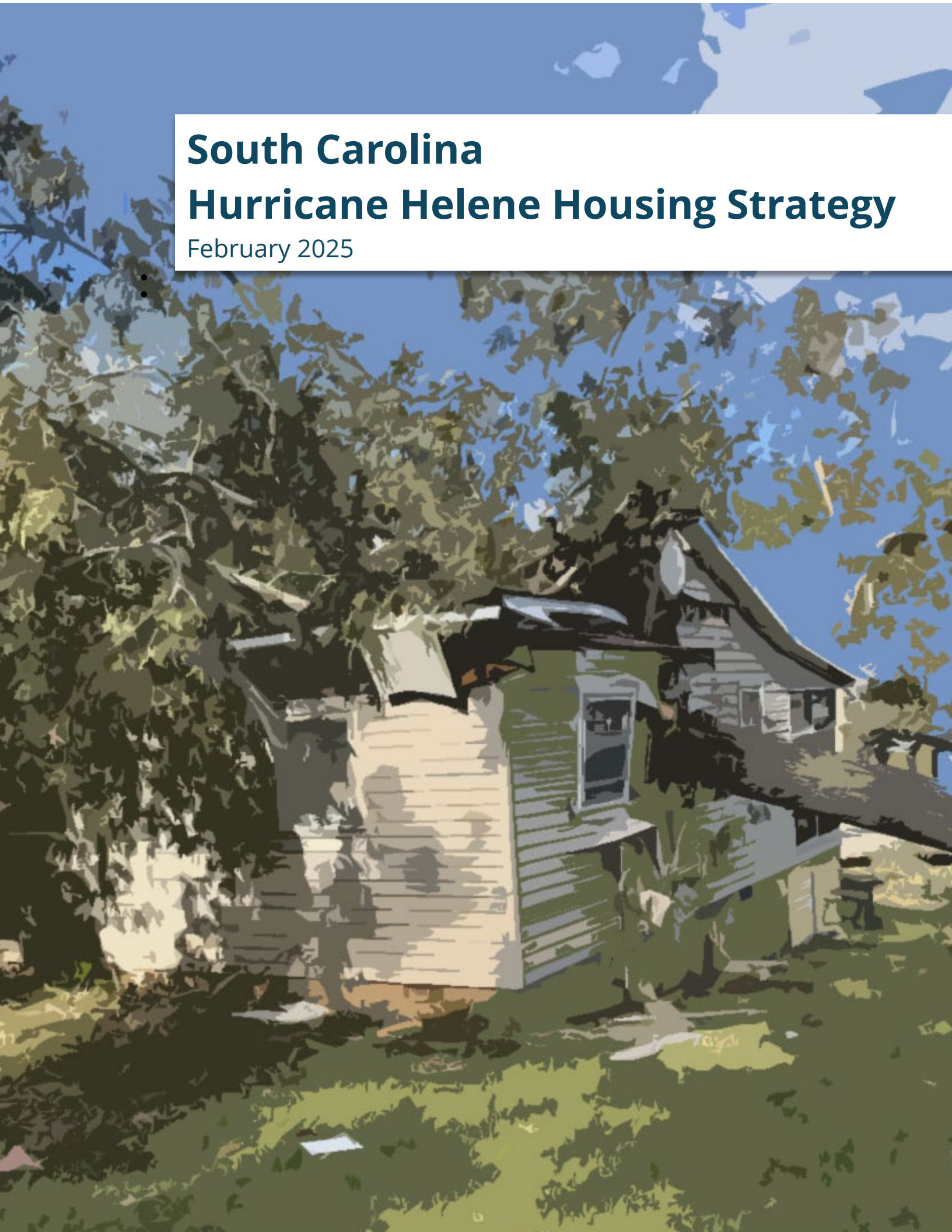


South Carolina

Hurricane Helene Housing Strategy

February 2025



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Table of Contents

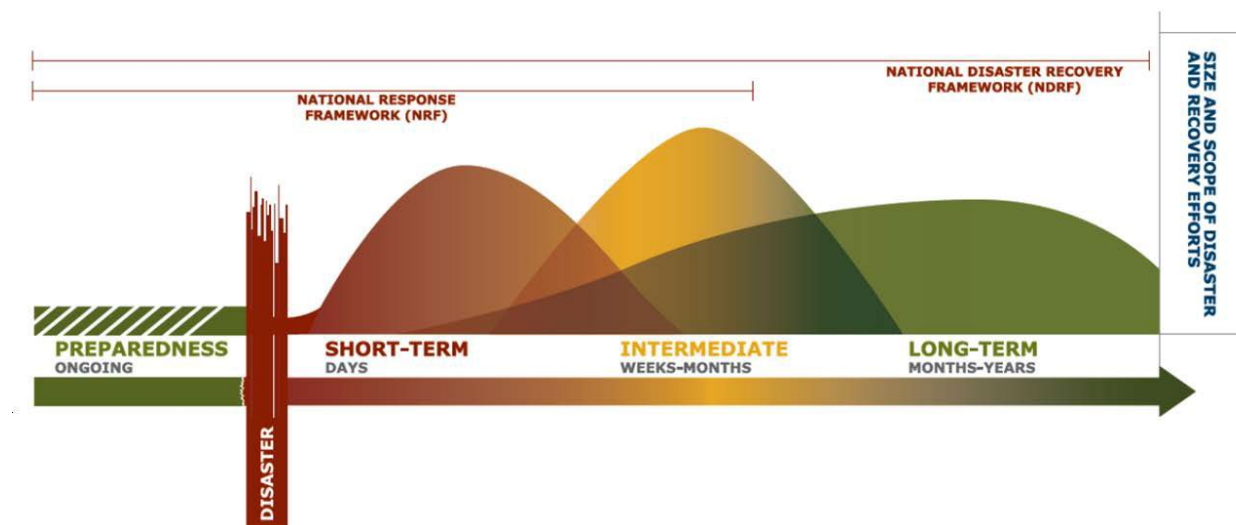
South Carolina Hurricane Helene Housing Strategy	4
1.0 Purpose and Scope.....	4
Projecting Post-Hurricane Helene Housing Needs	5
2.0 Housing Recovery Goals.....	6
3.0 Hurricane Helene Housing Recovery Priorities	6
4.0 Shelter and Housing Options Continuum	7
Short-term (Up to 6 months).....	7
Intermediate (Up to 18 months)	8
Long-Term.....	8
5.0 Disaster Case Management, Survivor Services, and Long-Term Recovery Groups.....	8
6.0 Hurricane Helene Shelter Transition and Housing Options	9
6.0 Challenges Associated with Temporary Disaster Housing	12
7.0 Roles and Responsibilities.....	13
State Housing Recovery Support Function	13
SC Emergency Management Division.....	13
SC State Housing Finance and Development Authority (SC Housing)	13
SC Office of Resilience	13
County and Local Governments	13
Long-Term Recovery Groups and VOADs	14
8.0 Strategy Maintenance and Reporting	14
9.0 Conclusion.....	14
Attachment A. Survivor FEMA Individual Assistance Programs Sequence of Delivery	15
Attachment B. Housing Options Matrix by County.....	16
Attachment C. Disaster Assistance Program Implementation (SC Housing).....	17
Attachment D. Habitat Helene Home Repairs Program	18
Attachment E. State-Coordinated Rapid Rebuild Program Implementation	19
Attachment F. Non-Congregate Shelter-RV Implementation	20
Attachment G. CDBG-DR Implementation Overview	22
Attachment H. SC Housing RSF Information and Data Sources	23
Attachment I. Disaster Housing Local Capability Assessment Checklist	24

