



SC Housing Trust Fund  
Disaster Assistance Program (DAP)

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**Program Manual**

South Carolina State Housing Finance and Development Authority (SC Housing)

300-C Outlet Pointe Blvd., Columbia, SC 29210

803.896.9001 Fax: 803.896.8583 TDD: 803.896.8831

**SCHOUSING.COM**

**TABLE OF CONTENTS**

**DISASTER ASSISTANCE PROGRAM (DAP) MANUAL**

**Housing Trust Fund Overview ..... 1**

**Disaster Assistance Program Overview ..... 1**

**Available Funding ..... 1**

**Eligible Applicants ..... 1**

**Program Timeline ..... 1**

**Eligible Repairs ..... 1**

**Eligible Homeowners ..... 2**

**Eligible Properties ..... 3**

**Eligible Contractors ..... 3**

**Inspection Requirements ..... 3**

**Award & Disbursement of DAP Funds ..... 3**

**Reporting Requirements ..... 4**

**Recordkeeping Requirements ..... 4**

**Duplication of Benefits ..... 4**

**Compliance Monitoring ..... 4**

**Application Submission Requirements ..... 4**

**Application Evaluations ..... 5**

**DAP Award Announcements ..... 5**

**Program Definitions & Acronyms ..... 5**

**DAP Construction Standards ..... Appendix A**

**HTF Income Limits ..... Appendix B**

**DAP Application Checklist ..... Exhibit 1**

**Demonstration of Need – Identified DAP Properties ..... Exhibit 2**

## HOUSING TRUST FUND OVERVIEW

The South Carolina Housing Trust Fund (HTF) is a state funded program designed to provide financial assistance in the development and preservation of safe, decent, sanitary and affordable housing for low-income households within the State of South Carolina. The HTF accelerates the state’s response to the production of affordable housing through innovative financing used by the nonprofit and private sectors. It builds partnerships among government, qualified nonprofits, for profits, and those in need of affordable housing. It strives to maximize the utilization of federal, state and/or other housing assistance programs in leveraging other public and private resources in creating additional affordable housing units.

**A. Disaster Assistance 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](#)

**B. Available Funding:**

The S.C. Housing Trust Fund has allocated \$9,200,000 for the Disaster Assistance Block Grant Program. SC Housing will evaluate funding requests and determine award amounts based on applicant capacity, demonstrated need, and geographic distribution of funding. Applicants should request an amount of funding they can reasonably expect to obligate and expend within the confines of the program timeline.

**C. Eligible Applicants:**

Eligible Applicants are units of local government (ULGs) including towns, cities, and counties and Councils of Government (COGs).

**D. Program Timeline:**

Program Launch	October 31, 2024
DAP Application Workshop	November 14, 2024 @ 2:00
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

**E. 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. Up to **\$30,000** can be spent per home on the following eligible repairs:

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,
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
21. Project Allowable Cost and Prohibited Cost, please see Appendix A, Section VI.

In addition to the \$30,000 per home, awarded applicants can also receive a 15% project delivery fee for the successful completion of projects. The 15% project delivery fee is not included in the \$30,000 available for repair assistance. Refer to **Appendix A: DAP Construction Standards** for more detailed information.

**F. Eligible Homeowners:**

Eligible homeowners must have annual household incomes that are 80% and below area median income, own the home, and have been occupying it as their primary residence at the time the extreme weather event caused the damages to the home. HTF income limits are available on SC Housing's website and have been provided as **Appendix B** to this manual. The income of all household members 18 years of age and older is included in the household's annual income. Homeowners that have previously received assistance from the Housing Trust Fund Program are eligible to receive assistance under DAP. Homeowners must provide the below items as part of the **DAP Homeowner Application Package** to document income and ownership.

- **Exhibit 3: DAP Homeowner Application**
- Acceptable Household Income Documentation (listed in order of preference)
  - Copy of most recent year's tax return
  - W-2
  - Social Security Benefits Statement
  - Self-Certification
- Acceptable Documentation of Ownership

- Copy of the deed
- Copy of Property Tax Bill
- Acceptable Documentation of Primary Residence
  - Copy of a Utility Bill

**G. 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*

**H. Eligible Contractors:**

Eligible contractors must be appropriately licensed by 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. Refer to **Appendix A: DAP Construction Standards** for more detailed information.

**I. 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.

**J. 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**

**K. 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](#).

**L. Recordkeeping 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.

**M. 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.

**N. Compliance Monitoring:**

SC Housing staff may elect at any point in time to conduct compliance monitoring reviews to ensure awarded DAP applicants are adhering to program requirements. Monitoring reviews may take place on site at the Applicant’s place of business or may be conducted as a desk review. Awarded DAP applicants that do not comply with DAP requirements or fail to make corrective actions when necessary may have their DAP awards de-obligated.

