



# SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY



South Carolina Housing Trust Fund  
Disaster Assistance Program



# SC Housing Trust Fund



## SC HOUSING DISASTER ASSISTANCE PROGRAM

Disaster Assistance Program (DAP)

Presenters:

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# SC Housing Trust Fund

The South Carolina Housing Trust Fund (HTF) provides financial assistance to qualified nonprofit organizations, municipalities, municipal associations and councils of government for the construction and rehabilitation of affordable housing for low-income households throughout the state, often leveraging outside dollars to support these efforts. SC Housing administers these resources on behalf of the state, ensuring that funds are properly expended on eligible activities defined in the South Carolina Housing Trust Fund Act. That legislation allocated a portion of the state documentary stamp tax on property transactions to be placed in a dedicated account for HTF; the state treasurer serves as the fund's trustee.



# DAP Program Overview

The HTF Disaster Assistance Program (DAP) is designed to assist low-income homeowners (80% and below Area Median Income as determined by household size and county of residence) to make needed repairs to their primary residence to address damage caused by extreme weather events, such as tropical storms, hurricanes, tornados, floods, severe thunderstorms, micro-bursts, etc. that are not covered by insurance. In situations where HTF DAP funds are not sufficient to complete all the necessary repairs local governments may use other funding sources in conjunction with HTF dollars to ensure the repair work can be completed. All necessary forms for preparing and submitting a DAP application can be downloaded from SC Housing's website at: [SC Housing](#)



# Disaster Assistance Program

## Program Guidelines



- DAP is a block grant program created to address housing recovery needs resulting from recent natural disasters affecting South Carolina.
- Eligible applicants are units of local governments (cities, counties, councils of governments). This is a statewide program available in areas that do **and** do not have a FEMA declaration.
- Funds are to be used to provide up to \$30,000 per home for disaster related repairs for homeowners at 80% AMI or below.

# Disaster Assistance Program

## Program Timeline:

DAP Application Workshop	November 14, 2024 @ 2:00 p.m.
DAP Application Submission Deadline	December 16, 2024
Application Deficiency Corrections	January 2025
DAP Award Announcements	January 2025
Implementation Trainings	January/February 2025
50% Expenditure Deadline	October 31, 2025
100% Expenditure Deadline	July 31, 2026

# Disaster Assistance Program

## Eligible Repairs

Damages to be repaired MUST have been caused by an extreme weather event and are NOT covered by property insurance. Homeowners with insurance policies will need to provide documentation of denied and/or partial claim determinations and homeowners that do not have insurance will be required to certify that they do not have insurance coverage. Repairs needed due to deferred maintenance are not eligible. First priority should be “dry-in” of home. Up to \$30,000 can be spent per home on the following eligible repairs (not in order of priority):

1. Emergency tarping and or board-ups,
2. Sewer Service line to locality tie in / Septic systems,
3. Water wells/ Domestic Water Service Line to provider meter,
4. Roof replacements (non-asbestos shingled roofs only),
5. Fascia and Soffits,
6. Gutters,
7. Exterior façade, sidings (non-asbestos siding only),
8. Windows,





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## Eligible Repairs (Continued):

9. Exterior Doors/Storm Doors,
10. Accessibility Ramps,
11. Primary entrance, Porches/Decks
12. HVAC equipment and/or systems (including electrical upgrade if necessary),
13. Attic Insulation,
14. Water Heater,
15. Electrical repairs,
16. Plumbing repairs
17. Gypsum Board/Sheetrock ceiling and wall repairs related to above repairs,
18. Crawl space access doors,
19. Lithium ten (10) year, battery operated, wireless, interconnected smoke and carbon monoxide detectors can be installed at the beneficiary's request.
20. Mold Remediation



# Disaster Assistance Program

## Homeowner Insurance:

- DAP funds may assist eligible homeowners with insurance deductibles and insurance gaps.

## Project Delivery Fee:

- Sponsors are eligible to request a project delivery fee for successfully completing Disaster Assistance Program Projects.
- Project Delivery Fee is the greater of 15% of total construction costs or \$1,000.00.
- Project Delivery Fees are not included in the maximum assistance amount of \$30,000.