South Carolina Hurricane Helene Housing Strategy

This strategy provides a framework to address post-disaster shelter and housing needs within the South Carolina designated counties affected by Hurricane Helene (FEMA-4829-DR-SC). The SC Post-Disaster Housing Strategy (2023) and Housing Strategy County Capability Assessment Checklist inform the Hurricane Helene Shelter and Housing Strategy. This document is an appendix to the South Carolina Hurricane Helene Recovery Support Strategy.

A community's ability to recover from a major disaster depends in part on local availability of safe, sanitary, and functional shelter and a return to permanent, decent affordable housing for survivors. While federal agencies and partners can provide programs to support temporary housing to survivors, long-term solutions require alignment with existing state and local affordable housing development efforts to be sustainable. Coordination among county, state, and federal partners is essential to make sure resources are maximized and applied effectively, efficiently, and equitably. Rebuilding lives and communities is a process that will take months into years.

Figure 1. Recovery Continuum. (Source: National Disaster Recovery Framework)



1.0 Purpose and Scope

The purpose of this strategy is to:

1. Outline state roles and responsibilities in facilitating the timely and equitable delivery of federal and state housing assistance resources to support local recovery from Hurricane Helene.
2. Provide a framework for identifying and coordinating local and state temporary housing to complement FEMA Housing Assistance and nonprofit assistance; and
3. Encourage public-private partnership to create and sustain affordable housing stock and increase community resilience in future hazard events.

The scope of this strategy focuses on supporting temporary housing options to further survivors' transition from emergency shelter to permanent homes. Temporary housing generally refers to survivors' interim housing solutions up to 18 months from a disaster based upon Federal Emergency Management Agency

(FEMA) criteria. Other federally funded housing solutions can operate outside of this timeframe. The strategy will drive state-level coordination of a continuum of housing options from shelter to temporary and then more long-term options for displaced residents.

Projecting Post-Hurricane Helene Housing Needs

Hurricane Helene caused significant damage to housing in at least 28 South Carolina counties and the Catawba Indian Nation. Local initial damage assessments indicated 380 residences were destroyed and 2,151 had major damage. Through November 11, 2024, more than 417,000 survivors had registered for Individual Assistance (IA), and 4,023 had been approved for federal Housing Assistance. More than 5,000 households had used Transitional Sheltering Assistance (TSA) as of that date, with 3,862 households still checked in under TSA. Housing inspections under the Housing Assistance program had found 141 residences destroyed (64 owner-occupied and 77 renter-occupied).

Residential damage coupled with a steady-state shortage of available housing presents challenges in supporting recovery needs. Based on analysis of housing damage, housing inspection results by the Federal Emergency Management Agency (FEMA) under the Housing Assistance (HA) program, and housing availability data, counties impacted by Hurricane Helene are expected to have varying needs.

In 13 counties, an increase in Fair Market Rent will not yield enough available housing to meet the temporary need. Residents and communities in these primarily rural counties will need construction support and either state-managed non-congregate shelter via travel trailers or mobile units to meet housing needs:

- Abbeville
- Allendale
- Bamberg
- Barnwell
- Edgefield
- Fairfield
- Greenwood
- Hampton
- Kershaw
- Laurens
- McCormick
- Newberry
- Saluda

The state requested the federal Direct Housing program for these counties, but the request was denied. In seven counties, increasing HUD's FY24 Fair Market Rent (FMR) by 200% is expected to provide enough financial assistance and incentive to make housing units available:

- Aiken
- Anderson
- Beaufort
- Cherokee
- Jasper
- Lexington
- Orangeburg

Eight counties and the Catawba Indian Nation are expected to have enough rental units within the HUD FY24 Fair Market Rate (FMR) to meet demand should eligible survivors use FEMA Rental Assistance:

- Catawba Indian Nation
- Chester
- Greenville
- Oconee
- Pickens
- Richland
- Spartanburg
- Union
- York

Counties will need additional support to meet needs for wrap-around services, repairs, debris removal, and construction resources. Integrated disaster case management will help survivors identify and pursue appropriate recovery support.