**O. 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.

- **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.

**P. 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.

**Q. 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.

**R. Program Definitions and Acronyms:**

**Application** - The completed forms, schedules, attachments, and any additional documentation requested in the HTF DAP application package.

**Beneficiary** - The person or persons who legally own(s) the property to be rehabilitated and occupies it as their primary residence, often referred to as the homeowner.

**Contractor** - The contractor selected for the project who must meet the contractor standards outlined in this manual.

**Elderly** - A person sixty-two (62) years of age or older.

**Funding Agreement** - The written contract between SC Housing and the unit of local government. It contains the terms and conditions of the Housing Trust Fund DAP award, states the award amount, the project’s purpose and the beneficiaries being served.

**Household Income** - The anticipated gross income of all adult household members to be received in the upcoming twelve (12) month period. For purposes of determining household

income, the term household member includes any person who is eighteen (18) years of age or older that resides in the home, with the exception of foster adults or live-in-aides.

**Housing Trust Fund (HTF)** – The South Carolina Housing Trust Fund pursuant to the S.C. Code of Laws 31-13-400 as administered by SC Housing.

**Project Delivery Fee** – A monetary fee paid to the local government organization for the successful completion of DAP home repair projects.

**SC Housing** – South Carolina State Housing Finance and Development Authority.

**ULG** - Units of local government (ULGs), including towns, cities, and counties and Councils of Government (COGs).



# **Appendix A:**

## **SC Housing DAP Construction Standards**

### **I. General Requirements**

1. The Unit of Local Government (ULG) and Contractor are required to complete a walk-through inspection of the entire home (interior and exterior) and property to evaluate whether or not it is feasible to complete the SC Disaster Assistance Program (DAP) deficiency (ices) within the parameters of HTF program budget limitations and if applicable, any additional funding sources that are to be utilized.
  - a. Photos must be submitted with the DAP Homeowner Application that document the homes current state before repairs, the proposed scope of work and the completed repairs.

### **II. Eligible Repairs.**

**A. Repairs must be a direct result of storm damage. Deferred maintenance repairs are not eligible for the DAP program.**

**B. Eligible repairs are limited to the following:**

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,
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.

### **III. Contract Standards.**

**A. Contractors Scope of Work Contract or Work Write Up (WWU) HTF-2B Short Form.**

1. **The contractor must supply a one (1) year workmanship warranty for all work/repairs per SC LLR regulations. The warranty language shall be included in the contractor's detailed Scope of Work Contract or the WWU.**
2. The Contractor may use their own detailed Scope of Work Contract or the SC Housing's WWU form to document repairs to be conducted.
  - a. The detailed Scope of Work Contract or WWU must contain complete information and details of the Contractor(s); Name, DBA, Address, email, phone number and license number (s).
  - b. For multi contractor/ trade projects each contractor will execute a separate detailed Scope of Work Contract or WWU.
  - c. The Scope of Work Contract or WWU must include completed cost for each line and details of work to be completed.

- d. The Scope of Work Contract or the Work Write-up must have signatures and dates from the Contractor(s) and Homeowner at a minimum.
- e. Scope of Work Contracts or WWU's submitted without Completed Cost, Description of Materials, Detailed Specific Scope of Work and or Signatures will be rejected/ denied.
- f. The Scope of Work Contract or Work Write-up to be submitted as part of the DAP Homeowner Application.

## **IV. Inspection Standards.**

### **A. Inspection Process.**

1. ULG's are to utilize their dedicated staff or qualified third party to review and approve the Scope of Work Contract or WWU and provide this documentation with the DAP Homeowner application.
2. ULG's are to utilize their staff or qualified third party to conduct all physical onsite inspections necessary and provide this documentation with photos with the DAP Homeowner application.
3. SC Housing may conduct Quality Control inspections of submitted DAP Homeowner applications.

### **B. Change Order Process.**

1. Any changes to the scope or cost of the rehabilitation work after the ULG approves a Scope of Work Contract or WWU must be addressed via a change order.
  - a. Changes in materials or scope of work must first be communicated with the ULG and receive approval from the ULG before proceeding.
  - b. Contactor may use their own detailed Change Order or the SC Housing's Changes Order Request (HTF-2C) must be completed in detail and signed by the contractor(s) and beneficiary at a minimum.
  - c. The ULG is responsible for reviewing and approving the Change Order and submitting the Change Order documentation with the DAP Homeowner application