# Disaster Assistance Program

## Eligible Properties:

Eligible properties must be owned by the applicant homeowner and have been used as their primary residence at the time the storm damage occurred. Properties do not need to be located in a state or FEMA declared disaster area and can be located in any county in the state. Properties must be habitable upon the completion of the repairs. Repairs will not be performed on a home that is at risk of or in the process of being foreclosed or is subject to tax or judgement liens. Heirs' property is not prohibited from receiving assistance.

Eligible property types include the following:

- Stick Built Homes
- Manufactured Housing Units – homeowners must own the MHU and the land



# Disaster Assistance Program

## Eligible Contractors:



Eligible contractors must be appropriately licensed by the SC Department of Licensing and Regulations (LLR) for the scope of working being undertaken. Contractors must have hazard/liability insurance policies as well as be in compliance with SC Workers' Compensation law. Contractors may be selected with or without the utilization of a procurement process. Awarded applicants that elect to select contractors without following a procurement process must require selected contractors to adhere to the pricing limitations located in the current HTF Construction Cost Sheet found on SC Housing's website at SCHousing. Selected contractors must agree to provide at least a 3-year workmanship warranty for the work they complete to protect the homeowner due to lower inspection standards. If this requirement will cause difficulty, please advise.

Refer to Appendix A: DAP Construction Standards for more detailed information.

# Disaster Assistance Program

## Inspection Requirements:

Repairs completed under the DAP are not required to be inspected by an SC Housing inspector. Awarded applicants may choose to use the local government's inspection personnel or may elect to outsource inspection services to a qualified third party. All repairs completed must pass an inspection to verify the work has been completed correctly and was completed in accordance with local building codes. Documentation that the work has passed an inspection is required before DAP payments will be released.

# Disaster Assistance Program

## Award and Disbursement of DAP Funds:

DAP funds will be awarded as block grants. Applicants should request an amount of DAP funding that they can reasonably expect to expend within 18 months. The amount requested should be supported by the properties identified in **Exhibit 2: Demonstration of Need - Identified DAP Properties** and their estimated repair costs. Funds will be disbursed as properties are completed. Once the repairs on the property have been completed the following items must be submitted to request payment:

- DAP Disbursement Request Form
- Copy of Contractor's Invoice(s)
- Documentation of the Scope of Work (copy of the contract, work write-up, detailed quote/estimate)
- Copy of Contractor's Credentials (license and insurance)
- Documentation the work completed passed an inspection
- Before and after photos of the work completed
- DAP Homeowner Application Package

# Disaster Assistance Program

## Reporting Requirements:

Awarded applicants will be required to submit quarterly reports to keep SC Housing staff informed of the progress being made towards award expenditure and program completion deadlines.

- Quarterly reports will be due on April 30, July 31, October 31, and January 31.
- Annual reports are due by July 31. The DAP Quarterly Report and DAP Annual Report can be located on SC Housing's website at SC Housing.

# Disaster Assistance Program

## Duplication of Benefits:

There are currently multiple sources of funding available for home repairs in SC. Awarded DAP applicants must take steps and meaningful actions to avoid the Duplication of Benefits and deter fraud, waste, and abuse. A Duplication of Benefits occurs when different funding sources and/or agencies provide financial assistance to the same person/household for the same repair or purpose and the assistance provided exceeds the total need. For example, if a homeowner receives financial assistance from their church to repair their roof and they then receive financial assistance from DAP for the same roof repairs that is considered to be a Duplication of Benefits. However, if the household received financial assistance from their church to repair their roof and then received financial assistance from DAP to repair their storm damaged HVAC that would not be considered a Duplication of Benefits. To ensure households assisted with DAP do not receive a Duplication of Benefits, SC Housing will coordinate and share information on awarded properties with the Office of Resilience, the SC Emergency Management Division, and other relevant agencies and organizations providing disaster assistance funding.



# Disaster Assistance Program

## Application Submission Requirements:

The DAP Application and all required forms necessary for completing the application are located on SC Housing's website at SC Housing. Applicants should use the **Exhibit 1: Disaster Assistance Program Application Checklist** to ensure they are including all required documents with the application submission. Applications may also be requested in writing by mailing SC Housing at 300-C Outlet Pointe Blvd., Columbia, SC 29210, Attn: HTF DAP Program.