2.0 Housing Recovery Goals

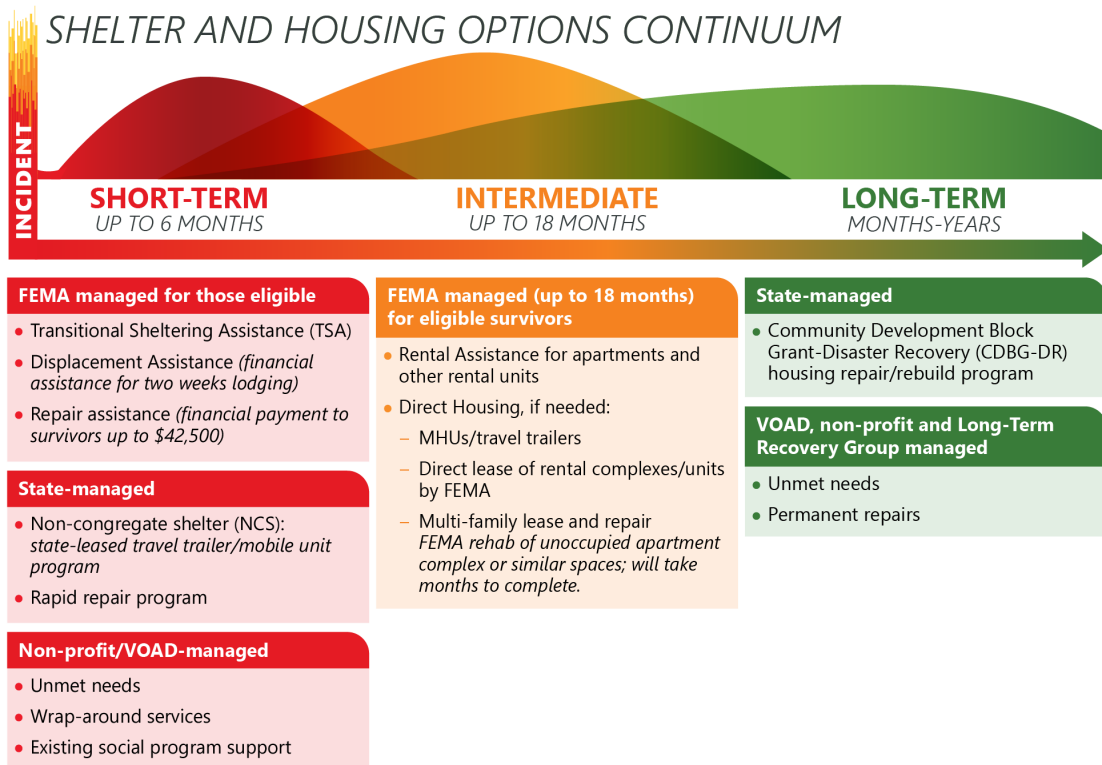
- Identify and assess options to support safe, habitable housing for South Carolina residents impacted by Hurricane Helene.
- Coordinate with counties to implement shelter transition and post-disaster housing options that serve the needs of areas designated for Individual Assistance under FEMA-DR-4829-SC.
- Lead coordination efforts among state, non-profit, and federal activities and programs to provide appropriate post-disaster housing options, including rapid repair activities, to residents displaced from their homes because of Hurricane Helene damage.

The South Carolina Housing RSF serves as the state's Disaster Housing Task Force (DHTF) during recovery from Hurricane Helene to coordinate implementation of state and federal housing programs. The State of South Carolina is implementing 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 damage and where survivors need support or resources to make their homes habitable.

3.0 Hurricane Helene Housing Recovery Priorities

- Compile housing needs assessment incorporating housing inspection results from the Federal Emergency Management Agency (FEMA), Individual Assistance (IA) aggregate data, South Carolina housing market analysis, initial case management activities, and county-specific demographics and social vulnerability data to inform implementation of housing programs.
- Support survivors in identifying appropriate housing solutions through case management and outreach.
- Promote cross-sector collaboration to leverage and mobilize available resources.
- Facilitate the alignment and coordination of public and private resources and provide a continuum of residential repair programs and housing assistance.
- Identify county-specific unmet housing needs and coordinate technical assistance, to support localities in identifying viable options for addressing these needs.
- Implement federal and/or state-managed shelter options in areas where available rental options and other temporary housing solutions do not meet post-disaster shelter needs.
- Provide for a whole community approach--inclusive of all federal, state, local, nonprofit, faith-based, and private sector housing programs--to meet the needs of South Carolina survivors and affected communities.
- Support counties with limited capacity and resources in scoping housing needs and implementing options.
- Work with local communities to keep leadership and residents informed of housing recovery programs and progress.
- Promote coordinated data sharing, as appropriate, to streamline decision-making while safeguarding personally identifiable information (PII).

Figure 2. Hurricane Helene Housing Continuum at a Glance



4.0 Shelter and Housing Options Continuum

After review of available in-state resources, federal programs, and FEMA Individual Assistance (IA) program registration data to project post-disaster housing needs, and ongoing analysis of gaps and barriers, the state will implement a continuum of housing options:

Short-term (Up to 6 months)

- FEMA-managed for eligible survivors:
 - Transitional Sheltering Assistance (TSA)
 - Displacement Assistance (financial assistance for two weeks lodging)
 - Repair Assistance (financial payment to survivors up to \$42,500 for Hurricane Helene)
- Non-profit/VOAD-managed:
 - Rapid repair/ rebuild programs
 - Unmet needs
 - Wrap-around services
 - Existing social program support
- State-managed:
 - Rapid repair/ rebuild programs
 - Non-congregate shelter (NCS): state-leased travel trailer/mobile unit program

Intermediate (Up to 18 months)

- FEMA-managed (up to 18 months) for eligible survivors: Rental Assistance for apartments and other rental units
- Local-managed, state-funded repairs
- Non-profit/VOAD-managed
- Repair/rebuild programs

Long-Term

- State-managed:
 - Community Development Block Grant-Disaster Recovery (CDBG-DR) housing repair/rebuild program.
 - Regular housing programs
- VOAD, non-profit, and Long-Term Recovery Group-managed:
 - Unmet needs
 - Permanent repairs

See section 6.0 below for additional detail on each option or program. Shelter transition and housing needs and solutions will vary by county and community. The Housing RSF will continue to support local decision making and offer technical assistance in identifying best options for their residents and communities.

See the Housing Options Matrix by county in Attachment B for a projection of housing options based upon an analysis of needs and existing local capacity.

5.0 Disaster Case Management, Survivor Services, and Long-Term Recovery Groups

Housing options will require program oversight and disaster case management (DCM). This helps provide a survivor with a continuum of care as they implement their recovery plans. The South Carolina Office of Resilience activates its Disaster Recovery Reserve Corps (DRCC) to jumpstart the disaster recovery process by assisting survivors through initial case management. Disaster case managers identify and facilitate access to housing options and to resources to address other disaster-related needs. Impacted individuals with needs ranging from housing repair and replacement of household goods to counseling services work with a case manager who help identify resources to help meet those needs.

