capture local housing priorities and unmet needs, and identify additional local partners.
3. When FEMA Direct Temporary Housing Assistance is approved, SCEMD establishes a dedicated channel or platform (e.g., standing conference call and/or email account) to communicate with county and municipal leaders.
4. Throughout a direct housing mission, SCEMD and South Carolina Housing RSF members support counties and municipalities in:
 - a. Communicating with FEMA regarding requests for local building code and zoning ordinance information, waivers, and other items and other items that support effective delivery of FEMA Direct Temporary Housing Assistance.
 - b. Communicating with state agencies to address environmental and historic preservation barriers, infrastructure requirements, permitting and other items that support effective delivery of FEMA Direct Temporary Housing Assistance.
 - c. Identifying rental resources and additional state or local resources to complement FEMA Direct Temporary Housing Assistance resources.

F. Interface with survivors and service providers

1. Immediate Federal assistance

SCEMD coordinates with FEMA to deliver Federal resources immediately following a disaster. As FEMA begins providing survivors with sheltering and housing assistance through Individuals and Households Program (IHP), Transitional Sheltering Assistance (TSA), or NCS, SCEMD:

- a. Requests FEMA data related to IHP, TSA, and NCS to conduct unmet needs analyses, assist with temporary housing planning and demobilization strategies, and other critical recovery actions.
- b. Shares available information with South Carolina Housing RSF members to help scope a potential direct housing mission and address unmet needs.

2. Case management

- a. Disaster Case Management (DCM) supports survivors in navigating available assistance including housing programs. SCOR has capabilities to coordinate disaster case management activities. If FEMA Temporary Direct Housing Assistance is approved or will likely be approved:
 - (1) SCEMD and SCOR coordinate to apply for FEMA DCM and prepare to address direct housing mission priorities through program implementation.
 - (2) SCOR mobilizes the Disaster Recovery Reserve Corps (DRRC) to provide case initial case management services before DCM is awarded.
 - (3) SCEMD and SCOR participate on MAST teams.
 - (4) SCOR provides DRRC staff at Disaster Recovery Centers (DRCs) and/or organizes mobile intakes to register survivors for case management services, complete client unmet needs assessments, and start Individual Recovery Plans (IRPs).
 - (5) SCEMD and SCOR coordinate with VOADs to identify and connect survivors who received FEMA Financial Housing Assistance with temporary housing resources available through Small Business Administration (SBA) disaster loan programs, U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant – Disaster Recovery (CDBG-DR), and VOADs and Long-Term Recovery Groups (LTRGs).

- (6) SCOR shares available information with South Carolina Housing RSF members to help scope a potential direct housing mission and identify needed wraparound services.
- b. Throughout a direct housing mission, SCEMD and SCOR coordinate with the FEMA Direct Housing Unit to match survivors with sheltering and temporary housing units and help survivors make progress on their permanent housing plans.

3. Wraparound services

The South Carolina Health and Social Services RSF coordinates to support the restoration and improvement of health and social service capabilities during disaster recovery. Throughout a direct housing mission, the South Carolina Housing RSF may coordinate with South Carolina Health and Social Services RSF members to:

- a. Identify and locate temporary housing units as close as possible to employment opportunities, healthcare facilities, schools, and support networks.
- b. Identify resources to provide access to wraparound services for those living in temporary housing (e.g., transportation).

4. Public information

ESF-15 coordinates public information in South Carolina during disaster response and recovery. Throughout a direct housing mission, ESF-15 coordinates with FEMA External Affairs to:

- a. Provide survivors with information regarding sheltering and temporary housing options.
- b. Promote Requests for Information (RFIs) to identify potential properties for FEMA MLR and Direct Lease programs.

G. Interface with private sector

- 1. ESF-24 and the South Carolina Economic RSF coordinate to support businesses and industries through disaster response and recovery. Throughout a direct housing mission, the South Carolina Housing RSF may coordinate with ESF-24 and South Carolina Economic RSF members to:
 - a. Identify temporary and permanent housing units available through the private market and leverage relationships with companies and professional associations to improve access to temporary and permanent housing.

