



# SINGLE FAMILY HOMEOWNER REHABILITATION PROGRAM

## HOUSING GUIDELINES

This document provides the overarching housing guidelines for implementation of the Single Family Homeowner Rehabilitation Program administered by the Richland County Department of Community Development. This program is funded by the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant—Disaster Recovery allocation as described in Public Law 114-113.





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## REVISION DETAIL

(NOTE: Add most recent revision details above previous entry to keep entries in reverse chronological order. This will allow the user to quickly locate and identify the relevant changes to which he or she needs to understand.)

**December 28, 2016**                      Version 0 Drafted

**February 8, 2017**                      Version 1 Drafted

- Reformat document layout.
- Add section 1.11 Ineligible Applications/Properties, 1.12 Certification Requirements to Receive Assistance, 1.13 Type of Assistance Offered, 1.14 General Program Requirements
- Added section 2.1 Threshold Requirements Overview
- Removal of references to modular homes and revised section 5.4
- Rewrote portions of Appendix B

**April 19, 2017**                      Version 2 Drafted

- Updates to Section 2
- Reformatted

**May 11, 2017**                      Version 3 Drafted

- Updated 2017 income limits and tables in section 1.4.
- Specifications for MHU replacement were included.
- Revised response times in section 1.18.

**June 9, 2017**                      Version 4 Drafted

- Revised section 1.6 to include prioritization
- Revised section 1.7 to update prioritization process.
- Update 1.17 to describe Selection Committee review and approval.
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**June 12, 2017**                      Version 5 Drafted

- Grammatical editing and formatting

**June 16, 2017**                      Version 6 Drafted

- Updated eligibility criteria

**June 30, 2017**                      Version 7 Drafted

- Revisions to the Selection Committee review process throughout Section 1.

**July 27, 2017**                      Version 8 Drafted

- Included added Section 6.3 – Asbestos Mitigation.
- Included Section 5.3 – Asbestos Hazard Identification
- Added revisions page.

**November 11, 2017** Version 9 Drafted

- Added reconstruction definition.
- Added references to other policy and procedure documents.
- Updated program for residing in the structure at the time of the storm event vs owning the property.
- Updated program to allow for liens to be placed on MHU unit vs property.
- Updated Section 6.3.

**May 3, 2018** Version 10 Drafted

- Updated eligible and ineligible items, removing upgrades paid for by the owner.
- Update 5.3 regarding asbestos testing.
- Updated documents list in section 5.7.
- Included contractor guarantee verbiage in section 5.10.

**June 5, 2018** Version 11 Drafted

- Revised federal regulatory references where needed.
- Inserted language regarding Green Building Standards – Section 4.3, Section 6.4
- Indicted that HUD must grant exceptions to conflict of interest provision – Section 1.20
- Clarified process for confirming residents are in the County but not located in the City of Columbia.
- Added program documents
- Clarified funding use for residential properties that also have commercial uses.
- Included language regarding subrogation, 3.14.
- Revised asbestos activities.

**July 20, 2018** Version 12 Drafted

- Revised Section 2.6 to address military deployment/assignment.

**May 19, 2019** Version 13 Drafted

- Revised program oversight from RCCD to RCCPD and Oversight Committee.
- Introduce Implementing Contractor (IC) and Special Case Panel (SCP)
- Update HUD Income Limits
- Updated eligible structures
- Updated types of assistance offered
- Updated Housing Assistance caps
- Clarified stick-built reconstruction eligibility
- Revised stick-built repair assignment process
- Added URA policy

- Clarified Housing Quality Standards (HQS); Internal Audit; Oversight Committee; SPC; Citizen Concerns, Requests, Suggestions and Appeals; Change Order, Repair Assignment; Inspection; Temporary Relocation; and Financial Management policies and procedures.

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## Part 1 Program Overview

### 1.1 Introduction

The Richland County Community Planning and Development (RCCPD) Director is the administrator of a Community Development Block Grant—Disaster Recovery (CDBG-DR) Program (Program) funded by the U.S. Department of Housing and Urban Development (HUD) under Public Law 114-113. RCCPD is the agency responsible for the administration of disaster funds allocated to housing, economic development and infrastructure activities. The Richland County Procurement Department (Procurement) is responsible for procuring goods and services in support of the Program. Tetra Tech is the contractor hired and assigned as the implementing contractor (IC) to administer these programs directly for RCCPD and Procurement in accordance with the Richland County Action Plan and the Richland County Single Family Homeowner Rehabilitation Program (SFHRP) Guidebook (Guidebook).

The Richland County SFHRP will provide housing assistance to those affected by the storms and flooding that occurred in October 2015. RCCPD, Procurement and Tetra Tech have developed these Housing Guidelines to serve as the basis for the SFHRP program based on the recommendations of the Long-Term Recovery Work Group, as presented to the Blue Ribbon Committee and approved by the Richland County Council.

Richland County (County) is currently designating a total of \$21,048,254 from two federal Community Development Block Grant - Disaster Recovery (CDBG-DR) allocations. The first allocation designated \$10,161,000.00 in funding for the SFHRP and the second allocated \$10,888,254 to the SFHRP. Based on the maximum level of assistance, approximately two hundred (200) properties will be rehabilitated or replaced. The final numbers are heavily impacted by temporary relocation expenses paid for families displaced during the program.

Richland County has established three objectives for the housing programs. The primary objective of the SFHRP is to provide decent, safe, and sanitary housing in the storm and flood-impacted areas through the provision of activities designed to mitigate storm damage that occurred because of the October 2015 weather events. Additionally, Richland County seeks to ensure that the housing needs of low, very low and extremely low-income households are assisted with housing. A third objective is to prioritize the provision of decent, safe and sanitary housing in good repair for low to moderate income, elderly (age 62 or older) and disabled populations.

The CDBG funds are provided in the form of a deferred forgivable note. The note is forgiven at the end of the compliance period if the owner remains in compliance with the program rules. For each year, post award that the applicant remains program compliant, one fifth (1/5) of the loan balance will be forgiven. If the applicant remains in compliance for the entire five-year period, the entire balance will be forgiven, and the applicant will owe nothing. If the applicant violates the terms of the loan, the un-forgiven balance of the loan will be owed back to the program.

This is a construction program and will provide construction assistance to qualifying property owners who are owner-occupants of single-family homes. The Program will provide construction management and quality assurance services throughout construction activities. The Program will review and verify contractor invoices and disburse payment to contractors. All funds will be paid by the Program, on behalf of the owner, to a program-assigned construction contractor at pre-determined construction intervals. No construction payments will be made to the property owner directly.

The Federal requirements for the delivery of these programs are complex and will require a multi-step process to comply with all of the cross-cutting regulations and requirements that are tied to the funding source. The process can be thought of as a two-stage process where initial documentation and verification requirements result in an award of benefits to applicants who are eligible. The terminal point of the initial documentation phase is the signing of a contract and award agreement.

*Figure 1: Initial Application and Documentation Steps*



The second phase is the construction and compliance phase where rehabilitation assistance is provided to the property owner through direct construction activities performed by the program and the result is a rehabilitated housing unit. After final construction activities and the completion of the five-year compliance period, the loan will be completely forgiven assuming that the owner has remained in compliance for the entire five-year period.

*Figure 2: Construction and Compliance*



Benefit Low to Moderate Income (LMI) and Urgent Need are the two National Objectives that are approved for the SFHRP. Eligible activities are defined as follows: rehabilitation and demolition (where necessary). The County may also provide assistance for Individual Mitigation Measures (energy efficiency and storm mitigation activities).

## 1.2 Program Purpose

The primary focus of this program is to provide funds for rehabilitation of income qualified, single family, owner occupied housing units in areas impacted by the October 2015 storms and flooding events.

The following objectives are provided for the implementation and administration of a successful homeowner rehab program.

- 1) The primary objective of this Program is to provide decent, safe, and sanitary housing, in good repair, in the storm and flood impacted areas of Richland County.
- 2) A second objective is to ensure that the housing needs of low to moderate income households are assisted with housing.

All rehabilitated housing units must be retained in ownership by the applicant during the five-year period for which the funds are being forgiven. Exceptions to this are explained further in this document.

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## 1.3 Definitions

**Demolition** – Clearance and proper disposal of dilapidated buildings and improvements.

**Duplication of Benefits** – The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern, or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of a loss resulting from a major disaster as to which he has already received financial assistance under any other program or from insurance or any other source.

**Family** – A household composed of two or more related persons. The term family also includes one or more eligible persons living with another person or persons who are determined to be important to their care or wellbeing, and the surviving member or members of any family described in this definition who were living in a unit assisted under the HOPWA program with the person with AIDS at the time of his or her death.

**FEMA Designated High Risk Area** – Areas designated by FEMA as vulnerable to significant wind and/or storm surge damage and areas located in 100-year flood zones. These areas will be identified during the environmental review process for each participating jurisdiction.

**Household** – A household is defined as all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single family, two (2) or more families living together, or any other group of related or unrelated persons who share living arrangements. For housing activities, the test of meeting the low to moderate income objective is based on the LMI of households.

**HUD** – United States Department of Housing and Urban Development.

**Increased Cost of Compliance (ICC)** – Structures damaged by a flood may be required to meet certain building requirements to reduce the risk of future flood damage before the structure can be repaired or rebuilt. To help cover these costs, the National Flood Insurance Program (NFIP) includes Increased Cost of Compliance coverage for all new and renewed Standard Flood Insurance Policies. ICC is a duplication of benefits if a structure owner requests reimbursement or additional assistance for elevation, demolition, flood proofing or relocation—one of the four options available under ICC—and has already received an ICC benefit under the NFIP.

**Individual Mitigation Measures (IMM)** – Activities designed to mitigate and/or reduce risk beyond the pre-disaster condition of a housing unit when the activities are above and beyond federal, state, or local construction or code requirements. In accordance with HUD's guidance, repair and rehabilitation of housing units, and the payment of flood insurance are not IMM activities. Examples of IMM activities include elevation above the base flood elevation level, or the addition of storm shutters, disaster proof windows, roof straps, etc. as long as those improvements are not required to comply with local code requirements and did not exist on the housing unit prior to the disaster damage.

**Low to Moderate Income (LMI) National Objective** – Activities which benefit households whose total annual gross income does not exceed 80% of Area Median Income (AMI), adjusted for family size. Income eligibility will be determined and verified in accordance with HUD Guidance. The most current income limits, published annually by HUD, shall be used to verify the income eligibility of each household applying for assistance at the time assistance is provided.

- Very low: Household's annual income is up to 30% of the area median family income, as determined by HUD, adjusted for family size

- Low: Household’s annual income is between 31% and 50% of the area median family income, as determined by HUD, adjusted for family size
- Moderate: Household’s annual income is between 51% and 80% of the area median family income, as determined by HUD, adjusted for family size

**Manufactured Housing Unit (MHU)** – A structure, transportable in one or more sections which, in the traveling mode is eight body-feet or more in width, or forty body-feet or more in length, or when erected on site, is at least 320 square feet, and which is built on a permanent chassis and is designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein. Sometimes referred to as mobile homes.

**Reconstruction** – Demolition and re-building of a *stick-built housing unit* on the same lot in substantially the same footprint and manner. The number of units on the lot may not increase and the total square footage of the original, principal residence structure to be reconstructed may not be substantially exceeded; however, the number of rooms in a unit may be increased or decreased.

**Rehabilitation** – Repair or restoration of housing units in the disaster-impacted areas to applicable construction codes and standards. Activity also includes replacing an existing substandard manufactured housing unit (MHU) with a new or standard MHU.

**Rental Activity** – Rehabilitation of affordable rental housing resulting in structures where at least 51% of units are occupied by LMI persons. Income and rent restrictions apply to the rental units assisted with CDBG funds.

**Replacement** – The demolition and removal of manufactured housing unit followed by the replacement of that unit on the same lot, and in the same footprint as the original unit.

**Urgent Need National Objective** – An urgent need that exists because existing conditions pose serious and immediate threat to the health or welfare of the community, the existing conditions are recent or recently became urgent, and the grantee cannot finance the activities on its own because other funding sources are not available.

## 1.4 HUD Income Limits

**FY 2019 Income Limits Summary**

FY 2019 Income Limit Area	Median Family Income Explanation	FY 2019 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Columbia, SC HUD Metro FMR Area	\$68,900	Very Low (50%) Income Limits (\$) Explanation	24,150	27,600	31,050	<b>34,450</b>	37,250	40,000	42,750	45,500
		Extremely Low Income Limits (\$)* Explanation	14,500	16,910	21,330	<b>25,750</b>	30,170	34,590	39,010	43,430
		Low (80%) Income Limits (\$) Explanation	38,600	44,100	49,600	<b>55,100</b>	59,550	63,950	68,350	72,750

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## 1.5 Program Requirements

- A. All housing activities for the SFHRP will meet the National Objective required under the authorizing statute of the CDBG program that benefits Low to Moderate Income (LMI) persons, where at least 70% of the funds will benefit these populations.
- B. The County's proposed performance for the SFHRP will require that within a period of no more than twelve (12) months from the date of commencement of the Program, which is the start (effective) date of the contract between the County and HUD, the County will have identified enough eligible beneficiaries to expend all applicable funds within established benchmarks.
- C. Develop a Program Marketing plan based on the Social Vulnerability Index (SoVI) designed to encourage participation of applicants from socially vulnerable neighborhoods and communities. Marketing Plan details are in Appendix A.
- D. Applicants applying for disaster assistance are processed by priorities based on the prioritization criteria outlined in these guidelines. The LMI demographic groups will be funded at a minimum level of 70% of total available funds (excluding planning and administration funds). Prioritization criteria are more fully detailed in Section 1.7.

LMI Demographic Groups are:

- 1. 0%-30% AMFI Very Low
  - 2. 31%-50% AMFI Low
  - 3. 51%-80% AMFI Moderate
- E. The applicant must meet certain eligibility standards to qualify for assistance. Eligibility standards are discussed in Part 2 of this document.
  - F. A tiered environmental review process shall be undertaken. A program-wide broad environmental review must be undertaken with a final Request for Release of Funds (RROF). Further, each property assisted must undergo the appropriate level of environmental review prior to any commitment of funds. No work can start on a site until the environmental assessment is complete and applicants must be provided a cease work order on the date of application. Details are noted in Part 4 and sub-section 4.4.
  - G. For assistance activities, it must be demonstrated that the damage to structures was the direct result of the storms or flooding of October 2015. Damage details are noted in Part 2 of this document.

## 1.6 Applications

- All interested individuals who wish to seek assistance through the SFHRP must submit a completed Registration Form.
- Successfully completed Registration Forms found to be eligible will then need to have a Program Eligibility and Verification Form completed and submitted by the applicant. Notification of eligibility and invitation for verification will be conducted in order based on the preliminary prioritization assignment described in Section 1.7.
- 1A applicants will be mailed Notification of Registration Success Form and Program Eligibility and Verification Forms through certified mail on the same day asking to submit all forms and

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supporting documentation within thirty (30) days. Priority 2 applicants will be mailed a letter notifying the applicant that their application is on hold until the SFHRP has attempted contact with all applicants in the priority group before them and have been given the opportunity to submit their materials. Once that priority group has been contacted and vetted for eligible applicants, the following priority group will be notified to send in their application for consideration into the SFHRP.

- Case manager will also call homeowners based on their preliminary sub prioritization to set up in-person consultation for eligibility verification. Consultation will be scheduled, to the greatest extent possible, in the order in which the calls are placed. All appointments will be scheduled by the SFHRP Case Managers through a calendar program such as Outlook Calendar.
- The in-person consultation will include the submission of all supporting documentation to verify income, ownership, duplication of benefits, citizen status and other required criteria. The required documentation is identified through the Summary of Documentation form. The verifying of the application process consists of the following documents:
  - Identification – Driver’s license, Passport, State ID, Military ID, other state/federal ID
  - Ownership – Deed, Certificate of Title
  - Occupancy - Utility bills, 1040 Federal tax Return, proof of FEMA repair or replacement benefit, certificate of title for vehicle, vehicle registration, receipt of government benefits
  - County Residence - Case managers will access the Richland County website and search the property address and parcel information. If the homeowner lives in the city and is a Richland County resident, the parcel information will display 1CC in the “Tax District.” These properties are ineligible.
  - Disability – Social Security benefits statement, medical letter verifying disability
  - Elderly – Driver’s license, passport, State ID, military ID
  - Life Threatening Conditions – Medical letter combined with on-site inspection verification (e.g., mold and structural issues, etc.)
  - Income (includes, but is not limited to) - 1040 Federal tax return (2018), bank statements (3 consecutive months or as determined by the case manager must be provided), (current year), pay stubs (3 current pay stubs or employer W-2 [current year] if no W2), Social Security benefit and Veteran Affairs statement (retirement, disability, survivors), child support, quarterly pension and annuity statements, award or benefits letter for federal or state benefits, unemployment benefits letter and copies of checks, certificates of deposit for dividend or savings accounts, Form 1099 from financial institution for bank payouts, broker’s quarterly statement, rental property payment (checks, money orders, cashier checks, or receipts if cash is received.), IRS schedule E for rental properties, lottery or gambling payout receipts, contracts for interest from sale of real property, will or legal document granting inheritance benefits

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- Duplication of Benefits - FEMA funding received, homeowner insurance funding received, Small Business Administration (SBA) funding received, flood insurance funding received, FEMA benefits denial letter, bank loan documents for repairs, receipts for repairs by a non-profit organization
  - Only completion and submission of the official SFHRP Registration Form and the Program Eligibility and Verification Form, including the submission of all supporting documentation, will be considered as application for program benefits.
  - A spreadsheet will be sent to the SFHRP Selection Committee for approval based on the date of their completed verification process.
  - Any citizen who has submitted a prior application for disaster recovery assistance through a non-profit organization, federal, state or local agency will not automatically become an applicant of the SFHRP.
  - Submission of a public comment form or other written documentation of damage during public meetings or hearings does not constitute application to the SFHRP.
  - Registration with 2-1-1 does not constitute application for the SFHRP.
  - Qualification for assistance must be certified prior to the commitment of any funds to an activity or beneficiary.
  - Applicants are not guaranteed assistance but will be served based on availability of funds and qualification for those benefits.