1. Case Management

- a. SCEMD and SCOR coordinate to apply for FEMA DCM and prepare to address housing priorities through program implementation.
- b. SCOR mobilizes the Disaster Recovery Reserve Corps (DRRC) to provide case initial case management services before DCM is awarded.
- c. 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).
- d. SCEMD and SCOR coordinate with Voluntary Organizations Active in Disaster (VOAD) members, local housing organizations, non-profit organizations, and other social service providers to identify and connect survivors with housing resources.

2. Wraparound Services

- a. The State Health and Social Services RSF will coordinate to support survivor health and social services needs through referrals and coordination of supplemental services.
- b. VOADs, non-profit organizations, and Long-Term Recovery Groups will coordinate to support survivor needs.

3. Public information

The State Housing RSF will work with ESF 15 and local, state, and federal public information staff to coordinate public messaging about Hurricane Helene's housing mission. This includes:

- a. Providing survivors with information regarding sheltering and temporary housing options.
- b. Providing survivors with information about case management.
- c. Providing federal and state officials with updates on Hurricane Helene housing recovery efforts and how to help constituents connect with resources and case management.
- d. Providing counties with information to support clear consistent public messaging about housing options and how to access assistance.

6.0 Hurricane Helene Shelter Transition and Housing Options

To facilitate implementation of housing options to meet varied needs of counties, the Housing RSF and RTF will coordinate to provide information and technical assistance as outlined in the SC Post-Disaster Housing Strategy (2023).

1. **Transitional Sheltering Assistance (TSA)** – TSA is a short-term form of assistance for displaced disaster survivors taking refuge in emergency shelter locations other than their pre-disaster primary residence. The intent of TSA is to provide temporary sheltering for survivors as they transition from emergency shelters to temporary or permanent housing solutions. TSA is available to IA-eligible survivors as qualified by FEMA. This pathway uses hotel rooms as this is the best short-term path to ensure efficient and effective assistance to address the immediate housing need.

Program Implementation: FEMA determines the eligibility of TSA based upon where survivors report their location at the time of application. Emergent shelter includes a vehicle, place of employment, mass shelter, homeless, house of worship, or tent. FEMA will re-assess eligibility 60 days after the incident.

2. **FEMA Housing Assistance** - FEMA's Individuals and Households Program includes Housing Assistance and Other Needs Assistance. Housing Assistance can include financial assistance (funds provided to an applicant). This can include Rental Assistance (up to 18 months), home repair assistance, and home replacement assistance.

Program Implementation: Based upon an initial search of availability, it is determined that there is rental property to meet the temporary housing demand in some but not all counties.

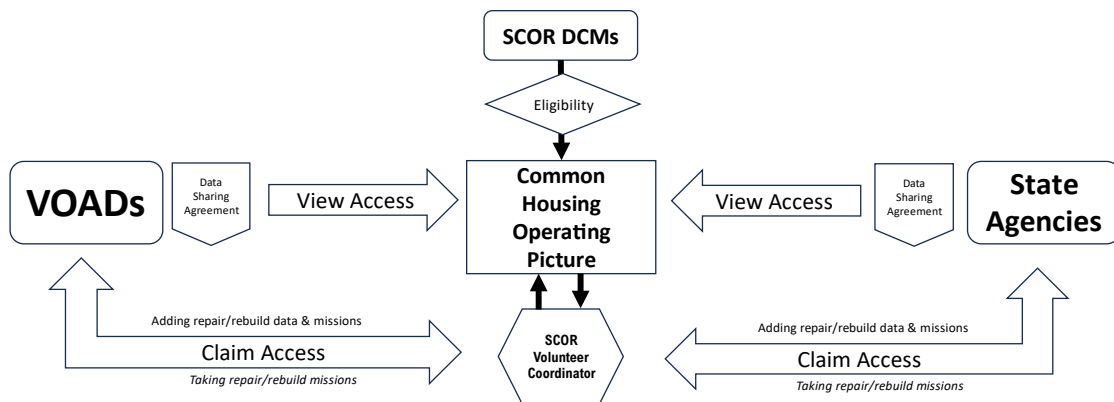
3. **Rapid Repair:** A rapid repair program facilitates repairs on homes to make them safe, sanitary, and secure. It helps keep communities intact and can have an immediate, positive impact on the survivor's ability to maintain the ties they have to their jobs, schools, and support systems while repairs are conducted on their homes.

Program Implementation: The state will coordinate a rapid repair program to meet immediate repair needs, with a focus on low-to-moderate income (LMI) communities, for survivors sheltering in a damaged home or who are unable to return to a home that could be habitable with minor to moderate repairs. Using VOADs, local volunteer labor, and state funding, the rapid repair program will repair destroyed homes of LMI homeowners to the extent possible based on available resources. SC Office of Resilience (SCOR) will conduct outreach and intake of applications for the rapid repair and rebuild programs to include the purchasing of materials and equipment.

- Where supported by federal or SCOR funds, temporary repairs will be consistent with the Shelter Field Guide (FEMA and the American Red Cross p. 6), which requires: 1) functional and sanitary kitchen and bathroom; 2) sufficient lighting; 3) functional utilities; 4) entry and egress free of debris; 5) access and functional need support capacity; and 6) mitigated safety and fire hazards.
- Non-profit and local entities conducting repairs using other funding sources will meet the above requirements to the extent possible based on conditions and resources.
- Repairs may include:
 - Roof and walls secured from the elements, consistent with geographic health and safety needs.
 - Windows and doors secured from the elements; access controlled by resident.
 - Access control features to secure the home and ensure emergency access to the home.
 - Climate control consistent with health and safety needs and seasonal climate during the performance period.
 - One functional bathroom.
 - Minor utility restoration (including electrical service, potable water supply, and operational wastewater systems for the home designated for sheltering) consistent with health and safety needs.
 - Access and functional needs support consistent with health and safety needs (e.g., construction of a temporary access ramp to enter residence).
 - Cleaning/sanitizing homes to remove health and safety threats.
 - Debris removal to remove disaster-caused access barriers and health/safety threats.
 - Mold remediation where applicable.

Rapid repair programs will be coordinated by a working group of the Housing RSF that includes operational staff from state agencies and VOADs engaged in disaster housing repair activities. The group will coordinate information and programs to maximize resources and minimize duplication and will report regularly to the Housing RSF. Members of the work group may include SCOR, SCEMD, SC Housing, Habitat for Humanity South Carolina, SC VOAD, One SC, and other housing partners offering disaster home repair programs. See attachments D and E for additional information.