## **V. Contractor Standards.**

### **A. License Requirements.**

1. Contractors must have an appropriate trade license and licensed with one of the following licensures:
  - a. Waste Water, (DHEC)
  - b. Water Well, (LLR)
  - c. LLR Residential Specialty Contractor:
    - i. RBS - Vinyl and Aluminum Siding.
    - ii. RBS- Insulation.
    - iii. RBS –Roofer.
    - iv. RBS - Mason.
    - v. RBS - Dry Wall.
    - vi. RBS - Carpenter, nonstructural license.
    - vii. RBS - Painters/Wall Paper.
  - d. LLR Residential Builder classified as:
    - i. RBB - Residential Builders License.
    - ii. RBW -Residential Builder Exam Waiver with Mechanical Trades restriction.
    - iii. RBE - Residential Specialty Contractor Electrical License.
    - iv. RBH - Residential Specialty Heating and Air License.
    - v. RBP - Residential Specialty Plumbing License.
  - e. LLR Mechanical Contractor classified as:
    - i. AC – Air Conditioning.
    - ii. PK – Packaged Equipment.
    - iii. EL – Electrical.
    - iv. PB – Plumbing.

- f. LLR General Contractor classified as:
  - i. BD – Building Includes (GR, IR, MB, MS, SS, WF).
  - ii. LB – Limited Building.
  - iii. UB \_ Unlimited Building.
  - iv. GR – General Roofing.
  - v. SR – Specialty Roofing.
- g. Lead RRP contractors must be licensed with the EPA and listed here:
  - [Locate Certified Renovation and Lead Dust Sampling Technician Firms | Lead | US EPA](#)
- 2. Licensee must have with EPA, LLR or DHEC:
  - a. An “Active” Status with LLR or DHEC.
  - b. Surety Bond on File with LLR; or be Qualified by Financial Statement per LLR.
    - i. A licensee cannot exceed their bond or financial limits.
  - c. All licenses and bonds must be current and not expire before the projects estimated completion date.
  - d. ULG is to supply copy of all contractor’s license from SC LLR website to SC Housing with the DAP Homeowner application.

**B. Contactor Insurance requirements.**

- 1. An effective \$1 million “General Liability (GL)” insurance policy.
- 2. A Workers’ Compensation (WC) policy in compliance with SC Workers’ Compensation Commission, as applicable.
- 3. All insurance policies must be current and not expire before the projects estimated completion date.
- 4. ULG’s are to submit Certificates of Insurance (COI) with the DAP Homeowner application.
- 5. SC Housing may verify GL and WC insurance coverage, including, but not limited to, verifying coverage on the Workers’ Compensation Commission’s website or contacting the insurer.
- 6. SC Housing may require additional information not listed above but not limited to, quarterly and yearly Workers’ Compensation insurance audits.
- 7. ULG’s (RRP Firms) must carry a \$1 million “Professional Liability Coverage (Errors and Omissions, or E&O)” for Lead Based Paint Evaluation Work.
- 8. Lead (RRP), Asbestos and Radon testing contractors must carry a \$1 million “Professional Liability Coverage (Errors and Omissions, or E&O)” for Lead Based Paint and Asbestos and or Radon Evaluation Work.
- 9. Lead (RRP) and Asbestos contractors must carry a \$1 million “Contractor Pollution Liability Coverage (CPL)” for lead and asbestos control work.
- 10. Mold contractors must carry a \$1 million “Contractor Pollution Liability Coverage (CPL)” for mold.

**C. License or Insurance Violations.**

- 1. If SC Housing discovers any person working on an HTF project is unlicensed, uninsured, under insured or performing work as an unapproved subcontractor; SC Housing may suspend or debar them from any other work in agency programs.
  - a. All outstanding projects the contractor may have that have not been started/ finished will be taken from the contractor.
  - b. The ULG will be responsible for securing a contractor(s) to finish/ complete the project.
  - c. SC Housing will not pay any funds out to or for contractors found in violation above.
- 2. Any ULG or Contractor who attempts to circumvent, falsify, manufacture, or otherwise attempt to avoid license and/or insurance requirements may be suspended or debarred.