An Outreach Plan will designate how populations, including existing disaster lists, will be targeted for registration outreach. If the 30-day window is not enough to obtain the necessary applications required to expend the funds, the County may extend the intake period for an additional 30 days, if needed. The outreach period may be closed prior to the planned thirty-day period if the Program reaches an intake level of six hundred (600) registration forms. If 600 registration forms are received prior to the end of intake, all registration forms received on that day will be accepted. The complete outreach, intake and application details will be outlined in a separate document.

Submission of applications through the Hearts and Hands emergency response case management database, along with 2-1-1 registration, and the SoVI will be a starting point for outreach and information-gathering.

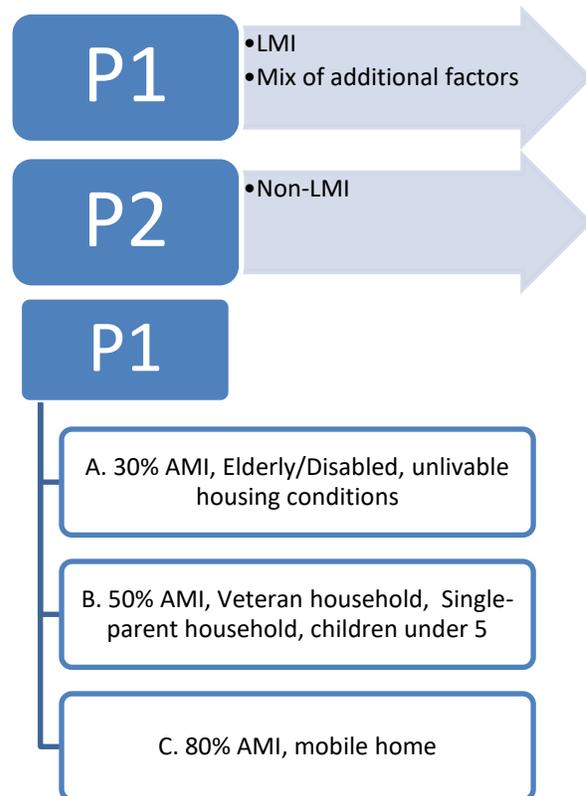
Applicants will be served on a priority basis, as described below in Section 1.7.

## 1.7 Priority Schedule

Richland County has created a two-tiered priority system. Where low to moderate income individuals are prioritized over non-LMI applicants. Within the Priority 1 LMI group, additional factors are considered to prioritize sub-groups, allowing the program to serve any LMI individual in order to confer benefits to eligible applicants in the most efficient manner possible.

An LMI individual with a compounding factor will be allowed to move up the line for more expedient consideration. The sub-priorities are characterized by: disaggregated LMI demographic groups; elderly or disabled individuals in the household; single parent households; households with children under age 5; military veteran households; households existing in unlivable or unsafe conditions; and mobile homes. An applicant must meet only one of the sub-priority characteristics to be classified in each of the three sub-priorities.

The intention is to incorporate both the family and dwelling characteristics of applicants in order to establish a system that gives the households that are less able to address need without public assistance a higher priority.



All registrations will be given a preliminary priority determination. Letters notifying P1As of their eligibility for verification will be sent to all P1As. In person meetings will be scheduled as applicants contact the case managers to set up meetings. Completed verifications will be reevaluated for priority assignment and further prioritized according to the schedule below:

- 1A1 – You must have all four criteria within the household
- 1A2 – You must have 3 of the 4 criteria within the household
- 1A3 – You must have 2 of 4 criteria within the household
- 1A4 – You only have LMI and are living in a life-threatening condition within the household
- 1A5 – You only have LMI and Disabled within the household
- 1A6 – You only have LMI and Elderly within the household
- 1A7 – You only have extremely low income within the household

The first set of verified applicants will be sent to the Selection Committee for review and confirmation. Continuation of the specific verified cases will take place based on the sub-prioritization.

As of June 21, 2018, the prioritization process for priority 1s will no longer need to take place since projections indicate that all priority 1s will be served with the available amount of program funds. Therefore, all priority 1s will be approved and processed together if they meet all eligibility criteria thereby streamlining the intake process and expediting project construction.

## 1.8 Application Intake

Limited pre-screening may occur to identify persons who may not be in the County or are located in ineligible portions of the County in order to provide them with information needed to apply to their applicable recovery program in a timely manner. County staff may assist applicants with registration completion as requested. Anyone who makes an inquiry about the program will be provided an application package to complete; however, applications will only be accepted during the published intake period (May 15, 2017 to June 15, 2017) or until the day 600 registration forms have been received. Additional intake periods may be opened later depending on funding availability and the need to qualify additional applicants.

## 1.9 Program Education

Program educational materials will be made available to all applicants. Case managers and other flood recovery staff will be available to explain the details of the program, the application process, qualification and prioritization criteria, impacts of accepting an award, requirements for compliance after completion of activities, and long-term obligations incurred because of this funding.

## 1.10 Eligible Structures

- ✓ Eligible structures for the SFHRP include single unit, single family stick-built dwelling units and manufactured housing units (MHU's). Attached structures are eligible if they are under the common roof of the damaged single structure.
- ✓ Manufactured housing property owners are eligible to apply for assistance in accordance with local zoning and code requirements. The applicant needs to either own the land where the manufactured housing unit (MHU) is or was located or needs to receive permission from the property owner to allow for the replacement of the unit on their land. The applicant must own the MHU being replaced to receive a replacement unit. MHU's will not be eligible for rehabilitation.
- ✓ Residential properties that also have a commercial use will only be permitted to have the residential portion of the residence repaired. The commercial portion will not be eligible except where the residential portion is an inherent component of the commercial structure such as cases where a residence serves as an in-home daycare.
- ✗ No condominiums, co-operatives, townhomes, or other housing units that share any common wall or area will be eligible under the SFHRP.
- ✗ Garage, sheds and outbuildings not attached to the main dwelling unit are not eligible for repair. Improvements must be physically attached to the house and be permanent in nature.
- ✗ Recreational Vehicles and camper trailers used as a residence are not eligible for the program.
- ✗ Houseboats used as a residence are not eligible for the program.
- ✗ Second homes are not eligible.

- ✘ Housing units located where federal assistance is not permitted by federal regulation or within runway clear zones of either a civil or military airport are not eligible.
- ✘ Housing units located in a Federal Emergency Management (FEMA) Special Flood Hazard Area (SFHA) are not eligible. For MHUs, the property owner can request to place the new MHU on another property they own if the other property meets all zoning requirements for a MHU and is also not located in a FEMA SFHA. This request must be approved by the County.

## 1.11 Ineligible Applications/Properties

The following types of ownership are ineligible for assistance under this program:

- ✘ Business entities are not eligible. This includes but not limited to: Limited Liability Corporations, Limited Liability Partnerships, Corporations and other similar entities.
- ✘ Applicants who lost ownership of their properties due to foreclosure are ineligible for assistance.
- ✘ Properties not in compliance with Environmental Code 24 CFR Part 58 are ineligible to participate in the Program.
- ✘ Persons who previously had their homes constructed under Disaster Recovery programs and failed to maintain insurance are ineligible to participate in the program.
- ✘ Second homes are not eligible.
- ✘ No condominiums, co-operatives, townhomes, or other housing units that share any common wall or area will be eligible under the SFHRP.
- ✘ Garage, sheds and outbuildings not attached to the main dwelling unit are not eligible for repair. Improvements must be physically attached to the house and be permanent in nature.
- ✘ Recreational Vehicles and camper trailers used as a residence are not eligible for the program.
- ✘ Houseboats used as a residence are not eligible for the program.
- ✘ Residential properties that also have a commercial use will only be permitted to have the residential portion of the residence repaired. The commercial portion will not be eligible except where the residential portion is an inherent component of the commercial structure such as cases where a residence serves as an in-home daycare.
- ✘ Housing units located where federal assistance is not permitted by federal regulation or within runway clear zones of either a civil or military airport are not eligible.
- ✘ Housing units located in a FEMA SFHA are not eligible. For MHUs, the property owner can request to place the new MHU on another property they own if the other property meets all zoning requirements for a MHU and is also not located in a FEMA SFHA. This request must be approved by the County.

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## 1.12 Certification Requirements to Receive Assistance

All applicant(s) must agree to the following to receive assistance:

- 1) Sign a release so that information provided by the applicant(s) can be shared with state and federal agencies and certain third parties to verify information given to the program. The applicant and co-applicant are required to sign the release (unless one of the eligible owners has provided power of attorney to the other to represent them, then the eligible owner does not need to sign release).
- 2) Agree to verification of their ownership status, the amount of disaster-related damage to the home, and assistance received by all previous sources.
- 3) All people and/or legal entities listed on the deed as property owners must agree to allow physical rehabilitation to take place on the property and agree to a lien being placed on the property, or on the MHU in the case MHU replacement, for the five-year forgiveness period.
- 4) Cease all on-going construction activities once the scope of work is finalized and the property is submitted for selection by the general contractor (GC).
- 5) Agree to maintain homeowner's insurance and flood insurance, if the property is located within a FEMA designated Special Flood Hazard Area, for the full term of the grant. Flood insurance may be required in perpetuity depending on the property. Homeowner's and flood insurance must each individually, at minimum, cover the rehabilitation and rebuild costs.
- 6) Swear to the accuracy and completeness of all information provided to the program under penalty of law.
- 7) Acknowledge that any overpayment of benefit will be subject to recapture.
- 8) Agree to a lien being placed on their property for the value of the rehabilitation costs to be forgiven at 20% per year for five years. If the property is to be sold within the 5-year forgivable loan period, the balance shall be recovered by the County. The County reserves the right to review the situations on a case-by-case basis to determine if exceptions may need to be made or when sales may be occurring within a family or other unique situation.
- 9) In the case of MHUs, a lien will be placed on the MHU for the cost of the MHU to be forgiven at 20% per year for five years. If the MHU is moved from its existing location or if the MHU is sold during the five-year forgivable loan period, the balance shall be recovered by the County.
- 10) All applicants must agree to sign several documents to receive assistance. These documents are fully explained in later sections and in the legal documents executed at contract signing or closing. This includes revised documents necessary to acknowledge changes post-closing. Failure to comply with this requirement will allow the program to determine the documents are administratively signed (acceptance without homeowner signature). The applicant may challenge the signing under the appeal process.

## 1.13 Type of Assistance Offered

Rehabilitation may be offered to applicants based on the extent of damage to the home. Replacement of MHUs will be limited to situations where local zoning/building permits, or federal requirements, such as environmental regulations, will allow the replacement of the original, hurricane-damaged structure with a like structure.

Understanding that it may be necessary for applicants to remove themselves and their belongings from their homes during the period of repair, the County will consider relocation and personal property storage assistance on a case by case basis. However, as this is a voluntary program, it will be standard practice that the cost for temporary relocation of persons and belongings to allow for rehabilitation activities, will be borne by the applicant.

This Program does not pay for like for like replacement. The Program will offer standard, basic amenities to make a home decent, safe and sanitary and all improvements will be assessed for compliance with HUD Section 8 Existing Housing Quality Standards, and local building codes (see the Housing Quality Standards (HQS) attachment. These standards are the minimum criteria necessary for the health and safety of occupants. All projects undertaken by the County in this program must meet, but in general will not exceed, HQS.). Luxury items, including but not limited to, granite (or other high-end) countertops, high-end appliances, stone flooring, garage door openers, security systems, swimming pools, fences, and television satellite dishes are not eligible under the SFHRP.

Where replacement of a MHU is indicated, a replacement mobile home will be offered. Where replacement of a stick-built home is indicated, a replacement standard spec home will be offered. If a replacement home is provided, the original MHU or stick-built home must be demolished and/or removed from the site prior to the replacement of that structure.

Additional improvement parameters include:

- Lead-based paint mitigation or stabilization, as needed.
- Asbestos testing, mitigation and abatement, as needed, for any structure demolished.
- Mold remediation, as needed.
- Accessibility features for documented special needs. Rehabilitated homes inhabited by special needs or elderly (age 62 or older) persons must be analyzed as to the special physical needs of such persons. Improvements such as widened doorways, ramps, level entry and doorways, and grab bars in bath areas may be installed, if appropriate. Hearing and sight impaired adaptations should also be considered. All special needs requirements must be documented prior to approval.
- Standard appliances limited to refrigerator, stove/oven, but will only be considered when repair would not be cost effective.
- Ventilation and energy efficiency items such as ceiling fans, window screens, and screen doors may be replaced if damage is reasonably attributable to storm damage.
- All electrical components must be inspected including service, meter, wiring, and fixtures even if no electrical work is being specified. Unsafe components must be replaced. All exposed wiring, switches, and light bulbs in living areas must be encased.
- All homes must be equipped with a smoke detector installed in conformity with code requirements.
- The construction of new housing or replacement housing must include Green Building Standards. Acceptable Green Building Standards include, “an industry-recognized standard that has achieved certification under at least one of the following programs: (i) ENERGY STAR (Certified Homes or Multifamily High Rise); (ii) Enterprise Green Communities; (iii) LEED (NC, Homes, Midrise, Existing

Buildings O&M, or Neighborhood Development); (iv) ICC–700 National Green Building Standard; (v) EPA Indoor AirPlus (ENERGY STAR a prerequisite); or (vi) any other equivalent comprehensive green building program, including regional programs such as those operated by the New York State Energy Research and Development Authority or the New Jersey Clean Energy Program” as described in FR 78.

- Energy efficient construction standards and products are encouraged for rehabilitation of units.

Structures which suffered substantial damages may require reconstructed as the most cost-effective method to rehabilitate the structure. Any rehabilitation project which exceeds \$80,000 in rehabilitation costs is qualified for a reconstruct. This may occur due to substantial damage caused by the disaster event and/or to ensure that the building is structurally safe to inhabit. A reconstruction will occur in the same footprint or as reasonably close as possible to the previous footprint. This will include a standard floorplan to be presented to and accepted by the property owner before agreements are signed.

## 1.14 General Program Requirements

Housing assistance funds must satisfy the following:

- a. The property must pass a federally required environmental review. The applicant cannot make any project limiting decisions until the environmental review is approved.
- b. An estimated cost to repair (ECR) inspection must be conducted. The work write-up must be completed in enough detail to obtain bids or cost estimates. Rehabilitation of the residence must bring the property into compliance with local health, safety and building codes and pass a Housing Quality Standards inspection. The project costs must be reasonable and typical in the current marketplace for projects of similar scope. The program will supply the ECR.
- c. The project must comply with all applicable federal, state and local requirements.

## 1.15 Construction Standards

Housing that is rehabilitated with CDBG-DR funds must meet all applicable local and state codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion. The South Carolina Building Code 2015 must be used as required and where appropriate. All rehabilitation projects must comply with all applicable State and local housing quality standards and code requirements and if there are no such standards or code requirements, the housing must meet Section 8 housing quality standards. All deficiencies identified in the final inspection must be corrected before final payment is released. Construction standards are defined in the county’s Construction Standards Policies and Procedures document. They are also described in the Housing Quality Standards Policy located in the Attachments.

## 1.16 Allocation and Housing Assistance Caps

A total of \$10,161,000.00 has been set aside for the SFHRP. This allocation may be increased or decreased based on the demand for the Program and with amendment to the Action Plan, as well as approval by the Richland County Council and HUD.

Homeowner Assistance is limited to a maximum cap, less any duplication of benefits. The base unit “bid” amount is the maximum amount of assistance available to rehabilitate a stick-built home or replace a MHU. The intent of this rule is to equalize the funding available for different activities and choices. Homeowner Assistance allows for additional costs above the base unit amount including mitigation measures. The MHU amount is for a single-wide unit. Double-wide units where required due to the size of the family may exceed these cost limits. These amounts can be exceeded upon consideration and approval of the Special Case Panel (SCP). See Special Case Panel Policy located in the Attachments.

### Assistance Funding Levels

**Table A: Funding Levels – Maximum Allowable**

	Assistance Type		
	Rehabilitation	MHU Replacement	Rebuild
Base Rehab Cost*	\$90,000	\$90,000/\$120,000	\$170,000
Accessibility	\$10,000	\$10,000	\$10,000
<b>Totals:</b>	<b>\$100,000 Max</b>	<b>\$130,000 Max</b>	<b>\$180,000 Max</b>

\*The Base Rehab Cost will include:

- Environmental review,
- Permitting (Required permits, if any, will be obtained by the contractor at his/her expense and will be included as part of the bid costs),
- Demolition and removal of construction debris,
- Standard appliance replacement limited to refrigerator and/or oven/cooktop (if required),
- Onsite storage containers,
- Onsite toilets,
- Dumpsters,
- Costs of project oversight, monitoring and delivery, and
- Environmental mitigation testing, reporting and remediation.

Projects may fail to move to completion for a variety of reasons, including but not limited to, property owner withdrawal from the program and owner refusal of benefit. The costs listed above are project delivery costs. Should a property undergo environmental review and hazard testing, but then fail to make it through construction, these costs (as well as any other project delivery costs expended) may be moved from activity delivery costs to program administration costs if there are administration dollars available, but as HUD’s exception for moving such costs applies to housing rehabilitation, the costs may remain activity delivery. Whether or not these costs are moved will depend upon budget availability and need to do so.

### 1.17 Feasibility of Rehabilitation Analysis

As a recipient of Federal funds, RCCPD is charged with ensuring that costs of its activities are reasonable and necessary. Therefore, each property assessed under the SFHRP, will be analyzed for feasibility. The preliminary budget, called the Estimated Cost of Repair (ECR) will be prepared to indicate the potential cost of demolition, elevation, and rehabilitation or replacement, as appropriate. The ECR will include the costs required in the Base Rehab cap described in Section 1.16, along with all additional mitigation and accessibility requirements. The ECR for each project will result in one of the three following actions:

- 1) Less than 100% of Rehab Cap, the SFHRP will offer rehabilitation services to the applicant.
- 2) More than 100% of total Rehab Cap and Total Fund Cap would qualify the SFHRP will offer reconstruction services to the applicant. However, the SCP reserves the right to approve a project for rehabilitation which may exceed the Rehab Cap and Total Fund Cap based on the previously described factors. This may also include an exception to standard design criteria to address specific household issues or needs. If deemed not to be feasible for rehabilitation and the property owner does not want a reconstruct or cannot accept a reconstruct, no assistance may be provided. A written explanation of the determination will be offered.
- 3) Richland County has created a presumption that rehabilitation of a MHU is not feasible and replacement is warranted.