Common Housing Operating Picture (CHOP)



4. **Non-Congregate Sheltering Recreational Vehicles (NCS-RV)** is a form of sheltering assistance that allows eligible survivors to be temporarily sheltered in state procured travel trailers/recreational vehicles placed on commercial, private, or group sites. This includes the survivor's property when applicable. This program has a statutory limitation of six (6) months from the date of the presidential disaster declaration. FEMA may grant extensions to the program in 30-day increments.

Program Implementation: The program will provide emergency sheltering in the form of recreational vehicles in the most impacted areas that do not have other sheltering options currently available. Advantages of this program include:

- Units may be placed on private property.
- May have additional flexibility of eligibility criteria as compared to FEMA Temporary Housing
- Applicants may be eligible when increasing the Rental Assistance of the HUD Fair Market Rent (FMR) will not be sufficient to meet the disaster-caused housing needs.

- Applicants may be eligible when assistance from other providers, including other federal agencies, state, territorial, tribal governments, and voluntary organizations is insufficient to meet the disaster-caused temporary housing needs of eligible applicants.
- Applicants may be eligible when they cannot find housing resources within reasonable commuting distance.
- Implementation time is expected to be shorter than FEMA Direct Housing and provide an earlier start to household recovery.

SCEMD will coordinate the NCS- RV program, if implemented, with guidance from the Housing RSF. Case management will be provided by SCOR DRRC. See Attachment E.

5. **FEMA Direct Housing Assistance** was denied in December 2024.

6. **South Carolina Housing Authority: Disaster Assistance Program (DAP)**

Block grant funding can be requested by local governments to repair homes owned by low-income households damaged from Hurricane Helene and other natural disasters. Up to \$30,000 per home (additional 15% project delivery fee available to local government.) SC Housing will establish maximum block grant amounts and ensure funding is distributed as proportionally as possible throughout the state.

Program Implementation: Funding for repairs will be provided as grants to local governments or councils of government. DAP grant recipients were announced in February 2025. See Attachment C.

7. **Community Development Block Grant- Disaster Recovery**

The Community Development Block Grant-Disaster Recovery (CDBG-DR) is a U.S. Department of Housing and Urban Development program that provides long-term recovery assistance, including housing after a federal disaster declaration if funding is allocated by Congress. Funding amounts are based on data including FEMA-verified damages.”

Program Implementation: Once Congress appropriates funding and HUD publishes the grant funding allocation in the Federal Register, the state will conduct needs assessments, perform environmental reviews of impacted areas, submit an Action Plan for HUD approval, identify eligible disaster survivors for assistance, and conduct disaster recovery activities including housing repair and replacement projects. For information on program implementation, see Attachment G.

6.0 Challenges Associated with Temporary Disaster Housing

Potential challenges in supporting temporary and then long-term housing needs for affected communities include:

- Limited housing stock in multiple affected areas;
- Identification of and communication with survivors needing assistance;
- Time to implement temporary housing/shelter programs;
- Regulatory requirements associated with temporary housing options including recreational vehicles and mobile units;
- Zoning and permitting for placement on private property;

- Environmental regulations and regulatory approvals;
- Providing case management and relevant programs to support survivors in transitioning from temporary housing back to repaired homes or to other long-term housing options; and
- Eviction history may negatively impact access to housing options.

7.0 Roles and Responsibilities

State Housing Recovery Support Function

- Coordinate across state-level agencies to identify and deploy resources to support local post-disaster housing needs.
- Provide staff as needed to support local decision making and action to address post-disaster housing issues.

SC Emergency Management Division

- Request and analyze FEMA data to request and advocate for FEMA housing programs based on county needs.
- Propose approach for emergent and temporary housing assistance in IA-declared counties.
- Request FEMA virtual analysis and planning support for shelter and housing programs.
- Coordinate with FEMA to develop a Sheltering and Housing Strategy outlining sheltering,
- Coordinate and promote collaborative strategies across public and private partners to identify and deploy resources to support local post-disaster housing needs.
- Coordinate with local, state, and federal partners to provide technical assistance to support local decision making and action to address post-disaster housing issues.

SC State Housing Finance and Development Authority (SC Housing)

- Coordinate with SCEMD to convene and lead the Housing RSF.
- Participate in assessments and support to counties and local governments.
- Provide information on available housing options in proximity to affected areas.
- Implement disaster relief initiatives to support housing recovery in affected communities.

SC Office of Resilience

- Mobilize state Disaster Recovery Reserve Corps (DRRC) to conduct initial case management at Disaster Recovery Centers (DRCs) and other venues and events. Provide case management data to state-level partners to support coordination regarding housing and wraparound service needs.
- Prepare application for Disaster Case Management Program (DCMP) and prepare to address disaster caused unmet housing needs through program implementation.
- Participate in Housing RSF.
- Coordinate with VOADs to connect survivors with temporary housing resources.
- Share available information with Housing RSF members to monitor housing and wraparound service needs. Coordinate state-managed rapid repair activities, including administration of a Common Housing Operating Picture (CHOP), and a state-funded Rapid Rebuild Program.

County and Local Governments

- Help identify survivors with post-disaster shelter and/or housing needs.

- Identify local points of contact for post-disaster housing planning and implementation.
- Identify local zoning ordinances and permitting requirements that might impede or impact post-disaster housing units on survivor land and develop options to address if needed.
- Provide residential damage assessment information to the state to project housing needs and support requests for assistance programs.

Long-Term Recovery Groups and VOADs

- Conduct and support housing repair and rebuild programs.
- Coordinate with local governments and across sectors to identify and address survivor unmet needs.