## VI. Project Cost.

### A. Allowable Cost.

1. All Scope of Work Contracts or Work Write-Ups must reflect the allowable costs and item/material specifications listed on the Construction Cost Sheet. or be the result of the ULG's procurement standard The Construction Cost Sheet can be found on SC Housing's HTF webpage at: [2025 Construction Cost Sheet](#).
2. Hard Cost: These costs include the actual construction cost of labor and materials needed to meet SC Housing's standards and requirements to rehabilitate a home including insurance gaps.
3. Soft Costs: These costs are the reasonable and necessary costs related to the project costs.
  - a. **Building permit fee(s).**
    - i. ULG must submit copies of the paid invoices/receipts for permits with the DAP Homeowner application.
    - ii. The invoice/receipts must clearly show the governmental department that issued the permit and how much was paid for the permit. Generally, the "job value" amount listed on a building permit or a combination of building permits should equal the total amount on the approved Scope of Work Contract or the **(HTF-2B) Work Write-Up ('s)**.
    - iii. All permits must be pulled by the contractor not the ULG, there will be no exceptions.
    - iv. To ensure permits are matched with the appropriate project, ULG's must write the beneficiaries name and address on the permits and receipts if the permits and receipts do not contain information sufficient to identify the project address they will not be accepted.
    - v. If any construction and or repair work is undertaken on an HTF project without permits or prior to permits being pulled, the ULG and/or Contractor may be suspended or debarred from the HTF program.
  - b. **Third Party Inspection fee (s).**
    - i. Inspector must be qualified and licensed by SC LLR with one of the following licensures:
      - Residential Builder classified as an RBB,
      - General Contractor classified as a BD, LB or UB.
      - Building Code Official classified as a Building Official or Residential Inspector.
    - ii. ULG must submit copies of the paid invoices/receipts for the third party inspector with the DAP Homeowner application.
  - c. Projects subjective to RRP Lead-Based paint and Asbestos testing costs: SC Housing will allow and reimburse the ULG for this project related expenses.
    - i. The ULG and or Contractor will be required to submit paid invoices along with cancelled checks for said paid invoices for payment with the DAP Homeowner application.
  - d. **Projects subjective to Emergency Tarping or Board-Up cost:** SC Housing will allow and reimburse the ULG for this project related expense.
    - i. The ULG and or Contractor will be required to submit paid invoices along with cancelled checks for said paid invoices for payment with the DAP Homeowner application.
  - e. A cost submitted without the invoice/ receipts as stated above will not be processed for payment. Staff is not responsible for reminding ULG's to submit invoices/ receipts. Once a project is closed out ULG's may not submit invoices/ receipts for payment.

### B. Prohibited Cost.

1. The following costs are prohibited:
  - a. Business License Fee/Renewal Fee.
  - b. Contractor License Fee/Renewal Fee.
  - c. Costs associated with record keeping.
  - d. Relocation expenses of residents.
  - e. Tools and equipment.
  - f. Luxury improvements and or replacements.

- g. Appliances such as Dishwasher, Under Counter Ice makers, Trash Compactors, Washer, Dryer, Freezers etc.
- h. Additions to an existing structure.
- i. Landfill, dumpster, or portable toilet.
- j. Removal of abandoned vehicles, garbage, trash or debris.
- k. Demolition or removal of unsafe or blighted accessory structures/ outbuildings and equipment.
- l. Wholesale replacement of fencing.
- m. Wholesale replacement of sidewalks, driveways and parking areas.
- n. Replacement landscaping of trees, shrubs, flowers, sod, grass etc. Bare sections of lawn created by repairs will be strawed and seeded.
- o. Foundation replacements.
- p. Blue prints or plans unless it is required by local officials and consented to by SC Housing. To be eligible for reimbursement, the ULG must receive prior approval from SC Housing before ordering blueprints or plans.

### **C. Cost Reasonableness**

SC Housing will perform a cost reasonableness evaluation of the submitted DAP Homeowner application and may adjust the requested funds amount based on a review and an inspection of the property. ULG's are strongly encouraged to ensure DAP Homeowner Applications submitted are cost reasonable to prevent such adjustments or a rejection of the DAP Homeowner Application. Detailed, itemized information must be submitted and must include costs identified separately by line item.

## **VII. Rehabilitation Construction Standards.**

### **A. General**

1. SC Housing does not require bringing the entire home up to current code, but all rehabilitation or repair work funded by SC HTF must meet or exceed all current Federal and State laws and regulations including but not limited to the 2021 International Residential Code (IRC) and all state and local revisions, EPA, DHEC, all local permitting and inspection requirements and the SC Housing DAP Construction Standards.
2. In those jurisdictions with an adopted minimum housing code, all repairs completed with SC HTF funds must meet or exceed those local codes, rehabilitation standards, ordinances and zoning ordinances upon completion.
3. All work regarding handicapped accessibility must meet the requirements of 2010 ADA and ANSI Section A117.1-2017.
4. All material used shall be new, in new condition and of standard grade.
5. All work performed shall be "finished" work. For example, if an exterior door unit is specified then that unit shall be painted/ finished and new lockset installed.
6. All work shall be performed and completed in a manner supported by the manufacturer's specifications, standard construction practices, and/or recognized building codes.
7. All material or products replaced should be of like kind but not luxury.
8. Luxury products and or repairs are not permitted. Examples of this include, but are not limited to; Replacing a shingled roof with a metal roof; Providing a large deck.