### **1.18 Applicant Responsiveness**

During the Application process, an Applicant is required to respond in a timely fashion with requests for information/materials to complete the eligibility process. At no time should a request for additional information go beyond fifteen (15) working days. If the Applicant needs an extension, a clarification, or assistance, they may request assistance within the fifteen (15) working day window. If the applicant fails to provide the requested information/materials or fails to ask for an extension or assistance, their application will be considered on hold until the information is provided.

If an applicant becomes unresponsive, the application will be placed "On Hold". "On Hold" is defined as the failure to answer or return phone calls, and failure to respond to written requests within program timeframes. Closure of an application for unresponsiveness may be appealed once. If a successful appeal results in the reactivation of an application, subsequent closure for unresponsiveness is not appealable.

An exception to the above is for clearance of title defects that are provided up to one year to clear the defect. Weekly status reports of the progress being made to clear title may be requested of the Applicant.

### **1.19 Applicant Responsibilities**

Applicants who receive assistance from the SFHRP have the following responsibilities:

- 1) Richland County or the IC will not be responsible for lost or damaged belongings of the Applicant that have occurred during construction. The Applicant is responsible for securing any personal property which may be damaged during construction or which must be moved to allow the contractor adequate access to work areas. These must be secured until construction is complete or until an agreed upon time between the applicant and the contractor. The applicant is responsible for the movement, storage, and security of all property and personal belongings.
- 2) Applicants can apply for up to \$5,000 in financial assistance for temporary relocation and personal property storage costs for rehabilitation projects. Rebuilds and MHU replacement allow for \$15,000 in financial assistance for temporary relocation and personal property storage costs. Homeowners will be required to maintain receipts for the monies expended.
- 3) Securing a relocation site and place and method of storage are the responsibilities of the applicant.

- 4) Upon the signing of the contract, the applicant will have thirty (30) calendar days to move personal property out of the property and store any valuable personal property that could be damaged during construction.
- 5) Households participating in mobile home replacement will have thirty (30) calendar days from the signing of the contract to move personal property out of the property and have it stored off site.
- 6) All personal property moving and storage costs are the responsibility of the homeowner except where the applicant has applied for and received temporary relocation assistance through the county.
- 7) Households participating in mobile home replacement are responsible for removing any obstructions on the property which would prevent the moving and installation of the new mobile home unit unless otherwise agreed upon with the Building Contractor.
- 8) Households participating in mobile home replacement must occupy the new mobile home unit within 7 days of final unit installation, certificate of occupancy approval and utility hook-up.
- 9) The applicant must arrange access to the property for Building Contractors providing construction services. If reasonable and timely access is denied to a Building Contractor who is attempting to make a good faith effort to perform repairs, the applicant will become responsible for completing the construction / repairs himself and the award may be terminated.
- 10) During construction the applicant and/or household members must not interfere in repair areas and must make a reasonable effort to stay away from the construction zone unless otherwise agreed upon with the Building Contractor.
- 11) Upon completion, the property must meet Housing Quality Standards (or current standards), local Richland County and/or local municipal building code requirements.
- 12) The applicant/homeowner occupy the home as their primary residence after project completion for a period of at least five (5) years.
  - a. Cash out refinancing, home equity loans or any loans utilizing the assisted residence are not allowed for 5 years. Violation will activate the repayment terms of the deferred Note. Violators may be reported to Credit Bureaus and the South Carolina Office of Attorney General.
    - i. If the assisted homeowner continues to occupy the home until the term of the note expires, the owner pays nothing and there are no conditions on the disposition of the property.
    - ii. If the property is sold, transferred or vacated by the assisted homeowner for any single period that exceeds thirty (30) days during the 5-year forgivable loan period, the repayment terms of the Note will be enforced except in those cases addressed in paragraph iii below.
    - iii. Accelerated Forgiveness: In the event of (1) the death, (2) relocation to a managed care facility, or (3) relocation resulting from documented mental or physical incapacitation of the sole remaining assisted homeowner identified in the original application, RCCPD may forgive any remaining loan balance.
- 13) Applicants/homeowners must maintain home insurance coverage (not less than contract amount), inclusive of casualty (hazard) and flood insurance (if applicable). Failure to maintain

flood insurance will prohibit future assistance; and failure to maintain hazard insurance may prohibit future assistance. SFHRP will not pay for the first year of flood and hazard insurance. The homeowner is responsible for obtaining, paying and maintaining all insurance premiums.

- 14) Keep current on all property taxes or have a tax deferral, tax exemption, or be current on an approved repayment plan.
- 15) Meet all requirements agreed upon in the executed legal documents required by the program.

All debris, abandoned vehicles, and buildings that pose a safety and/or health threat as determined by the local jurisdiction or person qualified to make such a determination, must be removed from the property prior to the start of construction. The assisted homeowners will remove derelict personal property. The homeowner has thirty (30) days from the date of contract signing to remove all such debris and derelict property from the construction site. Failure to remove such property may result in a reduction in total benefit amount to account for program removal and if, such reduction results in a new feasibility determination that the project is no longer feasible, the applicant activity will be determined ineligible and the application will be closed.

Prior to construction activities, where the applicant will need to vacate the property, the applicant has thirty (30) days **from contract signing** to vacate the property and move all personal belongings into storage. The program will pay for onsite storage. The county has the discretion to pay for relocation assistance if they choose to do so since this is a voluntary program. However, in limited circumstances, the program may consider direct rent or hotel payment for the duration of construction activities. Refer to the Temporary Relocation Assistance (non-URA) for Homeowners and their Tenants' policy for additional information regarding relocation amounts to be issued to homeowners and/or tenants. Should construction activities go beyond the project completion date due to the contractor failing to meet its contractual performance period, additional relocation assistance will be paid directly to the temporary housing provider **by the contractor**.

Prior to construction activities, where the applicant will need to vacate the property, the applicant has thirty (30) days **from contract signing** to vacate the property and move all personal belongings into storage. The Program will pay for onsite storage. In most cases, the Program will not pay relocation assistance, as this is a voluntary program. However, in limited circumstances, the Program may consider direct rent or hotel payment for the duration of construction activities. Such relocation assistance is limited to the lesser of ninety (90) days or \$5,000.00 for rehabilitation or \$15,000 for MHU replacement or rebuild. Should construction activities go beyond 90-days due to construction contractor failure to meet the contractual performance period, additional relocation assistance will be paid directly to the temporary housing provider for the benefit of the applicant for the duration of the vacancy period **by the contractor**. Failure by the applicant to vacate the property within the thirty (30) day period will result in the closure of the application and reassignment of the applicant benefit to the next beneficiary.

## 1.20 Complaints/ Appeals/ Conflict of Interest

During the course of these Program activities and decisions, it is possible that citizens may wish to present a concern, suggestion or request related to the Program and/or one or more of its decisions. In addition, once they receive a response to their issue, they may believe they have a legitimate reason to appeal that response. In order to allow for such circumstances, Richland County will allow citizens to submit their issues for consideration through a Special Case Panel (SCP). The aim of the County will be to always attempt to resolve such issues in a manner that is both sensitive to the

citizen's needs, and achieves a result fully compatible with all applicable laws, regulations, and local codes and ordinances. The goal of the County and SCP are to provide:

- A. An opportunity for citizens to receive a response to and/or resolve their issues in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible, and
- B. The right for citizens who participate in this process to appeal adverse program decisions, which involve:
  - 1. An eligibility and/or priority determination or
  - 2. Special circumstances where citizens have a demonstrable hardship

See the Richland County SFHRP Citizen Concerns, Suggestions, and Appeals policy and procedure in the attachment section of this Guidebook.

### **Fair Housing Complaints**

Persons alleging a violation of fair housing laws will be referred to RCCD's local contact and process to file a complaint. RCCD will retain a log and record of all fair housing inquiries, allegations, complaints, and referrals. In addition, RCCD will report suspected non-compliance to the state and HUD. The contact for Fair Housing Complaints is:

Jocelyn Jennings  
Community Development Coordinator  
Richland County  
Office of Community Development  
2020 Hampton Street  
Columbia, South Carolina 29204  
Telephone: 803/576-2055  
Fax: 803/576-2052  
[jenningsj@richlandcountysc.gov](mailto:jenningsj@richlandcountysc.gov)

### **Conflict of Interest**

County officials and employees, and consultants who exercise functions with respect to CDBG-DR activities or who can participate in a decision-making process or gain inside information regarding such activities, are prohibited from receiving any benefit from the activity either for themselves or for those with whom they have family or business ties, during their tenure.

For purposes of this section, "family" is defined to include parents (including mother-in-law and father-in-law), grandparents, siblings (including sister-in-law and brother-in-law), and children of an official covered under the CDBG conflict of interest regulations at 24 CFR Sec. 570.489(h).

Any conflict of interest must be reviewed to determine that RCCPD has adequately and publicly addressed all the concerns generated by the conflict of interest and that an exception would serve to further the purposes of Title I of the Housing and Community Development Act of 1974 and the effective and efficient administration of the program. The exception to the conflict of interest provision must be presented to

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HUD for review and approval. No party shall enter a conflict of interest until a request for an exception has been granted.

### **1.21 Anti- Fraud and Compliance Policies**

RCCPD will investigate all allegations regarding eligibility and the disbursement of funds or any other allegations of fraud or noncompliance. Where appropriate the program will assist Federal, State, and local agencies.

### **1.22 Files, Records and Reports**

RCCPD shall maintain accurate files and records on each applicant and shall retain all pertinent documentation for the grant between HUD and Richland County. Compliance will be maintained in accordance with the reporting requirements under the CDBG-DR Program, as outlined in the Richland County CDBG-DR Program Administrative Manual. This includes all information and reports as required under RCCPD contract with HUD and demographic data and other information on applicants and awardees.

The reporting requirements will include, but not be limited to the following:

For each program activity requiring a direct application by an individual or non-institutional entity:

- Applicant household's income
- Household's income as a percentage of area median family income as defined by HUD
- The race and ethnicity of the head of household
- The household's familial status
- The presence or non-presence of a household member with a disability

For each activity providing housing or housing assistance that is not directly linked to a specific beneficiary:

- The cost of the housing unit to the applicant and to the occupant
- The maximum qualifying household income as a percentage of area median family income as defined by HUD
- Restrictions regarding the age or familial status of occupants
- The presence or absence of designs or services that make the housing unit accessible to an individual with a disability and the number of fully accessible units.

All official records on programs and individual activities are maintained for a 3 (three) year period, beyond the date of grant closeout.

### **1.23 Procurement Requirements**

RCCPD shall abide by the Procurement process mandated by Federal, State, and Local Government codes as they are applicable to the program. The procurement process includes the decision to purchase as well as the process to complete the purchase. The Federal government has established a set of procurement rules at 2 CFR Part 200 that apply to CDBG-funded projects. These rules are in place to ensure that federal dollars are spent fairly and encourage open competition for the best level of service and price. In addition, Richland County has enacted its own standards. If a conflict between Federal and local procurement regulations should occur, the more stringent regulation will be followed.



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## Part 2 Eligibility Requirements

### 2.1 Threshold Requirements Overview

The following are threshold requirements, which must be met for an applicant to be eligible for assistance. Eligibility does not assure assistance, since a prioritization strategy will be required (consistent with Program Design requirements) and it is expected that there will be more eligible applicants than can be served with available funds. Threshold requirements are those that upon their face will either allow an applicant to continue to move forward in the program or result in disqualification. Described in more detail below, the threshold criteria for the Richland County SFHRP are:

- (1) October 2015 storm or flood damage;
- (2) Location of damaged property within Richland County (outside the city limits of Columbia);
- (3) US Citizenship or Qualified Alien Status;
- (4) Proof of ownership at the time the disaster damage occurred and have maintained ownership;
- (5) Damaged structure is principal place of residence;
- (6) Property taxes are current or current on an approved payment plan (including exemptions under current law);
- (7) Current on any child or spousal support obligation;
- (8) Property is a single-family owner-occupied unit;
- (9) Property is not a second home; and
- (10) Income Eligible.

### 2.2 October 2015 Storm or Flood Damage

The home must have been damaged by the storms and/or flooding of October 2015 and must have unrepaired damage as of the date of application. Applicants need not have registered for Federal Emergency Management Agency (FEMA) individual assistance to be eligible for SFHRP. For those who were registered, the SFHRP may use FEMA damage information for informational purposes, but the SFHRP damage verification process will constitute the official documentation of damage linking back to the October 2015 storm or flooding damage. If an applicant did not register, SFHRP will verify by third party that the home was damaged using the same damage verification process. If there are no documents proving damage, SFHRP will conduct on-site inspections to determine if the property was damaged by the storm. Damage to the home not caused by the October 2015 storm and flooding events may be addressed only on structures which have storm related damage.

Proof of Damage options:

- i. An inspection report (complete with photos of the damage and a written assessment of the damage) from a damage assessment conducted by a qualified inspector supplied by the SRRP that certifies that the damage occurred because of the hurricane will be acceptable.
- ii. FEMA, SBA or Insurance award letters
- iii. If FEMA, SBA or Insurance award letters are not available, and an inspection report is inconclusive as to the cause of the damage, the SFHRP may provide alternative evidence, such as neighborhood-level media reports or documentation of damage by disaster response/relief organizations on a case-by-case basis to RCCPD for review and approval.

- iv. If an applicant was denied assistance by FEMA, assistance through the CDBG-DR Program may still be available. RCCPD prohibits the denial of assistance by FEMA to be used as a sole basis for the denial of CDBG-DR assistance.

## **2.3 Location**

The damaged home must be in Richland County, excluding properties located within the boundaries of the City of Columbia. Case managers will access the Richland County website and search the property address and parcel information. If the homeowner lives in the city and is a Richland County resident, the parcel information will display 1CC in the "Tax District." These properties are ineligible.

## **2.4 Citizenship**

Only US Citizens and non-citizens with Qualified Alien Status are eligible. All applicants are required to sign a Citizenship Verification Form as recommended by HUD.

## **2.5 Proof of Ownership & Primary Residence**

The applicant(s) must have occupied the property as their primary residence as of October 3, 2015, the beginning date of the storm and flooding events funded by this CDBG-DR allocation. The program verifies ownership and primary residency through the provision of a deed to the property and/or tax records provided by associated municipality from the time of the storm. Applicants are also required to complete an Affidavit of Ownership as part of the application process.

Proof of residency can be provided through a homestead exemption. In the absence of a homestead exemption, the following hierarchy will be used to establish occupancy (all occupancy documentation must be from the time of the storm, in the applicant's or co-applicant's name, and reference the damaged address). Applicants will provide an Affidavit of Ownership and Affidavit of Principal Residency plus one of the following:

- 1) Copy of water, electric, gas, credit card, or cable bill. The bill must confirm that service was provided at the time of the storm.
- 2) FEMA, SBA, insurance award letters, or proof from a non-profit organization that repairs were completed to the property as a result of the storm.
- 3) Letter from electric, gas, cable or other utility service provider. The letter must confirm that service was provided at the time of the storm.
- 4) Other qualified documents may be presented to the SFHRP for consideration of proof of occupancy or primary residency, but the acceptance of other documents is subject to approval by RCCPD.

## **2.6 Special Circumstances Related to Occupancy**

The following exceptions apply under special circumstances related to occupancy:

- 1) Active duty military personnel who own a storm-damaged home in the County but are currently assigned to duty away from their home or were assigned to duty away from their home at the time of the storm are eligible to apply. Applicants who may be assigned or

deployed to duty during the 5-year loan period will not be found in violation of the agreement to maintain residency in the property during that period.

- 2) Applicants incapacitated due to illness who own a storm damaged home in the County and are currently incapacitated or were incapacitated at the time of the storm are eligible to apply. If the applicant is currently incapacitated, an authorized legal representative must make application for the benefit of the applicant.
- 3) Applicants who were incarcerated at the time of the storm but are no longer incarcerated are eligible to apply for the program. If the applicant is incarcerated at the time of application, the applicant must give someone Power of Attorney on his or her behalf.
- 4) Applicants who were in a nursing home at the time of the storm but are no longer in a nursing home are eligible to apply for the program. If the applicant is in a nursing home at the time of application, the applicant must give someone Power of Attorney on his or her behalf.

## 2.7 Ownership

The applicant(s) must have resided in the property at the time of the damage occurred and must currently be the owner of the damaged property, to be eligible for the program. Ownership will be verified through a warranty deed. If the property has multiple owners as identified on the property deed all deedholders must sign documentation indicating that they understand and agree to the terms of the program. This includes rehabilitation being performed on the property, a lien being placed on the property, ownership transfer limitations and maintenance requirements regarding insurance and property taxes.

## 2.8 Special Circumstances Related to Type of Ownership Purchase Contracts

The following exceptions may apply as special circumstances related to ownership:

- 1) Evidence of purchase contracts must prove that an applicant was purchasing a home on a contract by:
  - a. The applicant presenting the notarized contract dated and executed prior to the storm for review by SFHRP.
  - b. The applicant presenting the notarized and executed contract that was filed prior to the storm in the conveyance records of the county.
- 2) Proof that a contract has been completed and title conveyed to the purchaser is provided by:
  - a. Evidence of recordation of the title in the name of the applicant in the conveyance records of the county.
  - b. Evidence that property was transferred by a warranty deed.

## 2.9 Act of Donation

An Act of Donation is a form of property transfer without exchange or payment.

An Act of Donation must have been made prior to the storm and be:

- 1) In writing;
- 2) Witnessed;
- 3) Notarized; and

- 4) Recorded in the public record.

## **2.10 Trust**

Property held in trust for the benefit of natural persons can be eligible for SFHRP assistance if at least one of the occupants at the time of the storm was a current beneficiary of the Trust. The trustee's powers must include the ability to affect the damaged property. If the trustee's powers do not include the ability to affect the damaged property, the beneficiaries with an interest in the damaged property must sign the closing documents along with the Trustee.

The following is required to confirm eligibility:

- 1) The applicant must provide a copy of the trust document.
- 2) The trust document or an abstract or extract of the trust must be recorded in the conveyance records of the county in which the damaged property is located. This recordation in the conveyance records of the county in which the damaged property is located may be recorded post-storm if necessary.

The applicable agreements must be executed by trustee(s) unless the trust distributes the property to a beneficiary, in which event the beneficiary receiving the property must execute the applicable agreement and occupy the residence after assistance. If the property was not serving as the primary residence for the current beneficiaries or trustee, the applicant(s) is not eligible for assistance.