- b. Use [SourceSC](#) to help identify suppliers for temporary and permanent housing.
 - c. Provide technical assistance in issues related to licensing housing-related workers (e.g., insurance claims adjusters, residential builders, manufactured home installers).
- 2. SCEMD coordinates logistical support during response. Resources to support sheltering and temporary housing will be requested, acquired, and delivered in accordance with procedures described in the [South Carolina Logistics Plan](#).

VI. RESPONSIBILITIES

A. SC Housing Recovery Support Function

- 1. Coordinate across state-level agencies to identify and deploy resources to support local post-disaster housing needs.
- 2. Coordinate to staff Sheltering and Housing Field Teams (SHFT) to support local decision making and action to address post-disaster housing issues.

B. SC Emergency Management Division

- 1. Request FEMA virtual analysis and planning support for disaster housing as early as pre-incident.
- 2. Request virtual or in-person deployment of FEMA SHFT personnel to assist with evaluating the need for a direct housing mission in counties with an IA major disaster declaration.
- 3. Coordinate with FEMA to develop a Sheltering and Housing Strategy outlining sheltering, housing, and case management solutions.
- 4. Coordinate with FEMA to determine which forms of Direct Temporary Housing Assistance are most appropriate to address the disaster-caused temporary housing needs of eligible applicants and impacted areas.
- 5. Request FEMA Direct Temporary Housing Assistance and follow-on requests for Transportable Temporary Housing Units (TTHU) group sites and Direct Lease.
- 6. Coordinate with FEMA to set up and administer the Pre-Placement Interview (PPI).
- 7. Request FEMA program extensions beyond the 18-month period of assistance as needed.

8. Request FEMA authorize the sale of TTHUs to occupants and/or donation of TTHUs to qualified organizations.
9. Request FEMA data related to NCS, TSA, IHP (financial and Direct Temporary Housing Assistance) to address unmet needs and for planning purposes. Coordinate Information Sharing Access Agreements (ISAAs) with FEMA and additional partners as needed.

C. SC Housing

1. Coordinate with SCEMD to convene and lead the Housing RSF.
2. Participate in joint SHFT assessments and support counties.
3. Provide information on available housing options in proximity to affected areas.

D. SC Office of Resilience

1. Prepare application for DCM and prepare to address direct housing mission priorities through program implementation.
2. Mobilize the DRRC to staff DRCs provide case management as needed.
3. Participate on Housing RSF calls and MAST teams.
4. Coordinate with VOADs to connect survivors with temporary housing resources.
5. Share available information with South Carolina Housing RSF members to monitor housing and wraparound service needs.

E. Counties and local governments

1. Identify, in advance if possible, local points of contact for post-disaster housing planning and implementation.
2. Identify, in advance if possible, temporary housing options in their jurisdictions(s) such as: rental units; dormitory, camp, and retreat accommodations; commercial mobile home/recreational vehicle sites; and potential new mobile home/recreational vehicle sites with existing or proximity to utility infrastructure.
3. Identify local zoning ordinances and permitting requirements that might impede or impact location of post-disaster housing units and develop options to address if needed. See Attachment D, Disaster Housing Local Capability Assessment Checklist for additional information.

4. After an incident causing damage to multiple residences, provide residential damage assessment information promptly to the state to project housing needs and support requests for assistance programs.

VII. ATTACHMENTS

- A. FEMA Financial and Direct Housing Assistance Overview
- B. Temporary and Permanent Housing Options
- C. Disaster Housing Resources
- D. Disaster Housing Local Capability Assessment Checklist

SC POST-DISASTER HOUSING STRATEGY – ATTACHMENT A
FEMA FINANCIAL AND DIRECT HOUSING ASSISTANCE

I. INTRODUCTION

The Federal Emergency Management Agency (FEMA) Individuals and Households Program (IHP) provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. There are two categories of IHP assistance: Housing Assistance and Other Needs Assistance (ONA). Housing Assistance is divided into two categories: Financial Assistance and Direct Assistance. Direct Assistance is divided into two categories: Direct Temporary Housing Assistance and Permanent Housing Construction (PHC). This attachment outlines general IHP eligibility and the services available through Financial Housing Assistance and Direct Housing Assistance. More information can be found in FEMA's [Individual Assistance Program and Policy Guide \(IAPPG\)](#).