### **B. Effective Useful Life (EUL)**

1. The EUL is the amount of time during which for e.g. products, materials, systems, equipment is expected to remain in good useful condition, which can be verified via inspections. All products/materials are installed in accordance with the manufacturers requirements to ensure the expected useful life is achieved.
2. EUL is not a warranty. The EUL includes the assumption that any and all maintenance is performed with in appropriate time as to not cause any damages. Deferred maintenance will drastically reduce the EUL up to terminating the EUL.

**C. Sewer Service Line to locality tie in / Septic systems.**

1. Replaced Sewer Service line to locality tie in / Septic systems shall have an EUL of twenty (20) years.
2. Repaired Sewer Service line to locality tie in / Septic systems shall have an EUL of ten (10) years.
3. Existing systems that are nonfunctioning or malfunctioning may be repaired or replaced.
4. For Sewer Service line repair or replacement, a detailed quote from an LLR licensed contractor is required that includes footages, size, straw and seed of disturbed area and type of materials to be used etc. The ULG is to provide this with the DAP Homeowner application.
5. For Septic Systems a detailed quote from a DHEC licensed septic tank Contractor is required that includes pumping services, tank size, drain field type and footages, discarding of existing tank, straw and seed of disturbed area and type of materials to be used along with a sketch (may be hand drawn) of the proposed layout, etc. The ULG is to provide this with the DAP Homeowner application.
6. Photographs are required of all steps of the installation that clearly show the materials being used.

**D. Water Wells Water/ Domestic Water Service Line to provider meter**

1. Replaced Water Wells / Domestic Water Service Line shall have an EUL of fifteen (15) years.
2. Repaired Water Wells / Domestic Water Service Line shall have an EUL of five (5) years.
3. Existing Water Wells with broken pumps can be repaired or replaced.
4. In the event existing Water Wells have gone dry or contaminated beyond repair, SC HTF funds can be used to dig the well deeper or dig a new well.
5. A detailed quote from a licensed well driller that includes proposed depth and materials being used is required. The ULG is to provide this with the DAP Homeowner application.

**E. Roofing**

1. Replaced Pitched shingled roofs shall have an EUL of twenty-five (25) years.
2. Replaced Low Slope roofs shall have an EUL of ten (10) years.
3. Roofs that are leaking or have holes or patches or less than ten (10) years of remaining useful life shall be replaced.
4. Townhomes, duplexes or other owner-occupied homes that have any shared walls are not eligible for roofing replacement unless all shared wall households are income eligible or have a parapet wall in place on the roof line.
5. Three-tab shingles may be used on pitches of 2/12 and greater.
6. Architectural shingles may be used on pitches of 4/12 and greater.
7. Roofs with pitches of 2/12 and less must be covered with a low slope roofing product such as modified bitumen, EPDM or TPO. No torch down products. These products must be installed per the manufacturer's recommendations.
8. Existing metal roof such as a mobile home that is in good repair can be coated with Gaco Roof 100% Silicone roof coating or similar roof product. This product must be installed per manufacturer's recommendations.
9. Roof shingle and low slope roofing product replacement must include and be documented with photos:
  - a. Complete tear off down to bare roof deck
  - b. Replacement of damaged sheathing
  - c. New synthetic felt
  - d. Drip edge
  - e. Step and counter flashings
  - f. Chimney flashings, if necessary
  - g. Valley lining
  - h. Ice and water shield
  - i. Ridge vent
  - j. Pipe boots
  - k. Roof penetration flashing. Example range hood vent, gas vent

10. Replacement and /or painting of fascia, soffit, siding or trim, if necessary.
11. Step Flashing must be factory painted 0.019" thickness minimum, 4"h X 4"w X 8"L minimum step. Includes Ice & Water on deck and up sidewall.
12. Counter Flashing must be factory painted 0.019" thickness minimum. Masonry counter flashing must be cut in 1" deep crimped over and sealed with roof caulk. Non-masonry counter flashing must include a face reglet to be sealed with roof caulk. Includes Ice & Water on deck and up sidewall.
13. The racking application of shingles is prohibited and will not be funded by SC HTF.
14. Replacement of existing metal roofing is allowed if required by the structure of the home or historical society.
  - a. Documentation of Contractor's experience with installation of metal roofing. The ULG is to provide this with the DAP Homeowner application.
  - b. Metal roofing must be installed per the manufacturer's recommendations including all trims.
  - c. Metal roofing requires a complete tare off of existing roof covering down to bare roof deck.
15. Documented water damage to ceilings and walls may be repaired as part of the roof replacement.