8.0 Strategy Maintenance and Reporting

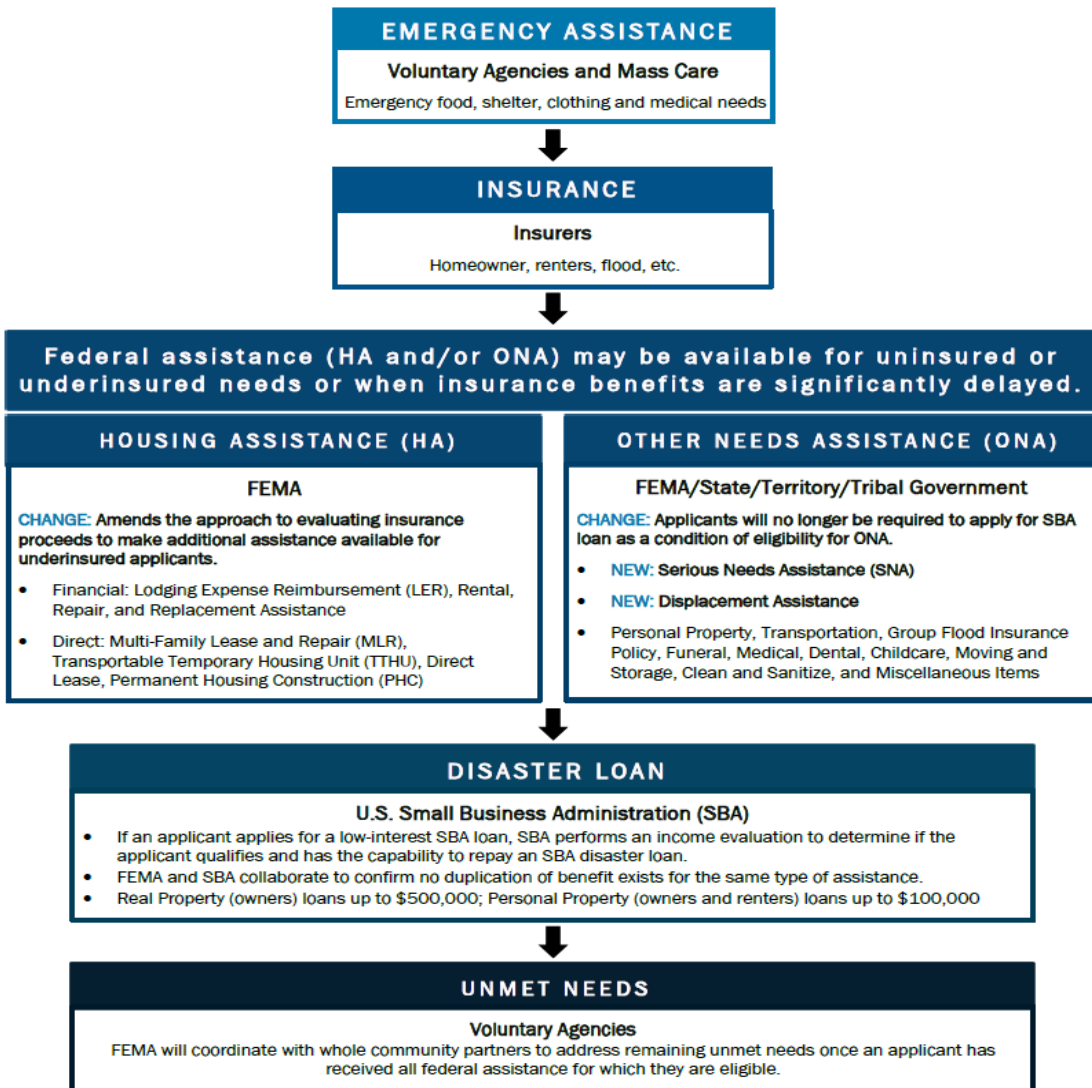
The Housing RSF will report on progress under this strategy no less frequently than monthly for the first six months after Hurricane Helene through April 2025. The reporting schedule thereafter will be determined based on ongoing needs and activities under the strategy. The RSF may recommend changes to the strategy to be approved by the Recovery Executive Group.

9.0 Conclusion

The success of the South Carolina Hurricane Helene Shelter and Housing strategy hinges on collective effort by state-level partners in support of local housing needs. Each stakeholder, including government agencies at every level, businesses, and non-profit organizations, plays a vital role in helping rebuild the lives of Hurricane Helene survivors. By collaborating and leveraging resources, the state can establish a strong support network that meets individuals where they are to accelerate their return to safe and habitable housing. With coordinated effort, the state will turn challenges into opportunities and build a stronger, more resilient community for South Carolina residents impacted by Hurricane Helene.

Attachment A. Survivor FEMA Individual Assistance Programs Sequence of Delivery

Eligibility for Federal assistance is based on each applicant's individual circumstances as they relate to each program conditions of eligibility. Not all applicants will be eligible for all forms of Federal assistance.



Displacement Assistance	Initial Rental Assistance	Continued Temporary Housing Assistance	Assistance Limits
<ul style="list-style-type: none"> FEMA may provide up to 2 weeks of funds, based on a value determined by the STT, for temporary lodging at a hotel, motel, or the home of friends or family, for displaced applicants who apply during the registration period. 	<ul style="list-style-type: none"> FEMA may provide up to 2 months of initial Rental Assistance for applicants at FMR. Applicants who receive Displacement Assistance must contact FEMA to request additional assistance if their temporary housing expenses extend beyond their Displacement Assistance award. Rental Assistance may be provided to displaced individuals who submit an eligible late application. 	<ul style="list-style-type: none"> Applicants who need Continued Temporary Housing Assistance must submit paperwork that demonstrates a disaster-related and financial need. FEMA will mail the Application for Continued Temporary Housing Assistance automatically to eligible applicants. 	<ul style="list-style-type: none"> FEMA may provide Rental Assistance, including initial Rental Assistance and Continued Temporary Housing Assistance, for a total of up to 18 months or until the end of the 18-month period of assistance, whichever comes first, plus a security deposit.

Attachment B. Housing Options Matrix by County

County	Short-term		Intermediate				Long-term
	Shelter, Disaster Assistance, TSA Hotels, CNS, SNA	Rapid and ongoing repair programs	FEMA Rental Assistance and FEMA Repair Assistance	Increase in rent cap to 200%	State-run NCS-RV	FEMA Direct Housing	CDBG-DR
Abbeville (County)	X	X	X		X		X
Aiken (County)	X	X	X	X			X
Allendale (County)	X	X	X		X		X
Anderson (County)	X	X	X	X			X
Bamberg (County)	X	X	X		X		X
Barnwell (County)	X	X	X		X		X
Beaufort (County)	X	X	X	X			X
Catawba Indian Nation	X	X	X				X
Catawba Indian Reservation	X	X	X				X
Cherokee (County)	X	X	X	X			X
Chester (County)	X	X	X				X
Edgefield (County)	X	X	X		X		X
Fairfield (County)	X	X	X		X		X
Greenville (County)	X	X	X				X
Greenwood (County)	X	X	X	X			X
Hampton (County)	X	X	X		X		X
Jasper (County)	X	X	X	X			X
Kershaw (County)	X	X	X		X		X
Laurens (County)	X	X	X		X		X
Lexington (County)	X	X	X	X			X
McCormick (County)	X	X	X		X		X
Newberry (County)	X	X	X		X		X
Oconee (County)	X	X	X				X
Orangeburg (County)	X	X	X	X			X
Pickens (County)	X	X	X				X
Richland (County)	X	X	X				X
Saluda (County)	X	X	X		X		X
Spartanburg (County)	X	X	X				X
Union (County)	X	X	X				X
York (County)	X	X	X				X