II. GENERAL IHP ELIGIBILITY

Each type of IHP assistance has specific conditions of eligibility and documentation requirements, but the following general conditions must be met for an applicant to be eligible for IHP assistance:

- A. The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- B. FEMA must be able to verify the applicant's identity.
- C. The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- D. The applicant's necessary expenses and serious needs are directly caused by a declared disaster.

III. FINANCIAL HOUSING ASSISTANCE

- A. FEMA provides financial Housing Assistance through payments directly to eligible individuals and households. Table 1 describes assistance an applicant may receive.

TABLE 1. FINANCIAL HOUSING ASSISTANCE

Type of Financial Assistance	Description of Assistance
Lodging Expense Reimbursement (LER)	Financial assistance to reimburse for hotels, motels, or other short-term lodging while an applicant is displaced from their primary residence.

Rental Assistance	Financial assistance to rent alternate housing accommodations while an applicant is displaced from their primary residence.
Home Repair Assistance	Financial assistance to repair an owner-occupied primary residence, utilities, and residential infrastructure, including privately-owned access routes (i.e., driveways, roads, or bridges), to a safe, sanitary, and functional living condition.
Home Replacement Assistance	Financial assistance to help replace an owner-occupied primary residence when the residence is destroyed

- B. The Financial Housing Assistance maximum is \$41,000 for Federal Fiscal Year 2023. The Financial Housing Assistance maximum applies to Home Repair Assistance and Home Replacement Assistance. Temporary Housing Assistance, including Lodging Expense Reimbursement, Rental Assistance, and Continued Temporary Housing Assistance, are not counted toward the Financial Housing Assistance maximum award. Home Repair Assistance accessibility items (e.g., access ramp and grab bars) are also not counted toward the maximum award.

IV. DIRECT HOUSING ASSISTANCE

- A. The FEMA Assistant Administrator (AA) for Recovery may authorize Direct Housing Assistance at the request of the State when the following conditions are met:
1. Eligible applicants are unable to make use of Rental Assistance because of a lack of available housing resources.
 2. Increasing the Rental Assistance rate to 125% of the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) will not be sufficient to meet the disaster-caused housing needs.
 3. Assistance from other providers, including Federal agencies, State governments, and voluntary organizations is insufficient to meet the disaster-caused temporary housing needs of eligible applicants.
- B. Table 2 describes the Direct Temporary Housing Assistance an applicant may receive. PHC is another form of Direct Housing Assistance but is only available in insular areas outside of the continental United States.