#### **F. Gutters**

1. Storm damaged gutters can be replaced or gutters can be installed if required to disperse water away from the foundation to resolve foundation / crawl space water issues and must;
  - a. Be aluminum seamless gutters. Have leaf guard, screen wire leaf guard systems are prohibited.
  - b. All water from gutter system must be discharged no less than six (6') feet from the building foundation by:
    - i. Concrete splash blocks with positive sloped drainage away from foundation; or
    - ii. Be piped underground to an appropriate location.

#### **G. Exterior Surfaces**

1. Replaced exterior surfaces shall have an EUL of twenty (20) years.
2. Repaired exterior surfaces shall have an EUL of ten (10) years.
3. Damage exterior surfaces may be repaired with like materials.
4. Damaged exterior surfaces that require total replacement shall be vinyl siding with a minimum thickness of .040".
5. Rake, Eve (fascia) and boxing materials that require extensive repair or replaced should consist of vinyl and coil stock materials.

#### **H. Windows**

1. Replaced windows shall have an EUL of twenty (20) years.
2. Repaired windows shall have an EUL of ten (10) years.
3. Replacement windows shall be vinyl Energy Star rated windows.
4. Replacement windows must meet disaster mitigation requirements (e.g. costal hurricane) including any protection requirements (e.g. hurricane panels) where required by code.
5. Window "NFRC" identification label must remain on all windows for observation by ULG inspection staff at project completion/final inspection and be documented with photos submitted with DAP Homeowner application..
  - a. Failure to provide information that windows meet Energy Star and or disaster mitigation requirements will be ineligible for reimbursement.
6. All windows and trim must be wrapped with coil stock trim.
7. Windows will not be installed for weatherization alone.
8. Broken glass will be repaired if possible and feasible.

#### **I. Exterior Doors**

1. Replaced exterior doors shall have an EUL of twenty (20) years.
2. Door replacement shall be Energy Star rated steel or fiberglass door unit.
  - a. Wood slab replacements will be allowed if door unit replacement is impactable. Door and frame mortise must be correct and professional in appearance.

3. Exterior door replacements must include new locksets and hardware, including thumb latch deadbolt.
4. Doors must be installed per manufacturer's recommendations and painted/ finished on all six sides along with the frame.
5. Peep hole/ door views are required on all six panel or flush slab doors with no sidelight or window next to the door. Installed at the appropriate height for the beneficiary.

#### **J. HVAC Work**

1. Replaced HVAC equipment shall have an EUL of fifteen (15) years.
2. Replaced HVAC distribution system shall have an EUL of 25 years (25) years.
3. Repaired HVAC distribution system shall have an EUL of fifteen (15) years.
4. HVAC Equipment may be replaced.
  - a. HVAC equipment repair or replacement, less than 13 years old, must include a complete evaluation/review of the unit, insulation, duct work and thermostat from a licensed HVAC company. The ULG is to provide this with the DAP Homeowner application.
  - b. HVAC equipment must be 14.3 SEER2 / 15 SEER for Split Systems, 13.4 SEER2 / 14 SEER for Packaged Units and be Energy Star rated at a minimum.
  - c. HVAC equipment must have a minimum ten (10) year parts warranty including the compressor.
5. If required may include Outside Air (OA) system and controller such as "AprilAire" that meets ASHRAE 62.2.
6. Duct work may be repaired or replaced and must be:
  - a. Appropriately sized
  - b. Insulated to R-8 minimum.
  - c. Sealing of joints and seams shall be with UL listed bucket mastic (not tape).
7. Contractor shall supply the ULG with the AHRI for the equipment installed. The ULG is to provide this with the DAP Homeowner application.
8. HVAC equipment must be registered thru the manufacturer for the warranty by the Contractor. A copy of the warranty registration must be provided to the ULG and provided with the DAP Homeowner application.
9. A 200 AMP service upgrade to electrical is permitted if necessary for HVAC install.
10. It is the ULG's responsibility to inform the homeowner of increased utility rates.

#### **K. Energy Efficiency Weatherization**

1. Energy efficiency weatherization shall have an EUL of twenty (20) years.
2. Blown in attic insulation, shall be installed or upgraded to R-38 minimum and must include installation of depth tape and insulation card in attic.
3. Storm damaged wall insulation shall be installed and be R-15.
4. Weather stripping installed must be of premium grade, self-adhering foam is prohibited.
5. Weatherization as a stand-alone activity is not eligible.

#### **L. Plumbing**

1. Repair or replacement of storm damaged domestic water and or waste water plumbing lines shall have an EUL of twenty (20) years.
2. Repair or replacement of storm damaged domestic plumbing fixtures shall have an EUL of twenty (20) years.
3. Replaced water heaters shall have an EUL of ten (10) years.
4. Water Heaters shall be 38-40 Gal. with a six (6) year minimum warranty and be installed per current SC Building codes with drip pan installed, drip pan and T&P pipped outside, disconnect with platforms, strapping and expansion tanks as required.
5. Tankless Gas Water are acceptable for use when swapping out from a gas tanked heater to tankless must be 5.5 GPM minimum.