# Disaster Assistance Program

## Application Submission Requirements (Continued)

- DAP Applications must be submitted to SC Housing by 11:59 p.m. on December 16, 2024.
- Applications can be submitted as a hard copy (must be in a 3-ring binder) using a shipping service or by hand delivery during normal business hours from 8:30 a.m. to 5:00 p.m. Applications may also be submitted in an electronic format on a thumb drive and either be submitted to SC Housing in person during normal business hours or via a shipping service or the USPS.
- All Applications, including electronic copies of the application must be tabbed out in accordance with the tabbing system, meaning each tab with its contents must be saved as an individual file folder containing the items as identified on the **Exhibit 1: Disaster Assistance Program Application Checklist**.
- All applications must be self-contained and complete. SC Housing will not rely on any previously submitted information, written or verbal, to evaluate applications.
- There are no application fees required to apply for DAP.
- All costs incurred by the Applicant in the preparation, transmittal, or presentation of the application package are the responsibility of the Applicant.

# Disaster Assistance Program

## Application Checklist:

		<u>Exhibit 1: Disaster Assistance Program Application Checklist</u>	
<b>Applicant Name:</b>			
Tab #	Application Documents	Check Off	
1	DAP Application		
	W-9		
2	Copy of most recent audit - only submit if not available online		
	Copy of Building Code Regulations		
	Copy of Procurement Policy - if applicable		
	List of Contractors - if applicable		
3	Copy of Homeowner selection Policy - if applicable		
	List of Key Staff Members that will have DAP responsibilities and a copy of their resume or bio		

# Disaster Assistance Program

## Application Evaluations:

- SC Housing will evaluate DAP Applications based on the following criteria:
  - Applicant Capacity (Experience and Financial)
  - Demonstration of Need
  - Application Package Completeness
  - Geographic Distribution
- Applicants with deficiencies identified in their applications will notified in writing and be given 7 business days to provide the missing or deficient information.
- SC Housing has the sole determination on how much DAP funding is awarded to Applicants based on the evaluation criteria listed above.

# Disaster Assistance Program

## DAP Exhibit 2: Demonstration of Need - Identification of DAP Properties

<b>Applicant Name:</b>	
<b>Date:</b>	

Provide information on properties identified in the DAP Applicant's jurisdictional boundaries that have storm damage and are potential candidates for DAP program assistance. To be included in Exhibit 2, the Applicant must have conducted a preliminary assessment of the home to evaluate the damage and determine the household's eligibility for and interest receiving assistance through the DAP. The estimated repair costs and income levels provided in this Exhibit can be preliminary and do not have to be confirmed or validated at the time of DAP application submission. In addition, the Applicant can include additional properties for DAP assistance if awarded.

#	Property Address	City	Zip Code	County	Estimated Household Income	Located in a FEMA or State Declared Disaster Area?	Homeowner has Property Insurance?	Primary Repair Needed (roof, HVAC, Debris Removal, etc.)	Estimated Cost of Repairs (including 15% PDF)
1									
2									
3									
4									
5									
6									
7									
8									
9									

# Disaster Assistance Program

## Record Keeping Requirements:

Applicants must have defined policies and procedures for protecting confidential personally identifiable information (PII). All files containing PII must be stored in a secured environment, whereby only authorized staff have access. All documents containing PII being disposed of must be shredded at the end of the record retention period. At no time should documents containing PII be placed in the garbage or an unlocked recycling bin without first being shredded.

# Disaster Assistance Program

## DAP Award Announcements:

SC Housing will announce DAP awards in **January 2025**. A list of awarded entities will be posted to SC Housing's website. All awarded applicants will be required to participate in a mandatory DAP Implementation Training; during which, the awarded applicant's staff will be provided technical assistance on how to successfully complete DAP projects.

# Disaster Assistance Program

## Rehabilitation Guidelines

- **Appendix A: Disaster Assistance Program Construction Standards**







# SC Housing Trust Fund Program



**THANK YOU!**

If you have any further questions please contact HTF Staff at 803-896-0808 or via email  
[schousingtrustfund@schousing.com](mailto:schousingtrustfund@schousing.com)