TABLE 2. DIRECT TEMPORARY HOUSING ASSISTANCE

Option	Description of Assistance	Timeline
Transportable Temporary Housing Unit (TTHU)	Recreational Vehicle (RV): RVs are towable units placed on private, commercial, or group sites. RVs are available for applicants with households of five or less and who need temporary housing for six months or less. FEMA only installs RVs in a special flood hazard area (SFHA) on a limited basis. RVs are not Uniform Federal Accessibility Standards (UFAS)-compliant.	<p>Site Inspections (Private Sites): May begin two to three weeks from direct housing approval.</p> <p>Site Identification (Commercial and Group Sites): May begin two to three weeks from direct housing approval.</p> <p>Installations: May begin three to five weeks from direct housing approval.</p> <p>License-in: Occurs following Ready for Occupancy (RFO) completion.</p>
	Manufactured Housing Units (MHU): MHUs are available in one to three bedrooms, depending on an applicant's pre-disaster household composition. Multiple MHUs may be used for larger households. MHUs can be placed on private, commercial, or group sites for households requiring temporary housing for more than six months. UFAS-compliant MHUs are available for disaster survivors with access and functional needs. Ramps, platform steps, or other reasonable accommodations may be provided based on accessibility needs. MHUs are preferred for sites in an SFHA because they can be elevated and anchored to reduce flood risk.	<p>Site Inspections (Private Sites): May begin two to three weeks from direct housing approval.</p> <p>Site Identification (Commercial and Group Sites): Preliminary identification may begin prior to direct housing approval.</p> <p>Installations: May begin three to five weeks from direct housing approval.</p> <p>Group Site Construction: May begin two to five months depending on scope following group site approval.</p>
Multi-Family Lease and Repair (MLR)	An agreement between FEMA and property owners to repair existing multi-family housing units (e.g., apartments) for use as temporary housing. Multi-family rental housing is defined as a rental property that contains three or more	Identification and Contracting of Properties: Begins four to eight weeks from direct housing approval.

	dwelling units, each such unit providing complete and independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking, and sanitation. FEMA will identify UFAS-compliant units and may modify units if no other UFAS-compliant units are available.	Repairs and Modifications: Occurs four to eight weeks from contract agreement. License-in: Begins three to six months from approval.
Direct Lease	FEMA enters into a contract with property owners through property management companies to lease vacation rentals, corporate apartments, second homes, single-family homes, cooperatives, condominiums, townhouses, and other readily fabricated dwellings for use as temporary housing. FEMA will identify UFAS-compliant units and may modify units to be UFAS-compliant if there are no other UFAS-compliant units available.	Identification and Contracting of Properties: May begin four to eight weeks from direct housing approval. License-in: Occurs two to four months from direct housing approval.

- C. In general FEMA will prioritize the types of Direct Temporary Housing Assistance as depicted in Figure 1.

**FIGURE 1. GENERAL SEQUENCE OF
DIRECT TEMPORARY HOUSING ASSISTANCE OPTIONS**



SC DIRECT HOUSING STRATEGY – ATTACHMENT B
TEMPORARY AND PERMANENT HOUSING OPTIONS

Units	Uses and Potential Barriers	Funding Resources	Additional Resources
Hotels and motels	Hotels and motels offer survivors non-congregate accommodation, making them suitable for transitional sheltering and temporary housing. Potential barriers to using hotels and motels for temporary housing include cost-effectiveness and availability. Units can become scarce as line workers, repair crews, volunteers, FEMA staff, and other recovery workers stay in an area after a disaster.	FEMA may support survivors' hotel and motel stays through FEMA Lodging Expense Reimbursement (LER) or Transitional Sheltering Assistance (TSA). VOADs may also offer financial assistance for short-term stays.	South Carolina Department of Parks, Recreation and Tourism (SCPRT) maintains relationships with hotels and motels across the state. SCPRT may help identify vacancies and communicate with hotel and motel owners about assistance programs after a disaster.
Private rental units	Apartments, townhomes, single-family houses, and other residential units rented from private owners can serve as temporary housing and may be suitable permanent housing. Potential barriers to using private rentals units as temporary housing include affordability and availability, particularly if housing stock has been damaged during the disaster and demand for remaining units is high. This temporary housing option requires the ability to match survivors with units that meet their specific needs (e.g., units that allow pets, are located near a specific community service, or do not require background checks).	FEMA may support survivors in using private rental units as temporary housing by providing Rental Assistance. If Direct Temporary Housing Assistance is available, FEMA may also support survivors' use of apartments and other multi-family units through Multi-Family Lease and Repair (MLR) and Direct Lease. VOADs may offer additional assistance.	SC Housing maintains SCHousingSearch.com , an online resource to list and search rental housing in South Carolina. Professional associations may help identify private rental units and support communication with private owners after a disaster.