#### **M. Porches/ Decks/ Railings/ Accessibility Ramps/ Landings.**

1. Replaced porches, decks, railings, accessible ramps and landing shall have an EUL of twenty (20) years.
2. Repaired porches, decks, railings, accessible ramps and landing shall have an EUL of ten (10) years.



3. All repairs must be of like materials.
4. All lumber shall be treated.
5. No painting or staining.
6. Installation or repair of accessible ramps for disabled or handicapped beneficiaries must meet current 2010 ADA, ANSI 117.1-2017 and SC Building Code requirements.
7. Accessible ramps can be constructed of treated wood products or be aluminum from a ramp manufacturer.
8. Handrails and railing can be built from treated wood or be of steel, aluminum or vinyl and must be ridged.
9. Handrails must be graspable as per current SC Building code.
10. Concrete landings shall be installed on compacted soils, be four (4) inches thick, not exceed 2% slope and be broom finished.

#### **N. Gypsum Board/ Sheetrock**

1. Documented water damage to ceilings and walls may be repaired as part of storm damage.
2. Replacement will be only of the damaged area.
3. Ceiling repairs shall be finished/ painted at the repair only.
4. Wall repairs shall be finished/ painted from corner to corner only.
5. Wholesale replacement and or finish of a ceiling or wall is prohibited.

#### **O. Electrical**

1. Repair or replacement of storm damaged domestic electrical distribution shall have an EUL of forty (40) years
2. Repair or replacement of storm damaged domestic electrical fixtures and or devices shall have an EUL of twenty (20) years
3. Battery powered Smoke and Carbon Monoxide alarms shall be interconnected with a ten (10) year battery.

#### **P. Painting**

1. Painting color shall be of a base white color.
2. Painting shall have an EUL of fifteen (15) years.
3. All paints, sealant and primers must be low VOC with a minimum twenty-year (20) year warranty.
4. All surfaces covered with paint require a minimum of one (1) coat of primer and two (2) coats of paint.
5. All finishes must be washable, flat paint finishes are prohibited for use except on ceilings.
6. No painting or staining of treated wood components such as exterior porches, decks, railings ramps, landings, fencing etc.

#### **Q. Structural**

1. Repaired or replaced structural systems shall have an EUL of forty (40) years.
2. Any storm damaged part of the floor, wall, roof system or chimneys affecting structural integrity may be repaired or replaced.

#### **R. Trees**

1. Tree service/ removal companies are not licensed by SC LLR so there is no license requirement for this profession. These companies are required to meet the insurance requirements of Section V. B. Contractor Insurance Requirements.
2. Contractor must provide a detailed Scope of Work Contract with photos for all tree work. The ULG is to provide this with the DAP Homeowner application.
3. Storm downed or damaged trees may be removed, wasted offsite and must be;
  - a. Be on the home or preventing ingress or egress to the home.
4. Standing (Live) Trees or tree limbs that are hazardous to the roof structure must be removed and wasted offsite,
  - a. Contractor must ensure removal, topping, pruning etc. is allowed by local ordinances.
  - b. Contractor will be required to provide documentation from the AHJ that the tree work proposed meets local ordinances.

5. Trees that are removed may include cutting close to the ground with in six (6) inches or grinding up to twelve (12) inches below finished grade.

## VI. Environmental Standards

- A. **Lead.** Dwellings built before January 1, 1978 must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certifications of compliance (see The EPA’s 2008 Lead-Based Paint Renovation, Repair and Painting Rule (as amended in 2010 and 2011). The regulations for residential property renovation are located at 40 CFR 745, Subpart E.).

[Lead Renovation, Repair and Painting Program | US EPA](#)

- B. **Mold.** There shall be no presence of mold. Mold is unacceptable and must be addressed. Surface areas affected with mold of less than ten (10) square feet shall be remediated per the National Center for Healthy Housing protocol “Creating a Healthy Home”

[http://www.nchh.org/Portals/0/Contents/FloodCleanupGuide\\_screen\\_.pdf](http://www.nchh.org/Portals/0/Contents/FloodCleanupGuide_screen_.pdf)

- C. **Asbestos.** – Properties that do not meet DHEC exemption criteria identified in [Regulation 61-86.1 Standards of Performance for Asbestos Projects](#) are subject to regulatory requirements governing asbestos.