Attachment C. Disaster Assistance Program Implementation (SC Housing)

SC Housing Disaster Assistance Program (DAP)	
Available Funding:	\$9.2 Million (4 months of receipts)
Eligible Applicants:	Local Governments, Councils of Governments (COGs) <i>(open to entire state)</i>
Program Description:	<ul style="list-style-type: none"> Block grant funding can be requested from local governments to repair homes owned by low-income households damaged from Hurricane Helene and other natural disasters. Up to \$30,000 per home <i>(additional 15% project delivery fee to local gov.)</i> SC Housing will establish maximum block grant amounts and ensure funding is distributed as proportionally as possible throughout the state.
Eligible Homeowners:	80% and below area median income
Eligible Properties:	Stick-built and Manufactured Housing - <i>homes must be owned by the Applicant</i>
Eligible Repairs: <i>(can't be covered by insurance)</i>	<ul style="list-style-type: none"> Roofs Electrical/Plumbing repairs necessary to restore service Well/Septic Repairs Tree/Debris Removal Ingress/Egress Repairs (access to the home) HVAC repair/replacement Additional repairs to keep the home dry, <i>if funding is available</i>
Application Process:	<ul style="list-style-type: none"> No Sponsor Approval Process Required for Local Governments, COGs Homeowner Application Process will be MINIMAL
Program Timeline:	<p>SC Housing to release DAP application materials by 10/31/2024</p> <p>Applications due from local governments by 12/16/24 <i>(provides 45 days to make assessments and request funding)</i></p> <p>Feb-Awards made and program start-ups underway</p>
Waived Requirements:	<ul style="list-style-type: none"> No restrictive covenants will be placed on the properties Income certification process will be minimal, no 3rd party documentation required (allow 2023 tax return, certifications of zero income, SSI letter if no tax return, etc.) SC Housing Inspection NOT Required (allow use of local government inspection staff and will require 5 yr. workmanship warranties) EPA Lead-Based Paint Requirements – Waived federally for disaster declarations

Attachment D. Habitat Helene Home Repairs Program

Habitat Helene Home Repairs Program (Managed by Habitat for Humanity South Carolina)	
Available Funding:	\$1.6 Million <i>Seed funding: One SC Fund from the Central Carolina Community Foundation and American Red Cross</i>
Eligible Applicants:	Habitat for Humanity local affiliates
Program Description:	<ul style="list-style-type: none"> • Program administered and funding managed by Habitat for Humanity South Carolina • Local Habitat affiliates conduct repairs on homes owned by low to moderate income households damaged from Hurricane Helene • 28 counties to receive more than 100 home repairs • Average of \$10,000-\$15,000 per home, county dependent • Additional funds available for repairs slightly over average costs, as needed • Focus on properties within FEMA's affected and minor categories • All eligibility screening to occur via CHOP (through Habitat for Humanity South Carolina); Habitat affiliates will not conduct intake
Eligible Homeowners:	80% and below area median income homeowners of FEMA IA Declared Counties/Areas
Eligible Properties:	Owner-occupied residential homes
Eligible Repairs:	Repairs generally considered Affected or Minor by FEMA standards, such as: <ul style="list-style-type: none"> • Roofs • Siding • Gutters • Tree/Debris Removal • Ingress/Egress Repairs • Nonstructural damage to roof components over essential living spaces • Nonstructural damage to interior wall components to include drywall and insulation • Nonstructural damage to exterior components • Multiple small vertical cracks in foundation • Mechanical components repairs/replacement • Downed trees that do not affect access to residence • Damage to screens, landscaping, retaining walls, chimney • Additional repairs as necessary/appropriate
Application Process:	Habitat affiliates self-identified capacity prior to program launch. Funding released based on self-reported capacity to affiliates upon satisfactory participation in pre-program training and signed execution of relevant program agreements and requirements.
Program Timeline:	Habitat planning and assessments began Q4 2024; Home repairs begin in Q1 2025
Waived Requirements:	<ul style="list-style-type: none"> • No homeowner repayment for repairs • Income certification process and eligibility screening conducted via CHOP; Habitat will not conduct homeowner intake

Attachment E. State-Coordinated Rapid Rebuild Program Implementation

Rapid Rebuild Program	
Available Funding:	\$34 Million
Eligible Applicants:	Low to Moderate Income (LMI) citizens of FEMA IA Declared Counties
Program Description:	SCOR will reconstruct or replace disaster destroyed homes for LMI citizens located in FEMA IA declared counties. Requirements will mimic SCOR's CDBG-DR programs, including environmental requirements, duplication of benefit requirements, and eligibility requirements
Eligible Homeowners:	80% and below area median income
Eligible Properties:	Stick-built homes and Manufactured Housing Units (MHU)
Eligible Repairs:	Reconstruction of Stick-built homes Replacement of MHUs
Application Process:	Apply through SCOR's Disaster Case Management program Homeowner Application Process will be structured similar to that of CDBG-DR programs
Program Timeline:	SCOR DCM currently pre-screening applicants for housing needs Home reconstructions to begin in Q1 2025
Waived Requirements:	None

Attachment F. Non-Congregate Shelter-RV Implementation

A. Mission

The mission is to foster consensus and collaboration in the development and implementation of the South Carolina Hurricane Helene RV Travel Trailer initiative among state and local organizations.

B. Purpose

1. The South Carolina RV Travel Trailer implementation guide details concepts, processes and an organizational framework for providing safe, secure and functional interim housing options for displaced survivors to expedite long-term community recovery.