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Recreational Vehicles (RVs) or travel trailers	RVs offer survivors non-congregate settings suitable for transitional shelter and temporary housing. RVs can sometimes be placed on or near a survivor's property, which may be an attractive temporary housing option if the survivor is repairing or rebuilding their home. Potential barriers to using RVs as temporary housing include the availability of units, local codes and ordinances that restrict RV usage or placement, and the time and money it takes to purchase, transport, and install the RV. This temporary housing option may be unsuitable for many survivors (e.g., those with accessibility requirements or those in living in floodplains when a waiver has not been obtained).	<p>If Direct Temporary Housing Assistance is available, FEMA may provide survivors with RVs on private, commercial, or group sites.</p> <p>South Carolina Emergency Management Division (SCEMD) coordinates to provide travel trailers, RVs, or other temporary units through FEMA NCS until FEMA's Temporary Direct Housing Assistance and other intermediate and long-term housing resources can be implemented.</p>	ESF-24 and professional associations may support communication with manufacturers and vendors during recovery.
Manufactured Housing Units (MHUs)	MHUs can serve as temporary housing and may be suitable permanent housing. Potential barriers to using MHUs as temporary housing include the availability of units, and local codes and ordinances that restrict MHU placement or impose certain installation or design standards. MHUs can often be customized to meet survivor's permanent housing needs, but this generally increases the time and cost of the unit.	If Direct Temporary Housing Assistance is available, FEMA may provide survivors with MHUs on private, commercial, or group sites.	ESF-24 and professional associations may support communication with manufactures and vendors during recovery.
Alternative housing units	Alternative housing units include 3D printed homes, log kit homes, traditional kit homes, modular foldable units,		The Housing Innovation Collaborative provides a live database listing of

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	<p>modular panelized units, modular prefabricated units, and shipping containers. Units featuring forward-thinking design may be more resilient and livable than traditional temporary housing units and may provide a relatively timely and affordable route to rebuilding a community's permanent housing stock. Barriers to using alternative units may include potential delays and high costs associated with the production, transport and installation/construction of specialized units. Unfamiliar designs may be resisted by community members or lead to permitting delays.</p>		<p>rapidly deployable shelter units and other innovative housing solutions.</p> <p>A 2020 Disaster Recovery Alternative Housing Study commissioned by the Texas General Land Office includes a vendor survey and Housing Assessment Tool.</p>
Repairing and rebuilding disaster-damaged dwellings	<p>Repairing or rebuilding disaster-damaged dwellings may be a timely and cost-effective form of permanent housing. This is often the preferred option for survivors wishing to return a sense of normalcy to their lives and communities after a disaster. Potential barriers to repairing and rebuilding disaster-damaged dwellings can include a lack of financial resources. Certain populations (e.g., renters or those with heirs' properties) may be ineligible for or face difficulty accessing Federal resources. Local codes and ordinances may not allow homes to be built to pre-disaster conditions, and rebuilding in hazardous areas may be inconsistent with local mitigation and resilience plans. Repairs</p>	<p>FEMA may support survivors in repairing or rebuilding their damaged dwellings by providing financial assistance through Home Repair and Replacement.</p> <p>VOADs may offer additional assistance.</p> <p>South Carolina Office of Resilience (SCOR) may provide repair or rebuilding assistance to eligible applicants through administration of the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grants -</p>	

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	and reconstruction of individual homes may also be affected by the broader community recovery context (e.g., infrastructure damages or local government capacity to meet post-disaster demands).	<p>Disaster Recovery (CDBG-DR) or state funds.</p> <p>South Carolina State Housing Finance and Development Authority (SC Housing) may provide housing repair services to eligible residents through administration of the SC Housing Trust Program.</p>	
New development	Other forms of permanent housing may involve building homes that are substantially different than pre-disaster dwellings (i.e., using alternative building technologies) and/or developing in different areas of the community.	SC Housing may support affordable housing development through administration of the Housing Tax Credit program.	

SC POST-DISASTER HOUSING STRATEGY – ATTACHMENT C

DISASTER HOUSING RESOURCES

I. INTRODUCTION

Private insurers, the Federal government, and Voluntary Organizations Active in Disasters (VOADs) offer resources for disaster housing.