## **2.11 Death of Eligible Owner Occupant**

If the deceased owner of the damaged address passed away after the October 2015 storm and flooding events, the deceased owner must meet the eligibility requirements up to the time of their death (i.e., homeownership at time of storm, primary residence, taxes). Ownership, residency and tax status of the original deceased applicant is applicable for the property while all additional income requirements will be attributed to the heir. Income determination will be based on the heir at the time the program benefits are being conferred. The heir must agree to occupy the home after repairs are completed for the term of the deferred forgivable loan.

If the legal owner of the damaged address passed away before the storm, the heir occupying the property must meet all eligibility requirements except for ownership at the time of the storm and will be processed for assistance in the same manner as all other applicants.

If the applicant passes away during construction or during the compliance period, the heir is not responsible for the Program agreements.

If an eligible owner occupant dies and leaves their damaged property to a business entity, the application is ineligible for assistance. If the eligible owner occupant passes away once construction is complete and then leaves property to a business entity, then the heir is not responsible for Program agreements.

## **2.12 Property Taxes**

All applicants have to be current on their property taxes, qualify for and receive a payment plan for delinquent taxes, be current on a payment plan, or have a tax deferral as allowed under local law, prior to closing. SFHRP will have the applicant provide documentation from the local Tax Assessor's Office.

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## 2.13 Child & Spousal Support

All applicants listed on the application will also be checked for child and spousal support arrearages. An applicant who is obligated to pay court-ordered support and has been reported by the South Carolina Attorney General as being delinquent in payments owed, is ineligible to receive assistance unless the delinquency is paid in full or the applicant has obtained a written payment agreement from the South Carolina Attorney General to eliminate the delinquency, and they are current on that agreement. If Applicant has no court ordered support, an affidavit of this fact will suffice.

All applicants must be current on any child and spousal support payment(s) under any court order. If an applicant is not current on support payments, that applicant will be required to enter a payment plan and must supply a copy of the payment plan signed by all applicable parties, along with documentation that they are current on their payment plan.

## 2.14 Ineligible Applications

The following types of ownership are ineligible for assistance under this program:

- Business entities are not eligible. This includes but not limited to: Limited Liability Corporations, Limited Liability Partnerships, Corporations and other similar entities.
- Applicants who lost ownership of their homes due to foreclosure are ineligible for assistance.
- Persons who previously had their homes constructed under Disaster Recovery programs and failed to maintain insurance are ineligible to participate in the program.

## 2.15 Certification Requirements to Receive Assistance

All applicant(s) must agree to the following to receive assistance:

- 1) Sign a release so that information provided by the applicant(s) can be shared with state and federal agencies and certain third parties to verify information given to the program. The applicant, co-applicant, and everyone 18 and older in the household are required to sign the release (unless one of the eligible owner-occupants has provided power of attorney to the other to represent them, then the eligible owner-occupant does not need to sign release).
- 2) Agree to verification of their ownership status, the amount of disaster-related damage to the home, and assistance received.
- 3) Swear to the accuracy and completeness of all information provided to the program under penalty of law.
- 4) All applicants must agree to sign several documents to receive assistance. These documents are fully explained in later sections and in the legal documents executed at contract signing or closing. This includes revised documents necessary to acknowledge changes post-closing. Failure to comply with this requirement will allow the program to determine the documents are administratively signed (acceptance without homeowner signature). The applicant may challenge the signing under the appeals process.

## **2.16 Income Eligibility Requirement**

All applicants must meet income eligibility criteria to be eligible for assistance. To meet this eligibility requirement, applicants must be low to moderate income with a total household annual gross income that does not exceed the 80% Area Median Family Income (AMFI), adjusted for family size, as published annually by HUD.

Applicants who are not LMI, may be served under the Urgent Need National Objective.

Financial information of applicants must be current (within 90-days) at the time of the pre-construction meeting.

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## Part 3 Duplication of Benefits

### 3.1 Overview

Eligible applicants may have previously received assistance from other sources for the rehabilitation of their storm damaged property. Under the requirements of “The Robert T. Stafford Disaster Assistance and Emergency Relief Act” (42 U.S.C. 5121, et seq.), as interpreted and applied by HUD, RCCPD must consider certain aid received by applicants in determining the amount of assistance which can be granted. RCCPD will follow HUD’s Duplication of Benefits Guidance. The following are sources of funding assistance provided for structural damage and loss that are considered duplication of benefits, DOB, and under federal law **must** be deducted from the assistance provided:

- 1) FEMA Individual Assistance for Structure (IA);
- 2) FEMA National Flood Insurance Program (NFIP);
- 3) Private Insurance;
- 4) Increased Cost of Compliance (ICC);
- 5) Small Business Administration (SBA); and,
- 6) Any other funding source available to the applicant for the same purpose as the CDBG-DR grant that may duplicate assistance.

Funds received from any source including flood insurance, FEMA and hazard insurance that were used to cover repair to the applicant’s home do not reduce the amount of disaster assistance if the evidence of expenditures at least equals the amount of assistance provided from the source. Documentation must be provided demonstrating the cost and type of repair conducted.

Duplication of benefits will be calculated based on what previous funding was utilized for. The total cost and work write up will be evaluated against what previous funding sources addressed and the amount that involved. Where potential overlap of funding may occur, it will need to be noted and subtracted from the project rehab estimate for CDBG-DR funds. Where previous funds were not utilized for any work identified in the CDBG-DR work write-up then no overlap in funding use exists. The use of other funds which could impact DOB estimates must be recorded to identify potential DOB activities and funding overlaps.

### 3.2 FEMA Individual Assistance (FEMA IA)

FEMA IA will be determined and verified by SFHRP through the FEMA database. If an applicant can provide documentation demonstrating that the FEMA IA amount provided by the FEMA database includes non-structural related amounts, SFHRP will use the documentation provided by the applicant to adjust the FEMA IA payout amount. The documentation provided by the applicant must come from FEMA.

### 3.3 FEMA National Flood Insurance Program (NFIP) Insurance

Any payments for loss to the dwellings during the October 2015 storm and flooding events under NFIP insurance policies may be deducted from the amount the applicant is eligible to receive. Payments for contents or other expenses are not deducted from the applicant’s award. SFHRP will verify payments by reviewing FEMA claim information or by providing a request for verification to FEMA. If an applicant can

provide documentation demonstrating that the insurance proceeds amount provided by the FEMA database includes items not related to the structural loss, SFHRP will use the documentation provided by the applicant to adjust the insurance payout. The documentation provided by the applicant must come from the insurance company which issued the payments.

### **3.4 Increased Cost of Compliance (ICC)**

The program will determine duplication of benefits regarding ICC funds for elevation and/or demolition activities. If SFHRP is unable to determine the amount/or purpose of the ICC proceeds using documentation provided by the applicant, such documentation will be provided to the RCCPD CDBG-DR program manager for final determination.

### **3.5 Private Insurance**

All private insurance settlement amounts for loss to dwellings are considered a duplication of benefit and may reduce the amount of disaster assistance. Private insurance payments for contents or other expenses such as fences, storage sheds, etc., are not deducted from the applicant's award.

Insurance proceeds are determined and verified by SFHRP by contacting the insurance company and verifying proceeds. If SFHRP is unable to verify the private insurance proceeds through the insurance company, SFHRP will use the claims payout provided by the applicant. If an applicant can provide documentation demonstrating that the insurance proceeds amount provided by the insurance company includes items not covered in the home evaluation or not paid to cover structural loss, SFHRP will use the documentation provided by the applicant to adjust the private insurance payout. Mold remediation is not included in the home evaluation. Therefore, insurance payments to cover mold remediation are not deducted from an applicant's funding assistance award. The documentation provided by the applicant must come from the insurance company which issued the payments or an order from an administrative proceeding or court of competent jurisdiction.

### **3.6 The Small Business Administration (SBA)**

If the SBA has approved loan funds, the assistance is considered a duplication of benefit, and the amount of the loan may be deducted from the disaster assistance award. SBA will be determined and verified by SFHRP through the SBA database. If SFHRP is unable to verify the SBA qualifying loan amount through the SBA database, SFHRP will use the qualified loan amount provided by the applicant at the time of application. If an applicant can provide documentation demonstrating that the SBA amount provided by the SBA database includes amounts not loaned to cover structural loss, SFHRP will use the documentation provided by the applicant to adjust the SBA loan amount. The documentation provided by the applicant must come from SBA.

SBA loans offered but declined by the applicant will be deducted from the applicant's award as this assistance is considered available to the applicant for rehabilitation. In some circumstances, acceptance of an SBA loan may be a hardship. RCCPD will consider SBA loan rejection hardship on a case by case basis. If RCCPD determines that a loan would create a hardship, the amount of the SBA loan will not be deducted as a duplication.

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### **3.7 Cost of Repairs**

Applicants may have used benefits received from insurance, SBA, and FEMA or other sources to make repairs to their October 2015 storm and flooding events damages. These applicants may be able to deduct verifiable amounts of these expenditures from the duplication of benefit. The applicant will be required to document repairs made to the home with receipts and photographs. Copies of all receipts that support repairs to the home must be provided to the program to document eligible expenditures. SFHRP will accept self-certifications when calculating the number of repairs if the applicant lacks receipts to document all or part of the cost of repairs. For self-certification, the following requirements apply:

- 1) The applicant must provide a signed self-certified statement that documents, in detail, all labor and or repairs made to the damaged property following the hurricane;
- 2) A program inspector must determine with reasonable assurance that the repairs were made after the date of the hurricane; and,
- 3) Documentation, through photographs, that the repairs were made.

### **3.8 Duplication of Benefits**

In this program, rehabilitation of a structure or replacement of a mobile home unit or manufactured home are the only benefit options. Additionally, rehabilitation must be for the same purposes. If funds spent by other sources were used for rehabilitation it must have served the same purpose where CDBG-DR funds would be addressing the same residential components for the same purposes. In regard to the replacement of a MHU only funds that are also being utilized for the replacement of the MHU will be counted towards DOB.

### **3.9 Contractor Fraud**

If an applicant was a victim of contractor fraud, the amount paid to the contractor is not to be counted as a duplication of benefit provided the applicant filed a police report and made every reasonable effort to recover the funds prior to the date of the application.

### **3.10 Forced Mortgage Payoff**

If an applicant's mortgage company placed a force payment on insurance proceeds, the insurance amount may not count as a duplication of benefits. In such cases, the amount verified by SFHRP that was used for this purpose can be included in the DOB calculation if it is supported by a letter that is on company letterhead and signed by an authorized representative stating the applicant was required to use their disaster assistance funds for this purpose. The determination of whether the documentation provided is sufficient to be removed from the duplication of benefits calculation will be made by the RCCPD CDBG-DR Program Manager.

### **3.11 Legal Fees**

Legal fees that were paid in successfully obtaining insurance proceeds will be credited to the applicant and will not be deducted as part of their duplication of benefits. Applicants will need to provide evidence of payment and self-certify in accordance with SFHRP policy to be credited. All other legal fees will be deducted as part of their duplication of benefits.

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### 3.12 Tax Filings

Personal Income Tax filings related to losses to the home do not affect funding assistance awards and are not considered duplication of benefits. Applicants should consult their personal tax consultant to seek guidance regarding any tax related matters.

### 3.13 Calculating the Amount of Assistance

Documented expenses for eligible home repair related to the October 2015 storm and flooding events will be totaled and considered for credit to the applicant. The cost of interim housing (rent, hotel payments, RV Purchase, motor home purchase, travel trailer purchase) while the damaged home was unlivable can be deducted from the DOB amount. Acceptable forms of documentation include:

- 1) Copies of all receipts that support repairs to the home;
- 2) Self-Certification statement that details home repair expenses and labor;
- 3) Police reports and all other documentation of attempts to recover funds, filed prior to application, that verify contractor fraud;
- 4) Invoices confirming legal fees associated with insurance proceed collection; and
- 5) Letter from the applicant's Mortgage Company or bank confirming a forced mortgage payoff or pay down.

In instances where home repair receipts do not fully account for the funds received, SFHRP will evaluate the repairs documented in the Self-Certification of Repairs and determine the value of the storm related repairs performed. Self-certified statements of homeowners must be reviewed in detail by SFHRP to determine:

- 1) Whether the home was repaired to code;
- 2) Whether the repairs could be reasonably determined as occurring after the storm event; and
- 3) A reasonable value of the cost of repairs to the home (including possible labor).

The documentation provided by the applicant and the value assigned by SFHRP, as required, will be totaled and compared to the benefits received for the October 2015 storm and flooding events home repairs. If the total benefits received exceed the documented amount of home repair or reconstruction expenses, then the shortfall may be deducted from the applicant's program award.

Applicants with funding gaps must fund the shortfall to complete construction. If an applicant elects to fund a shortfall, the applicant must secure the funding before the time of signing the contract. Repair expenses more than the prior benefits received will not be reimbursed by the Program.

### 3.14 Subrogation

Applicants/Property Owners to the RCCPD SFHRP must agree to and sign a Subrogation Agreement regarding potential future financial reimbursement and all payments received from any grant, subsidized loan, or insurance policies of any type or coverage or under any reimbursement or relief program related to or administered by the Federal Emergency Management Agency ("FEMA") or the Small Business Administration ("SBA") (singularly, a "Disaster Program" and collectively, the "Disaster Programs") that

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was the basis of the calculation of rehabilitation costs to the extent of Grant/Loan Proceeds paid or to be paid to Property Owner under the Program and that are determined in the sole discretion of RCCPD to be a duplication of benefits (“DOB”) as provided in the program’s Subrogation Agreement.

The proceeds or payments referred to in the preceding paragraph, whether they are from insurance, FEMA or the SBA or any other source, and whether such amounts are a DOB, shall be referred to herein as “Proceeds,” and any Proceeds that are a DOB shall be referred to herein as “DOB Proceeds.” Upon receiving any Proceeds not listed on the Registration Form, Applicant/Property Owner agrees to immediately notify RCCPD of such additional amounts, and RCCPD will determine in its sole discretion if such additional amounts constitute a DOB. If some or all the Proceeds are determined to be a DOB, the portion that is a DOB shall be paid to the Grantor/Lender, to be retained and/or disbursed as provided in the program’s Subrogation Agreement.

The Applicant/Property Owner agrees to assist and cooperate with the Grantor/Lender elect to pursue any of the claims the Applicant/Property Owner has against the insurers for reimbursement of DOB Proceeds under any such policies. Applicant/Property Owner’s assistance and cooperation shall include but shall not be limited to allowing suit to be brought in Applicant/Property Owner’s name(s) and providing any additional documentation with respect to such consent, giving depositions, providing documents, producing record and other evidence, testifying at trial, and any other form of assistance and cooperation reasonably requested by the Grantor/Lender. The Applicant/Property Owner further agrees to assist and cooperate in the attainment and collection of any DOB Proceeds that the Applicant/Property Owner would be entitled to under any applicable Disaster Program.

If requested by the Grantor/Lender, the Applicant/Property Owner agrees to execute such further and additional documents and instruments as may be requested to further and better assign to the Grantor/Lender, to the extent of the Grant/Loan Proceeds paid to Applicant/Property Owner under the Program, the Policies, any amounts received under the Disaster Programs that are DOB Proceeds and/or any rights thereunder, and to take, or cause to be taken, all actions and to do, or cause to be done, all things requested by the Grantor/Lender to consummate and make effective the purposes of this Agreement.

The Applicant/Property Owner explicitly allows the Grantor/Lender to request of any company with which Applicant/Property Owner held insurance policies, or FEMA or the SBA or any other entity from which Applicant/Property Owner has applied for or is receiving Proceeds, any non-public or confidential information determined to be reasonably necessary by the Grantor/Lender to monitor/enforce its interest in the rights assigned to it under the program’s Subrogation Agreement and give Applicant’s/Property Owner’s consent to such company to release said information to the Grantor/Lender and RCCPD.

If Applicant/Property Owner (or any lender to which DOB Proceeds are payable to such lender, to the extent permitted by superior loan documents) hereafter receives any DOB Proceeds, Applicant/Property Owner agrees to promptly pay such amounts to the Grantor/Lender, if Applicant/Property Owner received Grant/Loan Proceeds under the Program in an amount greater than the amount Applicant/Property Owner would have received if such DOB Proceeds had been considered in the calculation of Applicant/Property Owner’s award.

If the Applicant/Property Owner receives or is scheduled to receive any Proceeds not listed on its Duplication of Benefits Affidavit (“Subsequent Proceeds”), Applicant/Property Owner shall pay such Subsequent Proceeds directly to the Grantor/Lender, and RCCPD will determine the amount, if any, of

such Subsequent Proceeds that are DOB Proceeds (“Subsequent DOB Proceeds”). Subsequent Proceeds more than Subsequent DOB Proceeds shall be returned to the Applicant/Property Owner. Subsequent DOB Proceeds shall be disbursed as follows:

1. If the Applicant/Property Owner has received full payment of the Grant/Loan Proceeds, any Subsequent DOB Proceeds shall be retained by the Grantor/Lender and remitted to RCCPD.
2. If the Applicant/Property Owner has received no payment of the Grant/Loan Proceeds, any Subsequent DOB Proceeds shall be used by the Grantor/Lender to reduce payments of the Grant/Loan Proceeds to the Applicant/Property Owner, and all Subsequent DOB Proceeds shall be returned to the Applicant/Property Owner.
3. If the Applicant/Property Owner has received a portion of the Grant/Loan Proceeds, any Subsequent DOB Proceeds shall be used, retained and/or disbursed in the following order: (A) Subsequent DOB Proceeds shall first be used to reduce the remaining payments of the Grant/Loan Proceeds, and Subsequent DOB Proceeds in such amount shall be returned to the Business; and (B) any remaining Subsequent DOB Proceeds shall be retained by the Grantor/Lender and remitted to RCCPD.
4. If the Grantor/Lender makes the determination that the Applicant/Property Owner does not qualify to participate in the Program or the Applicant/Property Owner determines not to participate in the Program, the Subsequent DOB Proceeds shall be returned to the Applicant/Property Owner, and the program’s Subrogation Agreement shall terminate.

Once the Grantor/Lender has recovered an amount equal to the Grant/Loan Proceeds paid to Applicant/Property Owner, the Grantor/Lender will reassign to Applicant/Property Owner any rights assigned to the Grantor/Lender pursuant to the program’s Subrogation Agreement.

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## Part 4      Inspections and Environmental Reviews

### 4.1      Overview

Inspections will be conducted on preliminarily qualified cases to confirm several verification factors such as the presence of mold or structural safety risks as well as to confirm that damage to the property is storm related. Verified cases will be processed through to scope, pricing and construction as they are verified.