**Appendix B: Disaster Assistance Program  
2024 SC Housing Trust Fund Income Limits (80%)**

<b>COUNTY</b>	<b>MEDIAN INCOME</b>	<b>1 PERSON</b>	<b>2 PERSON</b>	<b>3 PERSON</b>	<b>4 PERSON</b>	<b>5 PERSON</b>	<b>6 PERSON</b>	<b>7 PERSON</b>	<b>8 PERSON</b>
ABBEVILLE	70,700	38,320	43,760	49,280	54,720	59,120	63,520	67,920	72,240
AIKEN	86,800	48,000	54,880	61,760	68,640	74,160	79,600	85,120	90,640
ALLENDALE	55,500	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
ANDERSON	79,900	44,800	51,200	57,600	63,920	69,040	74,160	79,280	84,400
BAMBERG	63,000	35,280	40,320	45,360	50,400	54,480	58,480	62,560	66,560
BARNWELL	67,500	37,840	43,200	48,640	54,000	58,320	62,640	66,960	71,280
BEAUFORT	106,400	56,560	64,640	72,720	80,720	87,200	93,680	100,160	106,560
BERKELEY	105,100	58,880	67,280	75,680	84,080	90,880	97,600	104,320	111,040
CALHOUN	86,900	48,720	55,680	62,640	69,520	75,120	80,720	86,240	91,840
CHARLESTON	105,100	58,880	67,280	75,680	84,080	90,880	97,600	104,320	111,040
CHEROKEE	68,200	38,240	43,680	49,120	54,560	58,960	63,360	67,680	72,080
CHESTER	63,600	35,680	40,720	45,840	50,880	54,960	59,040	63,120	67,200
CHESTERFIELD	63,200	35,440	40,480	45,520	50,560	54,640	58,720	62,720	66,800
CLARENDON	70,800	38,960	44,480	50,000	55,600	60,080	64,560	68,960	73,440
COLLETON	62,200	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
DARLINGTON	63,600	35,680	40,720	45,840	50,880	54,960	59,040	63,120	67,200
DILLON	51,300	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
DORCHESTER	105,100	58,880	67,280	75,680	84,080	90,880	97,600	104,320	111,040
EDGEFIELD	86,800	48,000	54,880	61,760	68,640	74,160	79,600	85,120	90,640
FAIRFIELD	86,900	48,720	55,680	62,640	69,520	75,120	80,720	86,240	91,840
FLORENCE	78,100	43,360	49,520	55,680	61,840	66,800	71,760	76,720	81,600
GEORGETOWN	75,900	42,560	48,640	54,720	60,720	65,600	70,480	75,360	80,160
GREENVILLE	88,600	49,680	56,720	63,840	70,880	76,560	82,240	87,920	93,600
GREENWOOD	60,100	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
HAMPTON	55,300	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
HORRY	79,700	44,560	50,880	57,280	63,600	68,720	73,760	78,880	84,000
JASPER	71,800	39,040	44,560	50,160	55,680	60,160	64,640	69,040	73,520
KERSHAW	81,800	44,400	50,720	57,040	63,440	68,480	73,600	78,720	83,760
LANCASTER	85,400	47,840	54,720	61,520	68,320	73,840	79,280	84,720	90,240
LAURENS	70,400	39,040	44,640	50,240	55,760	60,240	64,720	69,200	73,600
LEE	54,000	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
LEXINGTON	86,900	48,720	55,680	62,640	69,520	75,120	80,720	86,240	91,840
MARION	49,100	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
MARLBORO	50,100	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
McCORMICK	81,100	41,600	47,520	53,440	59,360	64,080	68,880	73,600	78,400
NEWBERRY	74,200	40,000	45,760	51,440	57,200	61,760	66,320	70,880	75,440
OCONEE	74,100	41,520	47,440	53,360	59,280	64,080	68,800	73,520	78,320
ORANGEBURG	58,500	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
PICKENS	88,600	49,680	56,720	63,840	70,880	76,560	82,240	87,920	93,600
RICHLAND	86,900	48,720	55,680	62,640	69,520	75,120	80,720	86,240	91,840
SALUDA	86,900	48,720	55,680	62,640	69,520	75,120	80,720	86,240	91,840
SPARTANBURG	72,500	42,160	48,160	54,160	60,160	65,040	69,840	74,640	79,440
SUMTER	70,500	39,520	45,120	50,800	56,400	60,960	65,440	70,000	74,480
UNION	61,900	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
WILLIAMSBURG	59,200	34,960	39,920	44,880	49,840	53,840	57,840	61,840	65,840
YORK	106,000	59,360	67,840	76,320	84,800	91,600	98,400	105,200	112,000

**The income served may be at or below eighty percent (80%) Area Median Income but the rents will be restricted at the sixty percent (60%) Rent Limits.**