II. INSURANCE

Insurance is the quickest and most efficient means of funding household disaster recovery. Types of insurance include homeowners insurance, condominium insurance, flood insurance, renters insurance, and fire-only insurance. Insurance riders for earthquakes, tornadoes, landslides and other hazards can often be added to insurance policies. Visit the South Carolina Department of Insurance (SCDOI) [website](#) for more information.

III. FEDERAL DISASTER HOUSING ASSISTANCE PROGRAMS¹

A. Army Corps of Engineers (USACE)

Operation Blue Roof provides homeowners in disaster areas with fiber reinforced sheeting to cover damaged roofs until arrangements can be made for permanent repairs. The program requires a Presidential emergency or major disaster declaration to activate.

B. Department of Agriculture (USDA)

1. Direct Loan and Loan Guarantee Programs provide qualified applicants the opportunity to acquire, build, rehabilitate, improve or relocate dwellings in rural areas. Borrowers may either obtain direct loans from USDA or from private lenders that are guaranteed by USDA. The program requires a Presidential emergency or major disaster declaration to activate.
2. Farm Labor Housing Direct Loans and Grants help develop housing for farm workers through direct loans and grants. The program requires a Presidential emergency or major disaster declaration to activate.
3. First-Time Homebuyers (FTH) and USDA Loans provide incentives such as a 0% down payment, lenient qualifications and low mortgage insurance to incentivize FTHs in rural areas as defined by USDA. A borrower who hasn't owned a home in the past three years may also qualify for an FTH loan. This is a standing program.

¹ Information about federal housing resources is adapted from FEMA's Planning Considerations: Disaster Housing 2020 guide: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>

4. Multifamily Housing Rental Assistance makes rental assistance payments to owners of rental housing whose houses are uninhabitable because of a disaster. Eligible tenants pay no more than 30% of their income in rent. The program requires a Presidential emergency or major disaster declaration to activate.
5. Rural Rental Housing Loans enable developers to provide multifamily housing for the elderly, individuals with a disability and families who cannot afford the purchase price and maintenance costs of their own homes. Borrowers may obtain loans from private lenders to finance multifamily housing in rural areas, and USDA guarantees to pay for the lender losses in case of borrower default. The program requires a Presidential emergency or major disaster declaration to activate.
6. Single-Family Housing Repair Loans and Grants provide very-low-income rural homeowners with direct loans to repair their homes. The program requires a Presidential emergency or major disaster declaration to activate.

C. Department of Health and Human Services (HHS)

1. The Community Services Block Grant (CSBG) program provides block grants to states, U.S. territories and federally recognized Native American tribes following disasters, who then distribute the monies to community action agencies and other organizations serving low-income populations. The program is available following any disaster, regardless of whether there is a Presidential emergency or major disaster declaration.
2. The Social Services Block Grant program provides block grants to states, U.S. territories and federally recognized Native American tribes following disasters for the provision of social services to low-income populations. The program is available upon passage of a supplemental appropriations bill following a disaster.

D. Department of Housing and Urban Development (HUD)

1. The Community Development Block Grant (CDBG) program funds local community development activities such as affordable housing, economic revitalization, public services and infrastructure restoration. This is an ongoing program funded by annual appropriation.
2. Community Development Block Grant – Disaster Recovery (CDBG-DR) is often used as a distribution mechanism for disaster recovery funds made available by Congressional supplemental appropriations following a Presidential disaster declaration.
3. FHA Mortgage Insurance for Disaster Victims – Section 203(h) provides insurance for mortgages made by qualified lenders to victims of a major

disaster who have lost their homes and are in the process of rebuilding or buying another home. The program requires a Presidential emergency or major disaster declaration to activate.