All Federal regulations regarding lead-based paint, environmental review, housing quality standards, procurement, labor standards, etc. apply to this program. If issues are identified with an application, an application may be required to undergo additional reviews, and this may take additional time to resolve.

The program will perform an environmental review and on-site inspection of damages upon completion of all third-party verification required by Richland County. An environmental review must be performed on each applicant's property for that property, and thus the applicant, to be eligible for the program. Applicants will be notified in writing, at the application submission stage, to cease any work in progress on a damaged residence until the environmental review is complete. Applicants who do not cease work may not be eligible for the program. The program inspector will note any work that has been started and/or completed.

### 4.2      Initial Inspection and Damage Verification

All property improvements must be for unmet housing needs resulting from the October 2015 storm and flooding events. Non-storm related damage may only be addressed on structures that also have storm or flood-related damage. Structures built before 1978 must be inspected for lead-based paint hazards. Where such hazards are detected, the applicant(s) will be notified, and appropriate steps will be taken to mitigate dangers from lead-based paint.

As needed, the municipal Appraisal District will be used to determine the value of the home at the time of the storm.

Program staff will conduct site visits to observe and record the presence of unrepaired storm and flood damage resulting from the October 2015 events, to determine the extent of damage and to determine the cost of rehabilitation. The applicant will need to be present for these site visits. The inspector will be required to inspect the interior of the home to observe and record damages. The inspector will note any environmental concerns on the site or nearby that could affect the evaluation.

The Estimated Cost of Repair (ECR) provides an estimate of the basic costs needed to repair the home. The ECR is calculated using the classifications defined in the Xactware (Xactimate) retailer-based content estimating tool. This is an industry recognized cost estimating tool which incorporates costs necessary to ensure that the property meets the Construction Code – the International Residential Building Code as well as meeting HUD Housing Quality Standards. The ECR does not provide an evaluation that considers an exact replacement of applicant's original home. In contrast to insurance estimates that may be based on replacement costs, the ECR evaluation is based on standards for basic livability developed for the program and on costs developed by the construction industry for those items. The methodology used to prepare the ECR is to account for those scope items that can be counted, measured or observed. No destructive testing is used to create these estimates. The price used for the cost of repair will be Xactimate

plus 30%. See the SFHRP Repair Assignment Policy and the Inspection Policy in the Attachment section of this Guidebook.

For residential properties that also have a commercial use, the damages to the commercial portion of the home will not be included in the estimate and will not be repaired.

### **4.3 Eligible and Ineligible Items**

Items damaged by the October 2015 storm and flooding events such as, air conditioners, heating systems, and water heaters are eligible to be replaced under the SFHRP. Appliances and housing components that are not integral to the structure of the home and are not essential to basic health and safety, such as washers, dryers, and detached garages and carports are not eligible to be replaced under the SFHRP. Luxury items and items with a quality grade above basic standards are not eligible to be replaced in a like-for-like manner. See the Housing Quality Standards located in the Attachment section of this Guidebook.

The Federal Register pertaining to the CDBG-DR funds associated with this disaster recovery, FR 81, No. 117 (June 17, 2016), provided a waiver requiring that Green Building Standards be incorporated both into residential reconstruction and rehabilitation.

### **4.4 Environmental Review**

The program will conduct a Broad Environmental Review at the programmatic level. This will include coordination with Federal, State and local agencies where applicable. Additionally, all applications must pass a federally-required site specific environmental review which contains a statutory checklist of required review items. The review will be performed at the Program's expense. Site specific reviews will include the review of HUD defined environmental review topics, each of which may result in a site visit to the applicant property for further investigation.

Any issue that cannot be cleared through the environmental review process will need to be mitigated either before or during Program construction. The Program may pay for mitigation of issues identified during the environmental review if it is deemed an eligible activity. Applicants will receive all federally required notifications.

The environmental review is a separate and distinct review from any other review. Other previously performed (or applicant-provided) environmental reviews will not satisfy the Program's requirements. If an applicant fails the environmental review, they will not be eligible to participate in the Program.

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## **Part 5      Pre-Construction**

### **5.1      Escrowed & Supplemental Funds**

Applicants must provide funding to cover gaps in the cost of construction if there is a gap in funding caused by a duplication of benefits. Additional funds provided by applicants will be escrowed to be used during the construction of the home. Applicants may not escrow funds for construction activities such as upgrades, additions or other unnecessary activities. Applicant provided funds that are put into escrow for DOB will count toward the CDBG-DR cap limits listed in Part 1, Section 1.8 of this document.

### **5.2      Lead-based Paint Hazard Identification**

If the unit to be assisted was built prior to 1978, the assisted unit will be tested for the presence of lead-dust hazards. If present, the stabilization, encapsulation or removal of lead-based paint will be considered in the costs of rehabilitation. Lead paint inspection provides two benefits: (1) the costs of mitigation measures are considerable and must be factored into the cost estimates for rehabilitation and (2) the health risks to residents, particularly children and the elderly, may be severe.

### **5.3      Asbestos Hazard Identification**

Stick-built units verified for reconstruction will require the contractor to have the unit tested for the presence of asbestos prior to demolition and on-site monitoring if asbestos is found during demolition. Stick-built units undergoing demolition do not require final clearance testing as a visual confirmation of the removal of material is acceptable.

Demolition of MHUs will require testing and on-site monitoring if asbestos is found. MHU replacement does not require final clearance testing as a visual confirmation of the removal of material is acceptable.

### **5.4      Development of Costs for Rehabilitation Projects**

For projects that qualify for Rehabilitation, the SFHRP will develop site specific sets of plans and specifications that will be used to describe the scope of work to repair and establish the quantities and quality of materials to be used. A dimensioned, floor plan sketch and roof plan of the existing home will be provided for each project. A detailed scope write-up, cost for the repair using Xactimate plus 30%, and the time allowed for the repair will also be provided.

### **5.5      Replacement Mobile Home Units**

For Mobile Home Units, a three (3) bedroom/two (2) bathroom single-wide mobile home with a standard floor-plan and a four (4) bedroom/two (2) bathroom double-wide with a standard floor-plan will be the only available options initially. If necessary, other sizes and floor-plans will be explored based on the needs of applicants.

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## 5.6 Stick-Built Home Reconstruction

For stick-built homes identified for rebuild, a (3) bedroom/two (2) bathroom with a standard floor-plan and a four (4) bedroom/two (2) bathroom with a standard floor plan will be the only available options initially. If necessary, other sizes and floor-plans will be explored based on the needs of applicants.

## 5.7 Contractor Assignments and Construction Agreement

Contractor assignments will be issued to a construction contractor from the Richland County Contractor pool that was procured to support construction efforts associated with CDBG-DR programs. The IC will issue assignments to the contractors based on approved criteria such as capacity, quality, Section 3 compliance and performance. See SFHRP Repair Assignment Policy in the Attachment section of this Guidebook for the process the IC will follow for assigning stick-built repairs. For MHU replacement and stick-built reconstruction the IC will use the single contractor Richland County has selected for each of those respective programs.

Each rehabilitation or MHU replacement project will be subject to a construction contract or agreement. This agreement will establish performance measures to ensure timely construction. A retainage amount of 10% of the project will be deducted from the final draw and paid 30 days after successful completion of the Final Inspection after the punch list is satisfactorily completed. The inspector/cost estimator must approve and sign off on the progress draws. See the SFHRP Inspection Policy in the Attachment portion of the Guidebook. No change order will be effective without the expressed written approval of the Special Case Panel (SCP) and applicant. See the SFHRP Change Order Policy and the SFHRP Special Case Panel Policy in the Attachment section of this Guidebook.

## 5.8 Contract Execution Documents

The following documents will be signed by the applicant at the time of contract execution. As required documentation may change, this list will be updated periodically.

- 1) Mortgage and Deferred Forgivable Promissory Note (Secured Note)
- 2) Certification of Principal Residency
- 3) Limited Subrogation Agreement
- 4) Tri-Party Agreement
- 5) Notice and Acknowledgement of Applicant Responsibility
- 6) Work Write-Up Document
- 7) Any other documents required by Richland County

## 5.9 Secured Deferred Forgivable Note

Disaster assistance is provided as a secured note to the applicants receiving rehabilitation, rebuild or MHU replacement assistance. The assistance is secured by a mortgage and promissory note. The on-going maintenance of hazard and flood insurance is a program requirement.

- 1) The secured deferred forgivable note will indicate that flood insurance is only required when properties are in flood zones. Failure to maintain flood insurance coverage will, in accordance with federal regulations, prohibit the applicant from receiving future disaster recovery assistance.

- 2) The secured deferred forgivable note will also indicate that the applicant is required to maintain hazard insurance. Failure to maintain hazard insurance may prohibit the applicant from receiving future disaster recovery assistance.
- 3) The secured deferred forgivable note will also require the applicant to certify that the property will remain their principal place of residence and they will occupy the property for at least the five (5) year term of the note, as well as require acknowledgment that the agreement contains a due on sale provision that requires the applicant to pay the contract sum to Richland County if the property is sold prior to the expiration of the grant period.

## 5.10 Notice to Proceed

Notice to Proceed is given after Richland County approves the contract and performs all administrative assignment procedures; the applicant belongings are removed from the home (if necessary); the contractor obtains necessary permits; and utilities are terminated (if applicable).

## 5.11 Contractor Requirements

- 1) All contractors shall carry and provide proof of a current general liability policy in at least the aggregate amount of all contracts awarded in this program within ten (10) business days of award. Failure to do so may result in termination of award.
- 2) All contractors must secure and provide proof of performance and payment bonds within ten (10) business days of award. Failure to do so may result in termination of award.
- 3) Contractors will be responsible for documenting (with photographs and written reports) any pre-existing and pre-storm damage to the property that has not been included in the scope of work. See SFHRP Inspections Policy in the Attachment section of this Guidebook.
- 4) Contractors are responsible to comply with HUD's Lead Safe Housing Rule; EPA Renovation, Repair and Painting Rule; and all other applicable rules and regulations. Project sites are always required to be in full compliance.
- 5) **All** firms performing, offering or claiming to perform renovations for compensation in target housing must comply with EPA's RRP Rule and EPA's Lead-Pre-Renovation Education (Lead-Pre) Rule. Regulatory requirements can be found at 40 CFR Part 745 Subpart E – Residential Property Renovation. This means that all general contractors participating in this disaster recovery program must be EPA certified. In addition, all individuals performing renovation work on behalf of the firm must be certified renovators.
- 6) Contractor will be responsible for determining utility needs, providing sanitary facilities and safely operating equipment on site and obtaining any required permits.
- 7) Contractors are strongly encouraged to attend pre-bid meeting and the selected contractor is required to attend Pre-construction meeting with the applicant and the IC acting as the Richland County representative.
- 8) Upon receiving a Notice to Proceed from SFHRP, Contractors shall begin work within three days of the applicant moving themselves and their belongings out of the unit or no later than thirty-three (33) days from contract signing. Any contractors who disturb the site prior to receiving a Notice to Proceed will automatically lose their contract and funding with no recourse.

All work performed by the contractor will be guaranteed for 1 Year. Such warranty will be stipulated in the construction contract. For the specified period in the warranty, from the time of final inspection, the assisted homeowner may require the contractor to correct defects or problems arising from his or her work under this contract. Should the contractor fail to do so, the assisted homeowner may take any necessary recourse by contacting Richland County. A reasonable amount of time will be given to correct the problem; however, in no case will such time exceed two weeks to respond. See SFHRP Citizen Concerns, Requests, Suggestions, and Appeals Policy and the SFHRP Special Case Panel Policy in the Attachment section of this Guidebook.

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## Part 6 Construction

### 6.1 Overview

**Rehabilitation** is defined as non-emergency repair or renovation of a limited specified area or portion of a housing structure. Rehabilitation shall also be defined as bringing rehabilitated portions of properties into compliance with local building codes, and the entire structure into compliance with HUD Minimum Property Standards (MPS) (or applicable Building Code being enforced) and Housing Quality Standards (HQS) including compliance with Section 31 of the Federal Fire Prevention Control Act of 1974 and local building codes and standards.

- If the cost of the rehabilitation is more than \$10,000, then the entire structure must also follow minimum property standards (MPS).
- Rehabilitation shall be limited to “stick built” structures that have been deemed feasible for rehabilitation.

**Reconstruction** shall be defined as the substantial demolition of an existing housing unit and the rebuilding of that unit on the same lot and, to the greatest extent possible, in the same footprint. The structure will be rebuilt to accommodate a standardized floorplan and will comply with the International Residential Codes (IRC), as required by the Richland County Code.

**Replacement** is the demolition and removal of manufactured housing unit followed by the replacement of that unit on the same lot, and in the same footprint as the original unit.

### 6.2 Lead-based paint disturbance and mitigation

Further lead-requirements are described in Appendix D.

Contractors must ensure the following minimum requirements are always met:

- 1) All sites are clean and protective covering is placed where required by applicable regulations during the renovation, especially when paint disturbing activities are taking place.
- 2) All workers on site are to have proper certifications with them while on site.
- 3) The Lead Renovator’s certificate is always required on site from the start of the renovation until the final lead clearance has been achieved, when applicable.
- 4) Ensure proper techniques are being used when performing paint disturbing activities.
- 5) At a minimum two items are always required to be posted to be seen clearly by anyone approaching the site and all workers until final lead clearance is achieved. See below.

- a) EPA RRP required warning signage in English and Spanish - Example Signage



- b) OSHA required lead warning signage in English and Spanish - Example Signage



If site conditions are at all questionable, the Program Manager will be notified. A stop work order will be issued until all issues are resolved and verified by program staff. The time the project is on hold will be included when calculating construction duration and is considered fault of the contractor. The stop all work order will also be taken into consideration when determining future assignments and participation in future programs.

### 6.3 Asbestos Mitigation

- 1) All sites are clean and protective covering is placed where required by applicable regulations during the renovation, especially when asbestos disturbing activities are taking place.
- 2) All workers on site are to have proper certifications with them while on site.
- 3) Asbestos certification is always required on site from the start of the renovation until the final asbestos clearance has been achieved, when applicable.
- 4) Ensure proper techniques are being used when performing asbestos disturbing activities.
- 5) All proper air monitoring is being conducted according to DHEC regulations.

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## 6.4 Housing Quality Standards and Green Building Standards

All rehabilitation and reconstruction must comply with the SFHRP Housing Quality Standards (HQS). The HQS are in the Attachment section of this Guidebook.

In conformance with FR 81, No. 117 (June 17, 2016), substantial rehabilitation, the construction of new housing or replacement housing must include Green Building Standards. Acceptable Green Building Standards include, “an industry-recognized standard that has achieved certification under at least one of the following programs: (i) ENERGY STAR (Certified Homes or Multifamily High Rise); (ii) Enterprise Green Communities; (iii) LEED (NC, Homes, Midrise, Existing Buildings O&M, or Neighborhood Development); (iv) ICC–700 National Green Building Standard; (v) EPA Indoor AirPlus (ENERGY STAR a prerequisite); or (vi) any other equivalent comprehensive green building program, including regional programs such as those operated by the New York State Energy Research and Development Authority or the New Jersey Clean Energy Program” as described in FR 78.

Where funds will be used for the rehabilitation of structures, contractors and sub-grantees will be provided the HQS and HUD CPD Green Building Retrofit Checklist and these standards will be incorporated where feasible.

## 6.5 Rehabilitation Progress Inspections

The GC will submit weekly Progress Reports following the prescribed format. These reports will begin the week after the Tri-Party Agreement is signed and will not end until the punch list is completed and signed off by the assigned Inspector/Cost Estimator. See the SFHRP Inspection Policy in the Attachment section of this Guidebook.

Once a GC submits a Progress Report certifying the property is at an invoice triggering milestone based on the Tri-Party Agreement, the assigned Inspector/Cost Estimator will conduct an inspection to verify that the GC has satisfactorily completed the work the GC has certified is completed. The Inspector/Cost Estimator will submit the Inspection Report following the prescribed format. See the SFHRP Inspection Policy in the Attachment section of this Guidebook.

## 6.6 Change Orders

A need for a change order occurs where additional work is necessary to make repairs or to correct unforeseen dangerous conditions. The GC initiates the request for a change order. The need for a change order may come from the homeowner, an inspector/cost estimator, or the GC. Following the prescribed format, the GC prepares the Request for Change Order form. The process for documenting, submitting and approving change orders is detailed in the SFHRP Change Order Policy located in the Attachment section in this Guidebook. Unless it is determined there exists an immediate health and safety danger, NO WORK SHALL BE AUTHORIZED until agreed upon in writing by the applicant, GC, and Richland County.

All Change Orders will be reviewed for need and cost reasonableness by the Special Case Panel (SCP). The SCP is the approving or disapproving authority for change orders. No one other than the SCP has this authority.

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## 6.7 Applicant Responsibilities

The SFHRP will not be responsible for lost or damaged belongings of the Applicant that may have occurred during construction. The Applicant must secure or relocate their belongings until construction is complete.

- 1) Richland County will not be responsible for lost or damaged belongings of the Applicant that have occurred during construction. The Applicant is responsible for securing any personal property which may be damaged during construction or which must be moved to allow the contractor adequate access to work areas. These must be secured until construction is complete or until an agreed upon time between the applicant and the contractor. The applicant is responsible for the movement, storage, and security of all property and personal belongings.
- 2) Securing a relocation site and place and method of storage are the responsibilities of the applicant.
- 3) Upon the signing of the contract, the applicant will have thirty-three (33) calendar days to move out of the property and store any valuable personal property that might be damaged during construction.
- 4) Households participating in mobile home or stick-built home replacement will have thirty-three (33) calendar days from the signing of the contract to move personal property out of the property and have it stored off site or a GC approved location on-site in a locked POD. The applicant is responsible for obtaining storage. Only the applicant will have the keys to the POD if a POD is located on-site.
- 5) All personal property moving and storage costs are the responsibility of the homeowner except where the applicant has applied for and received temporary relocation assistance through the county. See the SFHRP Temporary Relocation Assistance Policy in the Attachment section of this Guidebook.
- 6) Households participating in mobile home or stick-built home replacement are responsible for removing any obstructions on the property which would prevent the demolition of the existing unit and the moving and installation of the new mobile home unit or the construction of the new stick-built home unless otherwise agreed upon with the GC.
- 7) Households participating in mobile home or stick-built home replacement must occupy the new unit within 7 days of final unit installation/construction, certificate of occupancy approval and utility hook-up.
- 8) The applicant must arrange access to the property for GC providing construction services. If reasonable and timely access is denied to a GC who is attempting to make a good faith effort to perform required repairs, the applicant will become responsible for completing the construction / repairs himself.
- 9) During construction the applicant must not interfere in repair areas and must make a reasonable effort to stay away from the construction zone unless otherwise agreed upon with the GC.
- 10) All debris, abandoned vehicles, and buildings that pose a safety and/or health threat as determined by the local jurisdiction or person qualified to make such a determination, must be

removed from the property prior to the start of construction. Applicants must remove dilapidated personal property.