C. RV Travel Trailer Implementation Goals

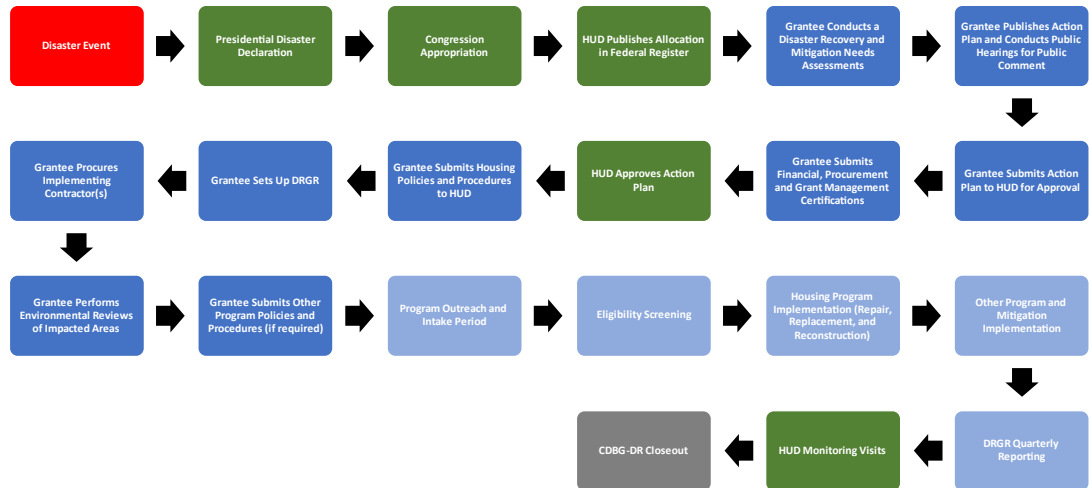
1. Framework: Detail an all-hazards, comprehensive framework for providing Temporary RV Travel Trailer solutions for displaced South Carolina residents.
2. Requirements: Identify interim housing strategies that provide safe, secure, and functional, temporary housing that allows a family to live together with a reasonable amount of privacy. Interim housing should also meet physical accessibility needs of households and include essential utilities and access to areas for food preparation and bath facilities.
3. Coordination: Enhance the coordination, design and delivery of RV Travel Trailers through an ongoing partnership with internal and external stakeholders, including private and non-profit partners. Detail the disaster housing support roles and responsibilities of each operational component and provide a basic concept of operations.
4. Unmet Needs: Develop a process to collaborate with the state's contractor in charge of the management process and available disaster case management capabilities to address the physical needs of individual survivors.
5. Regulations: Ensure compliance with federal, state, and local regulations that may impact disaster temporary housing solutions in the post-disaster environment.

D. Process

1. SCOR will provide case management, to include continuous needs reviews for occupants of State provided camper trailers.
2. SCEMD, through contracting, will provide temporary camper trailers to survivors that have no other housing options. This includes leasing the trailer, positioning the trailer, electrical connections, plumbing connections and maintenance as stipulated in the State and occupant agreement.
3. SCOR will notify SCEMD of housing requirements/needs identified through Disaster Case Management. If SCEMD has camper trailers available, SCOR and SCEMD will coordinate to match disaster survivors with available resources.

4. SCEMD through contract support, will conduct site surveys to verify the feasibility of installing a camper trailer at the determined location. Should utility identification be required, the state's contractor will coordinate with SCEMD/SCOR to expedite South Carolina 811 planned dig service or utilize an alternate source prior to the site survey. This includes assessing electrical, sewage and potable water availability on site. The contractor will obtain permits required for the installation and coordinate efforts as required by federal, state, and local laws and regulations.
5. Camper trailer occupant accessibility requirements will be assessed as part of disaster case management provided by SCOR. While ramps can be provided by contractors, all trailers may not be compatible with all accessibility needs, and alternative housing solutions may be necessary.
6. The state's travel trailer contractor will document pre-existing damage or defect on the property prior to the beginning installation activities. Site location will be prepared as required prior to trailer positioning. The contractor will haul the trailer to the site and position the trailer in the predetermined location; the trailer will be leveled, connected to available electrical, fresh water supply and sewage. Upon completion of the installation, the contractor will document the site condition with photos and conduct a final walkthrough inspection and submit keys with final approval.
7. The area up to a 3-foot radius around where the trailer was placed during the time of use will be inspected for any environmental impacts, and remediated and returned to the conditions prior to installation, excluding vegetation growth in the area directly under the camper trailer. The contractor will document all areas with photos and a final site inspection/condition report to SCEMD prior to departing the site.
8. The contractor will remain on call for service requirements that results from the installation process. These include but not limited to; step/ramp repair due to normal use, leaks from the fresh water source to the trailer, leaks to sewer lines or replacement of electrical cords from the power source to the trailer. Warranty issues will be discussed with the manufacturer and repaired accordingly.
9. Upon notification of demobilization, the contractor will document personal/household items inhibiting the demobilization activities and work with case management to have them removed. The state's contractor will disconnect the trailer from the existing utilities (electrical, fresh water, sewage), remove the trailer and any materials used during leveling (blocks/wood), and any materials used for ingress/egress to the trailer (additional steps/ramps).

CDBG-DR Sequence



Attachment H. SC Housing RSF Information and Data Sources

South Carolina Housing RSF Information and Data Sources	
Source	Description
Palmetto State Housing Study SC Housing	(Pre-Helene) A comprehensive overview of the housing conditions and trends in South Carolina, commissioned by the SC State Legislature (released June 2023)
State of Homelessness Reports South Carolina Interagency Council on Homelessness	(Pre-Helene) An overview of the extent of homelessness and housing instability in the state on an annual basis.
Economic Impact Reports SC Housing	(Pre-Helene) Data on SC Housing programs statewide and investment and impact on affordable housing.
ACS 5 Year Estimates	Census Bureau, American Community Survey, data: state, county, and city statistics and demographics.
IA Joint Preliminary Damage Assessment	Results of field assessments to verify the number of homes impacted by a disaster. The dataset is incomplete because damage assessment truncated for most counties - expedited and rapid assessment for Hurricane Helene.
SC Shelter Population Totals*	Total population and location of general population and medical needs shelters.
Utility Damage Reports*	Percentage and total number of customers without power by county.
FEMA IA Status Updates	Daily IA status reports and TSA reports; weekly aggregate data reports
* Information recorded in Palmetto EOC.	

Attachment I. 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 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 is 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
- ☐ 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 due to 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 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.