4. **FHA Rehabilitation Mortgage Insurance – Section 203(k)** helps those who have lost their homes by insuring a single, long- term, fixed or adjustable rate loan that can cover both the acquisition and rehabilitation of a property that is at least a year old. The program is available following any disaster, regardless of whether there is a Presidential emergency or major disaster declaration.
5. **HOME Investment Partnerships** are annual formula grants to participating jurisdictions that allow states and local governments to fund a wide range of activities that build, buy and/or rehabilitate affordable housing or provide direct rental assistance to low-income people. This is a standing program.
6. **Housing Counseling** provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home. HUD-approved housing counseling agencies have played key roles in the recovery from many disasters. There is no formal activation for this program.
7. **Loss Mitigation Services for FHA Homeowners** incorporates a process to avoid foreclosures where lenders assist borrowers who have been unable to make loan payments and are in danger of defaulting on their loans. This program is activated at the discretion of the HUD Secretary.
8. **Public Housing Capital Fund** makes improvements that benefit public housing residents, who are predominantly families and elderly people with incomes below 50 percent of the HUD-adjusted area median income (AMI). There is no formal activation.

E. Department of Veterans Affairs (VA)

VA Home Loans help veterans, certain services personnel (including certain reservists and guard members) and certain unmarried surviving spouses of veterans obtain credit to buy, build or improve homes. The program is activated at the discretion of the VA Secretary following a Presidential emergency or major disaster declaration.

F. Federal Emergency Management Agency (FEMA)

1. **The Hazard Mitigation Grant Program (HMGP)** provides grants to state and local governments that implement long-term hazard mitigation measures that will reduce the loss of life and property from hazard events, which can include post-disaster property acquisitions. The program requires a Presidential major disaster declaration to activate.

2. Individual Assistance (IA) provides direct assistance to individuals and households as well as state and local governments to support individual survivors. The program requires a Presidential emergency or major disaster declaration to activate.
 - a. Disaster Case Management (DCM) provides case management services, including financial assistance, to state and local government agencies or qualified private organizations to provide such services to victims of major disasters to identify and address unmet needs. The program requires a major disaster declaration to activate.
 - b. The Individuals and Households Program (IHP) provides financial and direct assistance to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs. The program requires a major disaster declaration to activate.
 - c. Transitional Sheltering Assistance (TSA) provides short-term non-congregate sheltering assistance for displaced disaster survivors taking refuge in emergency shelter locations other than their pre-disaster primary residence. FEMA may provide TSA at the request of a declared state, territorial or tribal government.
3. The National Flood Insurance Program (NFIP) enables individuals to purchase insurance against losses from physical damage or loss of buildings and/or contents.

G. Small Business Administration (SBA)

Disaster Loan Assistance provides low-interest, fixed-rate loans to disaster survivors and impacted businesses, enabling them to repair or replace property damaged or destroyed in declared disasters. The program is available at the discretion of SBA administrator or following a Presidential emergency or major disaster declaration.

IV. VOLUNTARY ORGANIZATIONS ACTIVE IN DISASTER (VOADS)

VOADs are often the first organizations to assist survivors after a disaster. VOADs help address survivors' unmet needs when insurance and federal resources have been exhausted. VOADs may support disaster housing by offering labor, materials, and/or financial assistance for home repairs, home reconstruction, rent and deposits, hotel or motel stays, or other housing needs. VOADs may also support case management and improve access to wraparound services. Visit South Carolina VOAD [website](#) for more information.

SC POST-DISASTER HOUSING STRATEGY – ATTACHMENT D
DISASTER HOUSING LOCAL CAPABILITY ASSESSMENT CHECKLIST

I. POPULATIONS

- ☐ Identify the jurisdiction's demographic composition (e.g., total population, household composition, homeowners, renters, residents living in poverty, residents who are elderly, residents who do not have access to a vehicle, households with school-aged children).
- ☐ Identify events or seasons that cause the jurisdiction's population to fluctuate (e.g., tourist season).
- ☐ Estimate how many residents live in the most densely populated areas in the jurisdiction.
- ☐ Estimate how many residents live in high-risk flooding areas or Special Flood Hazard Areas (SFHAs).
- ☐ Estimate how many residents have an access and functional need. Identify agencies and nonprofit organizations providing services to this population.
- ☐ Estimate how many residents are homeless. Identify any plans for sheltering or housing unhoused people post-disaster. Identify agencies and nonprofit organizations providing services to this population.
- ☐ Determine how many members of the community receive pre-disaster housing assistance. Identify agencies and nonprofit organizations providing services to this population.
- ☐ Determine which property owners, if any, may be interested in expedited acquisitions post-disaster.