- 11) The applicant must provide all existing utilities as needed for use by the GC during construction.

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## Part 7 Closing

### 7.1 Closing Inspection, Final Inspection and Warranty Information

When construction has been completed and has passed all applicable County Code inspections, before final payment occurs, the GC will request a closing site inspection via the weekly Progress Report to validate that all work outlined in the contract has been satisfactorily completed according to the appropriate state and local codes and standards and the home meets the minimum housing quality standards (HQS). See the SFHRP Inspection Policy and the SFHRP Housing Quality Standards Policy in the Attachment section of this Guidebook. The assigned Inspector/Cost Estimator will first confirm that the GC has pulled all required building permits and passed all applicable Code inspections. If so, the Inspector/Cost Estimator will conduct a Closing Inspection with the GC and the property owner to validate all in scope repairs were satisfactorily completed to the HQS and to the satisfaction of the homeowner. If so, the Inspector/Cost Estimator will submit an Inspection Report signifying that the Closing can be scheduled. If not, the GC will complete the remaining scope of work items and request a reinspection until the repairs pass the closing inspection.

After the closing, the property owner has two weeks to prepare and submit a punch list of the in scope repairs the property owner feels have not been satisfactorily completed. The Inspector/Cost Estimator will aid the property owner in completing the punch list. Only in scope items can be included on the punch list. The Inspector/Cost Estimator will validate the punch list with the GC and property owner before approving the punch list.

Once the GC has completed the punch list items, the GC will request a Final Inspection via the weekly Progress Report to validate that all work on the punch list is satisfactorily completed. The Inspector/Cost Estimator will conduct a Final Inspection with the GC and the property owner to validate all punch list repairs were satisfactorily completed to the HQS and to the satisfaction of the homeowner. If so, the Inspector/Cost Estimator will submit an Inspection Report signifying that the property has passed all inspections and final payment can be made. If not, the GC will complete the remaining punch list items and request a reinspection until the repairs pass the final inspection.

The Housing Program Manager will then provide and collect a Customer Satisfaction Survey to receive the property owners input on the timeliness and quality of work of the GC.

Once the contractor has passed final inspection through the Richland County Building Department (and, if applicable, received the Certificate of Occupancy), a final inspection form will be signed by the homeowner, Inspector/Cost Estimator and the GC and placed into the project file. If Applicant refuses to sign the form, the assigned Inspector/Cost Estimator will visit the location to confirm that all work was done according to the plans and specifications and meets the program construction standards. If at that time the Applicant will still not sign the final inspection form, the Program may deem construction complete and sign on behalf of the Applicant. It is the responsibility of the contractors to provide all warranties prior to the inspector signing a final inspection form. Photographs will be taken for documentation purposes. The applicant will be provided instruction booklets and warranty information.

See the SFHRP Inspection Policy in the Attachment section of this Guidebook.

### 7.2 Reinspection

Should the Inspector/Cost Estimator observe any fault(s) during inspections; the GC will be informed of the fault(s) and be provided a written report of the findings. When the GC has remedied the fault(s), he

may request a re-inspection to be performed at a time no earlier than 48 hours from the request. A re-inspection fee of \$300.00 made payable to Richland County by the GC must be received prior to the dispatch of any personnel to visit a project site. The \$300.00 re-inspection fee will be considered Program Income (PI) and will be accounted for in compliance with PI requirements.

### **7.3 Project Closing**

Upon completion of the project including final inspections, a closeout meeting will be held with the property owner, assigned Inspector/Cost Estimator, IC and the GC.

It is the responsibility of the contractors to provide all warranties prior to the inspector signing a final inspection form. Photographs will be taken for documentation purposes. The applicant will be provided instruction booklets and warranty information.

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## Appendix A Affirmative Marketing Plan

The Program is committed to affirmatively furthering fair housing through established affirmative marketing policies. Affirmative marketing efforts for the disaster funding will include the following:

- A. This Affirmative Marketing Plan, based on the U.S. Department of Housing and Urban Development (HUD) regulations, outlines the policies and procedures for housing activities. Procedures are established to affirmatively market units financed through the Program. The procedures cover dissemination of information, technical assistance to applicants, project management, reporting requirements, and project review.
- B. The goal is to ensure that, eligible persons from all racial, ethnic, national origin, religious, familial status, the disabled, "special needs," gender groups and populations least likely to apply for assistance are:
  - Fully informed of vacant units available for sale and / or rent.
  - Encouraged to apply for purchase, rehabilitation, and / or rent.
  - Given the opportunity to buy and / or rent the unit of their choice.
  - Given the opportunity to rehabilitate their primary residence, which sustained damages due to the October 2015 storm and flooding events and / or its after-effects.
- C. In accordance to the affirmative marketing policies and procedures, program participants will be informed about available opportunities and supporting requirements via counselors, printed and electronic materials, publications, direct contact, workshops/seminars, and through the placement of flyers/posters in public facilities.
- D. The SFHRP will conduct marketing through widely available media outlets, efforts will be taken to affirmatively market the CDBG Disaster Recovery Program as follows:
  - Advertise with media outlets which provide unique access for persons who are considered members of a protected class under the Fair Housing Act.
  - Reach out to public or non-profit organizations and hold/attend community meetings.
  - Other forms of outreach tailored to reaching the eligible population, including door to door outreach if necessary.
- E. Applications and forms will be offered in English and other languages prevailing in the region. In addition, every effort will be made to assist Limited English Proficient applicants in the application process.
- F. In addition, measures will be taken to make the Program accessible to persons who are considered members of a protected class under the Fair Housing Act by holding informational meetings in buildings that are compliant with the Americans with Disabilities Act (ADA), providing sign language assistance when requested (with 3 days' notice), and providing special assistance for those who are visually impaired when requested (with 3 days' notice).
- G. Documentation of all marketing measures used, including copies of all advertisements and announcements, will be retained and made available to the public upon request.
- H. RCCPD will use the Fair Housing logo in Program advertising, post Fair Housing posters and related information, and, in general, inform the public of its rights under Fair Housing regulations.

## Appendix B Complaint/Appeal Process

### 1. **Citizen Concerns, Requests, Suggestions, and Appeals Policy**

During the activities of the Housing Recovery Programs, many decisions will be made involving each application. These decisions will be made based on the State of South Carolina's interpretation of:

- A. Applicable federal and state statutes,
- B. The Code of Federal Regulations,
- C. State and local codes and ordinances,
- D. Local guidelines,
- E. The Richland County Community Development Block Grant Disaster Recovery (CDBG-DR) Action (Action Plan), and
- F. The Richland County Single Family Homeowner Rehabilitation Program (SFHRP) Guidebook (Guidebook).

During the course of these Program activities and decisions, it is possible that citizens may wish to present a concern, suggestion or request related to the Program and/or one or more of its decisions. In addition, once they receive a response to their issue, they may believe they have a legitimate reason to appeal that response. In order to allow for such circumstances, Richland County will allow citizens to submit their issues for consideration through a Special Case Panel (SCP). The aim of the County will be to always attempt to resolve such issues in a manner that is both sensitive to the citizen's needs, and achieves a result fully compatible with all applicable laws, regulations, and local codes and ordinances. The goal of the County and SCP are to provide:

- A. An opportunity for citizens to receive a response to and/or resolve their issues in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible, and
- B. The right for citizens who participate in this process to appeal adverse program decisions, which involve:
  - 1. An eligibility and/or priority determination or
  - 2. Special circumstances where citizens have a demonstrable hardship.

Citizens may submit a written concern, suggestion or request by email at [RichlandCountyCDBGDR@sites.tetrattech.com](mailto:RichlandCountyCDBGDR@sites.tetrattech.com) or by postal mail to: Attention: Richland County Government Center, 2020 Hampton Street, Ste. 1022, 1<sup>st</sup> Floor Flood Recovery Office, PO Box 192, Columbia, SC 29204. A citizen's right and process for appealing a response will be provided in a written response to each citizen who submits a concern, suggestion or request.

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## 2. **Policy Scope**

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan, Guidebook, and this Policy and SOP. This includes activities of the Implementing Contractor (IC) and other contractors, where pertinent.

## 3. **Key Definitions**

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for CDBG-DR Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

## 4. **Standard Operating Procedures (SOP) for this Policy**

The SOP for this policy is as follows:

A. Notice of citizen’s right to convey a concern, suggestion, or request; the right to appeal a decision response; and the process for conveying a concern, suggestion or request, or starting an appeal, will be made available to all citizen applicants of the SFHRP, and posted on the website.

B. The SCP will consist of the Director of Community Planning & Development (Chair), the Local Disaster Recovery Manager (LDRM), and the Housing Program Manager;

C. Citizens may choose to convey their concerns, suggestions, and requests:

1. Informally through a verbal conversation with their case manager or inspector/cost estimator, or
2. Formerly using a written or electronic document, which is emailed or postal mailed to the SFHRP office.

Complaints may be submitted in the following ways:

**Mail:** Richland County Government Center  
CDBG-DR Office, 1<sup>st</sup> Floor  
P.O. Box 192  
2020 Hampton Street  
Columbia, SC 29204

**Email:** RichlandCountyCDBGDR@sites.tetrattech.com

**Hand Deliver:** To any case manager

D. The Housing Program Manager will review all concerns, suggestions, requests, and appeals and decide if the issue can be resolved without further scrutiny or if it should be escalated to the SCP.

- E. The SCP will receive and review all citizen concerns, suggestions, and requests forwarded by the Housing Program Manager at its weekly meeting at the Richland County Administration Building;
- F. The SCP will attempt to resolve each citizen's issue and/or provide them with a decision response in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible;
- G. When considering citizen concerns, suggestions and requests, the SCP will utilize the following process:
- a. All SCP members will review information provided by each citizen to ensure they fully understand all aspects of the citizen's issue and viewpoints;
  - b. All SCP members will review all policies, if any, relevant to the citizen's issue and viewpoints and any other related information provided by the Housing Program Manager;
  - c. The SCP will meet to weigh each citizen's issue, viewpoints, policy implications, the Housing Program Manager and Legal Counsel's analysis, if any, and make a decision by majority vote;
  - d. The Housing Program Manager or assignee will document each SCP meeting, decision and rationale in a Decision Memorandum and send it to the Community Planning & Development Director for his review and approval; and
  - e. Once the SCP decision has been approved, The Housing Program Manager or assignee will communicate the decision in a response to each citizen, inform them of their right to appeal, and fully explain the appeal process.
- H. Citizens will be informed that they have the right to appeal the decision of the SCP if they have reason to believe their case was not handled according to applicable law, regulations, Program policy or if they have new information, which has an impact on the case. This appeal should be sent to the Housing Program Manager via email, hand delivered or postal mail using the same communication information provide above within 10 business days. The Housing Program Manager will forward all appeals and the associated case folders to the SFHRP Oversight Committee. The goal of the SFHRP Oversight Committee will be to decide on the appeal and respond to the citizen in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible.
- I. The SFHRP Oversight Committee will consist of an Assistant County Administrator (Chair), the Director of Community Planning & Development, and the Local Disaster Recovery Manager (LDRM).
- J. Citizens who receive an adverse decision from the SFHRP Oversight Committee and still are unsatisfied with the result may appeal that decision to HUD.
- K. The Housing Program Manager and/or assignee will maintain case files on all citizen concerns, suggestions, and requests to include the date input was received/case opened, citizen name, input summary, follow up activities, a reference to the Decision Memorandum for the case and the date the case was closed.

5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

## Appendix C Lead Hazard Policy

### Purpose

Clarification on Lead-Based Paint (LBP) Mitigation Requirements for Target Housing

### Reference Regulations

HUD's Lead Safe Housing Rule (LSHR) (24 CFR Part 35, Subparts A, B, J, and R)

EPA's Renovation, Repair, and Painting Rule (RRP) (40 CFR Part 745, Subpart E)

### Definitions

**Abatement** – any set of measures designed to permanently eliminate lead-based paint or lead-based paint hazards. Abatement includes:

- 1) The removal of lead-based paint and dust-lead hazards, the permanent enclosure or encapsulation of lead-based paint, the replacement of components or fixtures painted with lead-based paint, and the removal or permanent covering of soil-lead hazards; and
- 2) All preparation, cleanup, disposal and post abatement clearance testing activities associated with such measures.

**Clearance Examination** - an activity conducted following lead-based paint hazard reduction activities to determine that the hazard reduction activities are complete and that no soil-lead hazards or settled dust-lead hazards, as defined in this part, exist in the dwelling unit or worksite. The clearance process includes a visual assessment and collection and analysis of environmental samples. Clearance of lead abatement projects can only be performed by a state-certified Lead Inspector or Risk Assessor.

**Interim Controls** – a set of measures designed to reduce temporary human exposure or likely exposure to lead-based paint hazards. Interim controls include, but are not limited to repairs, painting, temporary containment, specialized cleaning, clearance, ongoing lead-based paint maintenance activities, and the establishment and operation of management and resident education programs.

**Lead-Based Paint Hazards** - any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects as established by the proper federal agency. (See 40 CFR §745.65 for detailed explanation of paint-lead hazard, dust-lead hazard, and soil-lead hazard.)

**Risk Assessment** – an on-site investigation to determine and report the existence, nature, severity and location of lead-based paint hazards in residential dwellings including;

- 1) Information gathering regarding the age and history of the housing and occupancy by children under age 6;
- 2) Visual Inspection;
- 3) Limited wipe sampling or other environmental sampling techniques;
- 4) Other activity as may be appropriate; and
- 5) Provision of a report explaining the results of the investigation

**Target Housing** - any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than 6 years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling.

## **Application of Regulations to the Richland County Single Family Housing Rehabilitation Program**

### **Summary**

HUD's Lead Safe Housing Rule (LSHR), is being applied to the Richland County SFHRP for all housing considered for rehabilitation construction measures. During the environmental review, the implementing contractor (IC) will determine the proper level of LBP evaluation and any required LBP hazard reduction requirements. This determination will be made following the regulatory requirements found in 24 CFR Part 35, Subpart J (Rehabilitation). Detailed information concerning the requirements, whether lead safe work practices in conjunction with paint stabilization, interim controls, or abatement, will be provided in the rehabilitation scope of work for each home. Documentation of the findings of the LBP risk assessment will also be provided to construction contractors.

Table 1. LBP Mitigation Requirements based on Construction Cost

<b>Level of Assistance</b>	<b>Hazard Reduction Requirements</b>	<b>Post-Rehabilitation Clearance Examination Requirements</b>
Less than or equal to \$5,000	Safe work practices during rehabilitation in conjunction with paint stabilization	Yes
More than \$5,000 up to \$25,000	Interim controls	Yes
More than \$25,000	Abatement and/or Interim controls	Yes

*\*Note: HUD's LSHR requires the use of properly trained individuals to perform hazard reduction activities. ALL individuals who disturb painted surfaces above HUD's de minimis levels must be formally trained in "Lead-safe Work Practices". A list of acceptable training courses can be found by accessing the following HUD website. <http://www.hud.gov/offices/lead/training/hudtraining.pdf>*

### **EPA CERTIFICATION**

All firms performing, offering or claiming to perform renovations for compensation in target housing must comply with EPA's RRP Rule and EPA's Lead-Pre-Renovation Education (Lead-Pre) Rule. Regulatory requirements can be found at 40 CFR Part 745 Subpart E – Residential Property Renovation. This means that all general contractors participating in this disaster recovery program must be EPA certified. In addition, all individuals performing renovation work on behalf of the firm must be certified renovators. EPA has published a list of frequently asked questions which can be accessed on the web <http://www.epa.gov/lead/pubs/rrpfaq.pdf>.

To become EPA certified, renovation contractors must submit an application and fee payment to EPA (<http://www.epa.gov/lead/pubs/firmapp.pdf>). Renovations covered by the rule must be performed or directed by a Certified Renovator. Individuals can become lead-safe certified renovators quite easily via successful completion of a one-day training course in lead-safe work practices. The training courses are offered by EPA-approved private training providers; there is no additional fee to EPA. Training providers can be located using EPA's search tool at [http://cfpub.epa.gov/flpp/searchrrp\\_training.htm](http://cfpub.epa.gov/flpp/searchrrp_training.htm).

EPA Certified Renovation Firms and Certified Renovators must also comply with additional requirements of HUD's Lead Safe Housing Rule, when performing interim controls or standard treatments. All workers must successfully complete either a one-day RRP course, or another lead-safe work practices course approved by HUD, unless supervised by a Texas DSHS Certified Lead Abatement Supervisor who is also an EPA Certified Renovator. A list of approved courses can be located at <http://www.hud.gov/offices/lead/training/hudtraining.pdf>.

### **USE OF RISK ASSESSMENTS**

A current risk assessment must be used prior to the start of any rehabilitation project. "Current" is defined in regulatory language as no more than 12 months old. Applications which have had a lead-based paint risk assessment performed more than 12 months prior to the start of construction must have a new risk assessment performed.

### **CLASSIFICATION OF TARGET HOUSING**

RCCPD will determine the classification of Target Housing. RCCPD will also provide the detailed scope of work for repair. These repairs will be determined by the applicable level of LBP evaluation and any conclusions drawn from evaluations with regard to lead-based paint and lead-based paint hazards. Supporting documentation will be included in the overall scope of work provided to construction contractors. EPA recognized test kits will not be used by any Contractor to determine the presence of lead-based paint. HUD's LSHR requires such determinations to be made by a certified / licensed lead-based paint inspector / risk assessor.

### **CONTRACTOR RESPONSIBILITY FOR COMPLIANCE**

For rehabilitation of homes that are considered target housing, and which may require disturbance of painted surfaces, the Contractor is responsible for compliance, as a Renovation Firm certified under EPA's RRP Rule prior to any other renovation activities for target housing. The EPA-certified Renovation firm, utilizing a certified Renovator and other properly trained workers, is responsible for following all applicable rules and regulations.

### **ABATEMENT**

If lead abatement is required, as determined by the IC, the contractor is responsible for procuring a state-certified Lead Firm to conduct the abatement work using an **EPA-certified Lead Abatement Supervisor** and **EPA-certified Lead Abatement Workers**. The IC's determination will be made in compliance with HUD's LSHR, based on the cost of renovation. See Table 1. Other activities such as interim controls or standard treatments may also be conducted simultaneously with abatement. Only those persons who are working on abatement job sites who are engaged in activities described as inspections, lead-hazard screens, risk assessments or abatements would require state certification in the appropriate discipline.

### **CLEARANCE EXAMINATION**

All rehabilitation projects in this program are funded by federal assistance; therefore, clearance examination is required for all identified Target Homes, which have not been determined to be free of lead-based paint, at the end of all rehabilitation activities. Cleaning verification by the certified renovator is not enough. Clearance examination will be performed by the IC. Once clearance has been achieved, and the resulting report is submitted to both the IC and Construction Contractor, the final construction inspection can take place.

**FAILURE OF CLEARANCE EXAMINATION**

Any rehabilitation project which fails the clearance examination will require another clearance examination after the reasons for the initial failure have been addressed. Prior to any subsequent clearance examination at a failed project site, a fee of \$700.00 must be provided to Richland County. Payment, in the form of a check, must be presented to Richland County, along with the subsequent clearance examination request form which will be provided upon failure.

**RECORD KEEPING**

EPA Certified Renovation Firms have specific recordkeeping and reporting requirements as outlined in the respective regulation. At the end of each rehabilitation project the contractor must submit to RCCPD required post-renovation / post-abatement reports which certify their compliance with the regulatory work practice standards and pre-renovation education notifications.

**CLARIFICATION ON TYPE OF CLEARANCE EXAMINATION**

There are two different events that trigger LBP clearance examination—post-abatement and post-renovation. We are going to do post-renovation clearance, which will take care of both. Therefore, only the post-renovation clearance will be conducted. The examination will be performed at no cost to the contractor, as long as clearance is achieved during the first attempted clearance examination.

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## Appendix D Attachments

SFHRP Registration Form

SFHRP Eligibility and Verification Form

Affidavit of Principle Residency

Authorization of Release of Information

Citizenship Declaration

Summary of Documentation Provided

SFHRP Checklist

Notice of Applicant Responsibility

Accessibility and Reasonable Accommodation Request (AR) Form & Verification of Disability / Special Needs

Affidavit of Ownership or Control

Rehabilitation Program Insurance Agreement

Notification to Cease Permanent Repairs

Subrogation Agreement

Duplication of Benefits Applicant Certification

Verification of Duplication of Benefits for Insurance

Notice of Non-Applicant Property Owner Responsibility and Acknowledgement

Income Verification Form

SFHRP MHU Landowner Agreement

Uniform Relocation Assistance

Verification of Employment

Policies & Procedures:

- SFHRP Housing Quality Standards (HQS)
  - HUD CPD Green Building Retrofit Checklist
  - Materials List

- SFHRP Internal Audit
- SFHRP Oversight Committee
- SFHRP Special Case Panel
- SFHRP Citizen Concerns, Requests, Suggestions, and Appeals
- SFHRP Change Order
- SFHRP Repair Assignment
- SFHRP Inspection
- Richland County SFHRP Uniform Relocation Act (URA) Policy
- SFHRP Temporary Relocation Assistance (Non-URA)

Richland County  
 Community Development Block Grant – Disaster Recovery  
 Single Family Homeowner Rehabilitation Program



## Richland County, South Carolina CDBG-DR Recovery Single Family Homeowner Rehabilitation Registration Form

**INSTRUCTIONS:** Fill out this form completely and to the best of your ability. All answers must be truthful. False information will result in the rejection of your application and may result in legal action.

**Please return this form by mail, in person, or by email:**

Richland County Government Center  
 2020 Hampton Street, Ste. 1022  
 1<sup>st</sup> Floor, Flood Recovery Office  
 PO Box 192  
 Columbia SC 29204  
[RichlandCountyCDBGDR@sites.tetrattech.com](mailto:RichlandCountyCDBGDR@sites.tetrattech.com)

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Return an original signed copy of this form and income documentation.

Submission of the registration form constitutes the beginning of the application process. Please make a copy of the completed registration form and keep it for your own records.

After you have submitted the registration form for processing, you will be assigned an Applicant ID. Your Applicant ID is unique to you and will be used for all future correspondence.

You will receive notification regarding your registration. This notification will outline your application status and next steps.

Should the program be able to proceed with your application, you will meet with a program case manager to complete the full program application. The full application requires supporting documentation that will be used to verify all of the information you submit. The documentation requirements will be communicated to you prior to your first in person appointment.

**Contact the Richland County Flood Intake Center at 888-964-1589 for additional information about the flood recovery program.**

**En Español: Contacto el Richland County Departamento de desarrollo comunitario (888-964-1589) para obtener más información sobre el programa de recuperación de inundaciones, impreso en español.**

**리치 랜드 카운티 커뮤니티 개발 부서 (888-964-1589) 홍수 복구 프로그램에 대한 자세한 내용은 연락처에서 인쇄**

**PROGRAM USE ONLY:**

Received Date: \_\_\_\_\_ Reviewed By: \_\_\_\_\_ Review Date: \_\_\_\_\_

Form Complete:     Yes |  No    Applicant ID Assigned RCDR-SFHRP: \_\_\_\_\_

PNO:     1a |  1b |  1c |  2

Applicant Data Recorded Date: \_\_\_\_\_



Richland County  
 Community Development Block Grant – Disaster Recovery  
 Single Family Homeowner Rehabilitation Program



## Richland County, South Carolina CDBG-DR Recovery SFHR Program Eligibility and Verification Form

**INSTRUCTIONS:** Fill out this form completely to the best of your ability, except those lines indicated for Case Manager Initials and Verification Date. All answers must be truthful. False information will result in the rejection of your application and may result in lawful action. Please call us at (803) 576-2149 to set up a verification appointment.

**Please return this form to:** Richland County Government  
 Flood Recovery Office, 1<sup>st</sup> Floor  
 PO Box 192  
 2020 Hampton Street  
 Columbia SC 29204

Provide an original signed copy of this form, including all four (4) pages, to the case manager upon your in-person consultation.

Please make a copy of the completed Program Eligibility and Verification Form and keep it for your own records.

During your in-person consultation you will be notified of any incompleteness or missing documentation required by this form.

After your in-person consultation, processing of your Program Eligibility and Verification Form and eligibility determination, RCDR Flood Recovery staff will notify you of your program status.

**PROGRAM USE ONLY:**

Received Date: _____	Reviewed By: _____	Review Date: _____
Form Complete: <input type="checkbox"/> Yes   <input type="checkbox"/> No	Applicant ID Assigned RCDR-SFHRP: _____	
PNO: _____		
Pass Threshold Criteria: <input type="checkbox"/> Yes   <input type="checkbox"/> No		
Applicant Data Recorded Date: _____		
Eligibility and Verification Form Completed: <input type="checkbox"/> Yes   <input type="checkbox"/> No	Eligibility and Verification Form Approved: <input type="checkbox"/> Yes   <input type="checkbox"/> No	
Reviewed By: _____	Date: _____	

Richland County  
Community Development Block Grant – Disaster Recovery



Single Family Homeowner Rehabilitation Program

Date: \_\_\_\_\_

Applicant Name: \_\_\_\_\_

Current Mailing Address: \_\_\_\_\_  
Number Street City Zip Code

Damaged Property Address: \_\_\_\_\_  
Number Street City Zip Code

<u>Verification Item</u>	<u>Case Manager Initials</u>	<u>Verification Date</u>
<b>1. Property ownership verification.</b> Documentation provided to verify ownership. Deed and/or Title  _____	_____	_____
<b>2. Primary occupancy verification.</b> Documentation provided to verify occupancy.  _____	_____	_____
<b>3. Proof of hazard and/or flood insurance.</b> Documentation provided to verify insurance.  _____	_____	_____

**4. Household verification.**  
 Please list the name, age, individual income and income documentation provided for verification. If the person does not earn any wages, including children please just place a zero in the income column,

Name	Age	Income	Income Documents
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

**Total Household Income**      \$ \_\_\_\_\_

Richland County  
 Community Development Block Grant – Disaster Recovery  
 Single Family Homeowner Rehabilitation Program



**5. Household income verification.**

Please circle your family size and annual gross (pre-tax) household income.

2018	1 Person	2 Person	3 Person	4 Person
30% AMI	\$14,700 or less	\$16,800 or less	\$20,780 or less	\$25,100 or less
50% AMI	\$14,701-\$24,500	\$16,801-\$27,999	\$20,781-\$31,499	\$25,101-\$34,949
80% AMI	\$24,501-\$39,149	\$28,000-\$44,749	\$31,500-\$50,349	\$34,950-\$55,899
More than 80% AMI	\$39,150 or more	\$44,750 or more	\$50,350 or more	\$55,900 or more
	5 Person	6 Person	7 Person	8 Person
30% AMI	\$29,420 or less	\$33,740 or less	\$38,060 or less	\$42,380 or less
50% AMI	\$29,421-\$37,749	\$33,741-\$40,549	\$38,061-\$43,349	\$42,381-\$46,149
80% AMI	\$37,750-\$60,399	\$40,550-\$64,849	\$43,350-\$69,349	\$46,150-\$73,799
More than 80% AMI	\$60,400 or more	\$64,850 or more	\$69,350 or more	\$73,800 or more

TO BE COMPLETED BY RCD CD STAFF		
Verification Item	Case Manager Initials	Date
Was adequate documentation provided to verify household income? <input type="checkbox"/> Yes   <input type="checkbox"/> No	_____	_____
Does the household meet LMI eligibility criteria? <input type="checkbox"/> Yes   <input type="checkbox"/> No	_____	_____

**6. Evidence of duplication of benefits verification.**

Please indicate the sources of recovery funds you received, how much you received and what evidence you provided to support this information. Please bring copies of documents indicating recovery funds your household received. Potential funding providers include banks (loans), Federal Emergency Management Agency (FEMA), Small Business Administration (SBA), Department of Housing and Urban Development (HUD), nonprofit agencies and other private lenders.

Source of Funds	Funding Amount	Type of Evidence Provided
FEMA Individual Assistance		
Small Business Administration		
Flood Insurance		
Homeowner’s Insurance		
Other		



TO BE COMPLETED BY RCD CD STAFF		
Case Manager Verification		
Funding Source	Was Adequate Documentation Provided?	Case Manager Initials
_____	<input type="checkbox"/> Yes   <input type="checkbox"/> No	_____
_____	<input type="checkbox"/> Yes   <input type="checkbox"/> No	_____
_____	<input type="checkbox"/> Yes   <input type="checkbox"/> No	_____
_____	<input type="checkbox"/> Yes   <input type="checkbox"/> No	_____
_____	<input type="checkbox"/> Yes   <input type="checkbox"/> No	_____

**If you are delinquent on spousal or child support please indicate here**  Yes |  No |  NA

Verification Item	Case Manager Initials	Date
<b>7. Verification of Spousal Support (if applicable)</b> Verification of payment schedule for delinquent spousal support.  _____	_____	_____
<b>8. Verification of Child Support (if applicable)</b> Verification of payment schedule for delinquent child support.  _____	_____	_____

I attest that the information I provided in this document is, to the best of my knowledge, accurate and truthful. I understand that false or misleading information provided by myself in this document or during this program could result in legal action and/or the repayment of loan funds. Title 18, Section 1001 of the U.S. Code provides that a person is guilty of a felony for knowingly and willingly making materially false or fraudulent statements or representations in any manner within the jurisdiction of any branch of the United States government.

_____	_____	_____
Applicant 1 Signature	Applicant 1 Printed Name	Date
_____	_____	_____
Applicant 2 Signature	Applicant 2 Printed Name	Date

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery

Single Family Homeowner Rehabilitation Program



### **Notice of Property Owner Responsibility and Acknowledgement**

**Presented below is information regarding the acknowledgment and acceptance of responsibility for non-applicant property owners subject to the regulations, criteria and legally binding agreements as part of the Richland County Flood Recovery Single Family Homeowner Rehabilitation Program. All individuals or legal entities identified as property owners on the property deed must acknowledge and agree to the responsibilities listed in this form. We request that you review this information and acknowledge that you understand it and agree to submit to these terms.**

Richland County Community Development (RCCD) has received an application for Flood Recovery Assistance through its Single Family Homeowner Rehabilitation Program from \_\_\_\_\_ (the "Applicant"), who has been identified as one of the property owners for the property located at \_\_\_\_\_

\_\_\_\_\_ in Richland County, South Carolina (the "Property").

The program consists of rehabilitation of the Property to address unrepaired October 2015 Storm damages, code violations and any construction improvements which can be made to help make the unit more resilient to similar storm events in the future (hereinafter referred to as the "Property Rehabilitation Program").

The funds to be used to perform the Property Rehabilitation Program will be provided by the U.S. Department of Housing and Urban Development (U.S. HUD) and requires that a lien will be placed on the Property for the cost to rehabilitate the Property under of the Property Rehabilitation Program. The lien will be forgiven at a rate of 20% per year. After five years the lien will be forgiven.

To proceed with the Property Rehabilitation Program the County requires all individuals and legal entities identified on the deed (the "Property Owners") to agree to the terms of the Property Rehabilitation Program. Since you have been identified as a current deed holder for the Property, the County requires your confirmation of acceptance of the following terms:

- 1) I understand that the Property may undergo significant rehabilitation which may result in elevation of the structure if it is located in the floodplain.
- 2) Rehabilitation of the Property may result in a lien of as much as \$85,000, and in certain circumstances may exceed this, being placed on the Property.
- 3) A lien will be placed on the property for the cost of the rehabilitation extending for five years at a forgiveness rate of 20% per year until the loan is forgiven.
- 4) RCCD will not be responsible for lost or damaged belongings of the Applicant or Property Owners that have occurred during the Property Rehabilitation Program construction. You and other Property Owners of the Property are responsible for securing any personal property which may be damaged during the Property Rehabilitation Program construction or which must be moved to allow the building contractor(s) adequate access to work areas. These personal belongings must be secured until the Property Rehabilitation Program construction is complete or until an agreed upon time between the Property Owners and the building contractor(s). Property Owners are responsible for the movement, storage, and security of all property and personal belongings.
- 5) During construction the Applicant, Property Owners, and other occupants of the Property must not interfere in repair areas, and must make a reasonable effort to stay away from the construction zone unless otherwise agreed upon with the building contractor.

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery



Single Family Homeowner Rehabilitation Program

- 6) Upon completion, the Property must meet Housing Quality Standards (or current standards), local Richland County and/or local municipal building code requirements
- 7) The Applicant must occupy the home as their primary residence after project completion for a period of at least five (5) years.
- 8) Cash out refinancing, home equity loans or any loans utilizing the Property are not allowed for 5 years. Violation will activate the repayment terms of the lien note. Violators may be reported to credit bureaus and the South Carolina Office of Attorney General.
  - a. If the Applicant continues to occupy the home until the 5 year term of the lien note expires, the owner(s) of the Property pay nothing and there are no conditions on the disposition of the Property.
  - b. If the Property is sold, transferred or vacated by the Property Owners for any single period that exceeds thirty (30) days during the 5-year forgivable lien note period, the repayment terms of the lien note will be enforced except in those cases addressed in paragraph iii below.
  - c. Accelerated Forgiveness: In the event of (1) the death, (2) relocation to a managed care facility, or (3) relocation resulting from documented mental or physical incapacitation of the sole remaining Applicant identified in the original application, RCCD may forgive any remaining lien note balance.
- 9) Property Owners must maintain home insurance coverage on the Property (not less than the lien note outstanding balance), inclusive of homeowner (hazard) and flood insurance (if applicable). Failure to maintain flood insurance on the Property will prohibit future assistance; and failure to maintain hazard insurance on the Property may prohibit future assistance. The Property Owners are responsible for obtaining, paying and maintaining all insurance premiums.
- 10) Property Owners must keep current on all Property taxes or have a tax deferral, tax exemption, or be current on an approved repayment plan.
- 11) Property Owners understand that the Property and the Property Rehabilitation Program applicant must meet all requirements agreed upon in the executed legal documents required by the Rehabilitation Program.

As a Property Owner of the Property, you must also provide permission to the Applicant to make all construction related decisions regarding the Property Rehabilitation Program. You understand that decisions made by the Applicant may impact the physical features of the structure and may directly impact the value of the lien which will be placed on the Property.

By signing this document you are acknowledging that, as an owner of the Property, you understand and agree to the terms described above.