II. HOUSING AVAILABILITY

- ☐ Determine the composition of the current housing stock (e.g., rentals, single-family homes, multifamily, short-term occupancy).
- ☐ Identify local partners with financial resources for temporary or permanent housing (e.g., a nonprofit with a home repair program).
- ☐ Identify local partners with units that may be available for temporary or permanent housing (e.g., a business with corporate apartments not typically available on the private rental market).
- ☐ Identify agreements in place for temporary housing solutions (e.g., with neighboring jurisdictions, colleges, hotels).

- ☐ Identify commercial parks that may have space available post-disaster for manufactured housing units or recreational vehicles. Determine ownership and willingness to contract with FEMA.
- ☐ Identify parcels of land that could support group sites. Determine ownership.
- ☐ Identify parcels of land that could be used to stage or store units. Determine ownership.

III. HOUSING REGULATIONS

- ☐ Identify codes and ordinances that may hinder temporary housing solutions (e.g., requirements related to tying down or anchoring units, placing temporary housing units in a community, placing multiple units on a property and placing units certain distances from roadways, zoning, local flood damage prevention ordinances). Determine if it possible to waive certain building codes or zoning ordinances to add and/or expedite temporary housing solutions post-disaster.
- ☐ Identify the entities responsible for health and safety protocols that can affect displaced residents' return to, and occupancy of, homes and buildings (e.g., the National Flood Insurance Program (NFIP) 50% rule).
- ☐ Determine the availability of housing inspection resources within the jurisdiction. Determine the current wait time to receive a certification of occupancy.
- ☐ Determine if mutual aid agreements are in place for additional housing inspectors post-disaster.
- ☐ Determine if the jurisdiction can streamline, simplify and/or expedite building permit applications and inspections post-disaster.

IV. ENVIRONMENT

- ☐ Identify environmental risks in the jurisdiction (e.g., SFHAs, wetlands, sites with hazardous substances) that could result in large numbers of displaced persons or challenges with rebuilding.
- ☐ Identify cultural or historical sites in the jurisdiction governed by specific regulations.
- ☐ Identify threatened or endangered species or other protected wildlife or plants present in locations where land-clearing activities for temporary or permanent housing may be required.
- ☐ Identify zoning regulations that could hinder the ability to rebuild in certain locations based on environmental considerations.

V. INFRASTRUCTURE

- ☐ Identify key public and private infrastructure partners (e.g., power providers, utility companies) whose systems could impact temporary or permanent housing.
- ☐ Determine if there are locations in which infrastructure is available for potential addition of temporary or permanent housing.
- ☐ Identify the specific building codes to which structures need to be repaired or rebuilt.

VI. WRAPAROUND SERVICES

- ☐ Identify providers of critical community services (e.g., healthcare systems, schools) that, if damaged, could affect the ability of individuals to return to their homes.
- ☐ Identify providers of public wraparound services (e.g., public bus routes, waste collection services) that may need to adjust services to support temporary housing.
- ☐ Identify private businesses and nonprofit partners that may be able to provide additional support and resources to those in temporary housing.

VII. PUBLIC INFORMATION

- ☐ Identify the local party responsible for releasing information about temporary and permanent housing to the public. Identify community organizations that can help amplify housing-related messaging.
- ☐ Determine or affirm the protocol to synchronize messages among local, state and Federal entities.
- ☐ Identify potential platforms and means for conveying disaster-related housing information.