\_\_\_\_\_  
Property Owner Printed Name

\_\_\_\_\_  
Property Owner Signature

\_\_\_\_\_  
Date

Richland County Department of Community Development  
 Community Development Block Grant – Disaster Recovery



Single Family Homeowner Rehabilitation Program

**Income Verification Form**

Applicant ID Number: \_\_\_\_\_ Applicant Name: \_\_\_\_\_

Applicant Address: \_\_\_\_\_ Date: \_\_\_\_\_

**Direct Income**

<b>Employment Income (including self employment)</b>			
Documentation: Most recent IRS 1040, 1040A or 1040 EZ Tax Return (adjusted gross income); most recent (2016) W-2; minimum of 2 consecutive pay stubs; verification form from employer			
Family Member	Income Source	Amount	Verification Documentation

<b>Income Maintenance Payments (welfare, Social Security, SSI, disability income, pensions)</b>			
Documentation: Current or recent check stubs with date, amount, and check number; award or benefit letter; most recent quarterly pension acct. statement			
Family Member	Income Source	Amount	Verification Documentation

<b>Cash Gifts or Payments</b>			
Documentation: Cash receipts; bank statement			
Family Member	Income Source	Amount	Verification Documentation

Richland County Department of Community Development  
 Community Development Block Grant – Disaster Recovery



Single Family Homeowner Rehabilitation Program

<b>Alimony or Child Support</b>			
Documentation: Most recent court letters or requests, copy of most recent check recording the date, amount and check number.			
Family Member	Income Source	Amount	Verification Documentation

<b>Unemployment Compensation</b>			
Documentation: Copies of checks and records; benefit notification letter.			
Family Member	Income Source	Amount	Verification Documentation

<b>Welfare Payments</b>			
Documentation: Written verification from welfare department.			
Family Member	Income Source	Amount	Verification Documentation

<b>Other Income (Any)</b>			
Documentation: Bank statements.			
Family Member	Income Source	Amount	Verification Documentation

Richland County Department of Community Development  
 Community Development Block Grant – Disaster Recovery



Single Family Homeowner Rehabilitation Program

<b>Zero Income</b>			
Documentation: Applicant certification to 0 income			
Family Member	Income Source	Amount	Verification Documentation

**Income from Assets**

<b>Dividend and Savings Account Interest Income</b>			
Documentation: Copies of current bank statements, bank passbooks, certificates of deposit, copies of form 1099, broker’s quarterly statement. (enough information must be provided to project income for next 12 months)			
Family Member	Asset Description	Cash Value of Asset	Actual Income from Asset

<b>Net Income for a Business</b>			
Documentation: Form 1040 w/ schedule C, E, and F; financial business statement; rental property checks, lease and receipts for expenses, or IRS Schedule E.			
Family Member	Income Source	Amount	Verification Documentation

<b>Lottery and/or Gambling Winnings</b>			
Documentation: Payout receipts indicating date, source and amount; bank statement			
Family Member	Income Source	Amount	Verification Documentation

Richland County Department of Community Development  
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Single Family Homeowner Rehabilitation Program

<b>Interest from Sale of Real Property</b>			
Documentation: Copy of the contract; Notarized statement of interest from sale of real property ; Verification form completed by an accountant, attorney, real estate broker, the buyer, or a financial institution which has copies of the amortization schedule from which interest income for the next 12 months can be obtained.			
Family Member	Asset Description	Cash Value of Asset	Actual Income from Asset

<b>Lump Sum Payments (insurance settlements, inheritances, proceeds from the sale of property)</b>			
Documentation: Copy of the insurance settlement agreement; Notarized letter from lawyer or estate manager identifying applicant’s name, inheritance amount and date; Copy of will or legal document identifying inheritance which includes identifies applicant’s name, inheritance amount and date; Sales agreement.			
Family Member	Asset Description	Cash Value of Asset	Actual Income from Asset

<b>Assets</b>			
Assets do not include personal property not held as an investment including current primary dwelling, vehicles for daily use, clothing, furniture, appliances and related items.			
Family Member	Asset Description	Cash Value of Asset	Actual Income from Asset

<b>Asset Income Calculation</b>		
	Cash Value of Asset	Actual Income from Asset
1. Net Cash Value of all Assets		
2. Total Actual Income from all Assets		
3. If Net Cash Value is Greater than \$5,000, multiply line by <u>.06</u> (Passbook Rate) and enter results here; otherwise, leave blank		
Enter the greater of line 2 or 3 above.		

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner Rehabilitation Program



**Notice of Land Owner Acknowledgement**

**Presented below is information regarding the acknowledgment for land owners subject to the regulations, criteria and legally binding agreements as part of the Richland County Flood Recovery Single Family Homeowner Rehabilitation Program. All individuals or legal entities identified as land owners on the property deed must acknowledge and agree to the responsibilities listed in this form. We request that you review this information and acknowledge that you understand it and agree to submit to these terms.**

Re: \_\_\_\_\_  
Address: \_\_\_\_\_  
Date: \_\_\_\_\_  
  
To: \_\_\_\_\_

The Richland County Flood Recovery Program received a request for rehabilitation services by applicant, \_\_\_\_\_, at property address \_\_\_\_\_ through the disaster recovery program. This program utilizes federal funding through a U.S. Department of Housing and Urban Development (HUD) grant through the Community Development Block Grant Disaster Recovery (CDBG-DR) Program to assist in rebuilding homes for Richland County residents whose properties were damaged by the October 2015 storm event.

Richland County is utilizing the CDBG-DR funds to administer and implement the Single Family Homeowner Rehabilitation Program (SFHRP). This program provides rehabilitation to damaged stick built homes and replacement of manufactured or mobile homes units (MHU) which received \$5,000 or more in damages from the October 2015 storm event. MHU replacement involves demolition, removal and replacement of qualified, damaged existing manufactured home with a new, single wide, 3 bedroom-2 bath manufactured home (Attachment A) provided by Congaree Homes, a mobile home dealership located in South Carolina. A lien for the cost of the demolition of the unit, site clearance, the costs of the new manufactured home and any related soft costs will be placed on the title of the MHU to be forgiven at 20% per year until fully forgiven after five years.

If the applicant is eligible for the program, a certified, bonded, and insured Building Contractor, will need to demolish or otherwise remove the existing manufactured home. The land will then have to be prepared for the installation of the new manufactured home. **This may include grading, removal of trees, placement of utility lines, and any other work needed** to bring the home into current code standards. All required permits will be obtained from Richland County by the Building Contractor.

**In order to continue in the manufactured home replacement component of the SFHRP, the applicant/homeowner must have permission from the land owners(s), who own the land**

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery

Single Family Homeowner Rehabilitation Program



**that the manufactured home currently resides on, to permit access to the property and agree to the replacement of the unit on the property.**

**The land owner signing this document permitting MHU removal and replacement on their land agrees to the following items and accepts the following responsibilities:**

1. The land owner(s) are not financially responsible for any portion of the work or the lien on the home.
2. Richland County, contractors or any personnel associated with the implementation of this program can't be held responsible for any costs incurred by the land owner(s) that may be associated with the work performed under the SFHRP. The land owner is not eligible for funding or cost reimbursement from Richland County, the SFHRP or any associated contractors or subcontractors.
3. The land owner understands that by signing this document they are granting Richland County staff, contractors and other personnel related to the implementation of the SFHRP MHU replacement program complete access to the property in order to complete the project.
4. The land owner will grant asbestos and lead contractors access to the property to test the MHU and monitor the site during demolition.
5. Structures immediately adjacent to or physically attached to the MHU may be damaged, demolished or removed during the project. No residential structures, other than the MHU being replaced, will be purposefully impacted during the project.
6. The land on the site may suffer impacts from vehicle and worker access during demolition of the existing MHU, waste removal and the installation of the new MHU.
  - a. The Building Contractors performing labor, furnishing material and providing services necessary for the completion of the work are required by contract to complete and furnish the same in the most thorough, workmanlike and substantial manner. The Building Contractors shall provide a result that is uniformly professional in appearance, and all components of the project will be of good, sound, reliable quality for their intended function as determined by Richland County.
7. The land owner understands and accepts that there may be an increased level of construction related noise during the project.
8. The new MHU will be located on the previous MHU footprint as much as possible in order to reduce impacts to the site. There may be circumstances where the new MHU has to be located more than 20 feet, in any direction, beyond the edge of the previous MHU's footprint. In such a case the land owner will be notified in order to provide them with the opportunity to accept or deny the request.
9. The property owner grants Richland County, the Building Contractor, and any subsequent subcontractors hired by the program, the right to conduct any work required to provide the new MHU with necessary utility access.

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Single Family Homeowner Rehabilitation Program



10. In cases where an existing MHU is utilizing public gas, the gas line will be detached from the existing MHU and capped. The new MHU's do not require gas for any components and therefore will be disconnected and property sealed. It is the responsibility of the applicant to terminate any gas service to the sight.

While not the responsibility of the land owner(s), the Applicant/mobile home owner(s) who receive assistance from the SFHRP have the following responsibilities:

1. The applicant is responsible for the movement, storage, and security of all property and personal belongings. The Applicant is responsible for securing any personal property which may be damaged during construction or which must be moved to allow the Building Contractor adequate access to work areas. Applicants personal property must be secured until construction is complete or until an agreed upon time between the applicant and the Building Contractor. **Richland County will not be responsible for lost or damaged belongings of the Applicant that have occurred during construction.**
2. Securing a relocation site and place and method of storage are the responsibilities of the applicant.
3. Upon the signing of the contract, the applicant will have thirty (30) calendar days to move personal property and belongings out of the property and store any valuable personal property that could be damaged during the course of construction.
4. The applicant participating in mobile home replacement will have thirty (30) calendar days from the signing of the contract to move personal property out of the property and have it stored off site.
5. All personal property moving and storage costs are the responsibility of the applicant except where the applicant has applied for and received temporary relocation assistance through Richland County. If temporary relocation expenses are provided by the County to the applicant must remove all of the unit's occupants and remain off the property for the duration of the demolition, clearance and initial install of the MHU.
6. The applicant participating in mobile home replacement are responsible for removing any personal property on the site which may obstruct or inhibit work and/or the moving and installation of the new MHU unless otherwise agreed upon with the Building Contractor.
7. The applicant participating in mobile home replacement must occupy the new mobile home unit within 7 days of final unit installation, certificate of occupancy approval and utility hook-up.
8. The applicant must arrange access to the property for Building Contractors providing construction services. If reasonable and timely access is denied to a Building Contractor who is attempting to make a good faith effort to perform required repairs, the applicant will become responsible for completing the construction / repairs himself or herself and the award is subject to termination.
9. During construction the applicant, as well as the land owner, must not interfere in repair areas, and must make a reasonable effort to stay away from the construction zone unless otherwise agreed upon with the Building Contractor and Richland County.

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery

Single Family Homeowner Rehabilitation Program



10. The Building Contractor(s), subcontractors, nor Richland County will be responsible for any injury suffered by the land owner on the work site as it is the land owner's responsibility to stay clear of the work site during the course of the project.
11. Upon completion, the property must meet Housing Quality Standards (or current standards), local Richland County and/or local municipal building code requirements
12. The applicant must occupy the home as their primary residence after project completion for a period of at least five (5) years.
  - a. Cash out refinancing, home equity loans or any loans utilizing the assisted residence are not allowed for 5 years. Violation will activate the repayment terms of the deferred Note. Violators may be reported to Credit Bureaus and the South Carolina Office of Attorney General.
13. If the assisted applicant continues to occupy the home until the term of the note expires, the owner pays nothing and there are no conditions on the disposition of the property.
14. If the property is sold, transferred or vacated by the assisted applicant or any single period that exceeds thirty (30) days during the 5-year forgivable loan period, the repayment terms of the Note will be enforced.
15. Accelerated Forgiveness: In the event of (1) the death, (2) relocation to a managed care facility, or (3) relocation resulting from documented mental or physical incapacitation of the sole remaining assisted homeowner identified in the original application, Richland County may forgive any remaining loan balance.
16. Keep current on all property taxes or have a tax deferral, tax exemption, or be current on an approved repayment plan.
17. Meet all requirements agreed upon in the executed legal documents required by the program.
18. Debris, abandoned vehicles, and structures on the immediate work site, that pose a safety and/or health threat as determined by the local jurisdiction or person qualified to make such a determination, must be removed from the property prior to the start of construction. The assisted applicant will remove derelict personal property. The applicant has thirty (30) days from the date of contract signing to remove all such debris and derelict property from the construction site. Failure to remove such property may result in a reduction in total benefit amount to account for program removal and if such reduction results in a new feasibility determination that the project is no longer feasible the applicant activity will be determined ineligible and the application will be closed.
19. Prior to construction activities, where the applicant will need to vacate the property, the applicant has thirty (30) days **from contract signing** to vacate the property and move all personal belongings into storage. Failure by the applicant to vacate the property within the thirty (30) day period will result in the closure of the application and reassignment of the applicant benefit to the next beneficiary.

As the Land Owner of the Property, you must also provide permission to the Applicant to make all construction related decisions regarding the SFHRP. You understand that decisions made by





Richland County Department of Community Development  
 Community Development Block Grant – Disaster Recovery



Single Family Homeowner Rehabilitation Program

**SINGLE FAMILY HOMEOWNER REHABILITATION PROGRAM  
 UNIFORM RELOCATION ASSISTANCE**

**Applicant ID:** \_\_\_\_\_

**Applicant Name:** \_\_\_\_\_

**Applicant Address:** \_\_\_\_\_

**Date:** \_\_\_\_/\_\_\_\_/ **2018**

1) Did you have a paying tenant residing with you at the time of the flood in October 2015?

- Yes       No

If yes, please provide the following current information on the paying tenant:

NAME	ADDRESS	CITY	STATE	ZIP CODE	PHONE #

2) Do you currently have a paying tenant residing with you?

- Yes       No

If yes, please provide the following current information on the paying tenant:

NAME	ADDRESS	CITY	STATE	ZIP CODE	PHONE #

## Request for Verification of Employment by

Richland County Flood Recovery Office  
PO Box 192  
2020 Hampton Street, Ste. 1022  
Columbia, South Carolina 29204  
Phone: (803) 576-2149 Fax (803) 576-2181

<p>Dear Employer:</p> <p>Federal Regulations require us to verify Employment Income of all members of the household applying for participation in Richland County's CDBG-DR Single Family Homeowner Rehabilitation Program which we operate and to reexamine this income periodically. We ask your cooperation in supplying this information. This information will be used only to determine the eligibility status and level of benefit of the household.</p> <p>Your prompt return of the requested information will be appreciated. Via fax or the enclosed self-addressed return envelope.</p> <p><b>Employee Information:</b></p> <p><b>Name:</b> _____</p> <p><b>Address:</b> _____</p> <p><b>City/State/Zip:</b> _____</p> <p><b>SS#</b> _____</p>	<p>Employed since: ____ Occupation: _____</p> <p>Salary: _____</p> <p>Effective date of last increase: _____</p> <p>Base pay rate: \$ ____/Hour; or \$ ____/Week; or \$ ____/Month</p> <p>Average hours/week at base pay rate: ____ Hours</p> <p>No. weeks ____, or No. weeks ____ worked/Year</p> <p>Overtime pay rate: \$ ____/Hour</p> <p>Expected average number of hours overtime worked per week during next 12 months _____</p> <p>Any other type of compensation not included above (e.g., commissions, bonuses, tips, etc.): Type: _____ \$ ____ per _____</p> <p>Is pay received for vacation? • Yes • No</p> <p>If Yes, no. of days per year ____</p> <p>Total base pay earnings for past 12 mos. \$ _____</p> <p>Total overtime earnings for past 12 mos. \$ _____</p> <p>Probability and expected date of any pay increase: _____</p> <p>Does the employee have access to a retirement account? • Yes • No</p> <p>If Yes, what amount can they get access to: \$ _____</p>
<p>RELEASE: I hereby authorize the release of the requested information.</p> <p>Date: _____</p> <p>or a copy of the executed "Authorization of Release of Information," which authorizes the release of the information requested, is attached.</p>	<p>Signature of _____ Authorized Representative</p> <hr/> <p>Title: _____</p> <p>Date: _____</p> <p>Telephone: _____</p>
<p><b>WARNING:</b> Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.</p>	

**Summary of Documentation Provided**

Applicant ID Number: \_\_\_\_\_

Applicant Name: \_\_\_\_\_

Applicant Address: \_\_\_\_\_

Street Address

City

Zip Code

**Proof of Identity (provide at least one):**

Driver’s License Yes \_\_\_\_\_ No \_\_\_\_\_

US Passport/Passport Card Yes \_\_\_\_\_ No \_\_\_\_\_

State Issued ID Yes \_\_\_\_\_ No \_\_\_\_\_

Military ID Yes \_\_\_\_\_ No \_\_\_\_\_

Other State/Federal Photo ID (list type): \_\_\_\_\_

**Proof of Ownership (provide both, if applicable):**

Property Deed Yes \_\_\_\_\_ No \_\_\_\_\_

Title History from DMV (if they have a Mobile Home) Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

**Proof of Primary Residence (provide at least one):**

Utility Bills (past 6 months) Yes \_\_\_\_\_ No \_\_\_\_\_

1040 Federal Tax Return (2016) Yes \_\_\_\_\_ No \_\_\_\_\_

Proof of FEMA Repair or Replacement benefit Yes \_\_\_\_\_ No \_\_\_\_\_

Certificate of Title - vehicle (2016 or 2017) Yes \_\_\_\_\_ No \_\_\_\_\_

Vehicle Registration (2016 or 2017) Yes \_\_\_\_\_ No \_\_\_\_\_

Receipt of Government Benefits from 10/15 to date Yes \_\_\_\_\_ No \_\_\_\_\_

**Proof of Property Taxes Paid (Need 2016 tax year paid):**

Property Tax Receipt Yes \_\_\_\_\_ No \_\_\_\_\_

**Proof of Citizenship for each household member:**

Signed Citizenship Form(s) Yes \_\_\_\_\_ No \_\_\_\_\_

**Selection Ranking Criteria**

**Criteria #1 – Disabled?**

Yes  No

Social Security Disability Benefits Statement Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Medical Letter Verifying Disability Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

What is the disability? \_\_\_\_\_

**Criteria #2 – Age 62 or Older?**

Yes  No

Driver’s License Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

US Passport/Passport Card Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

State Issued ID Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Military ID Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

**Criteria #3 – Life Threatening Conditions?**

Yes  No

**Medical or Structural?**

Medical  Structural

Medical Letter Verifying Life Threatening Conditions Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

**For Criteria 1-3: If response to the question is “Yes” must provide at least one document for each criteria. If response is “No” check N/A to all responses listed.**

**Criteria #4 – Low to Moderate Income (must have everything provided)**

1040 Federal Tax Return (2016) Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Bank Statements (3 months must be provided) Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Employer W-2 (2016) Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Pay Stubs (last 3 pay stubs if no W2) Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

➤ (If Employed, Completed Employer Verification Form) Yes \_\_\_\_\_ No \_\_\_\_\_

Social Security Benefit Statement - Retirement Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Social Security Benefit Statement - Disability Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Social Security Benefit Statement - Survivors Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Child Support Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Quarterly pension statements Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Award or benefits letter for federal or state benefits Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Unemployment benefits letter, copies of checks Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Certificates of deposit for dividend or savings accounts Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Form 1099 from financial institution for bank payouts Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Broker’s quarterly statement Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Rental property checks Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

IRS schedule E for rental properties Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Lottery or gambling payout receipts Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Contracts for interest from sale of real property Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Will or legal document granting inheritance benefits Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

Other Source of Income: \_\_\_\_\_

No Source of Income (zero income verification form) Yes \_\_\_\_\_ No \_\_\_\_\_ N/A \_\_\_\_\_

**N/A = Not applicable, does not have this source of income or did not file a 1040 tax return**

**Duplication of Benefits Provided:**

FEMA Funding Received Yes \_\_\_\_\_ No \_\_\_\_\_

Homeowner Insurance Funding Received Yes \_\_\_\_\_ No \_\_\_\_\_

Small Business Funding Received (SBA) Yes \_\_\_\_\_ No \_\_\_\_\_

Flood Insurance Funding Received Yes \_\_\_\_\_ No \_\_\_\_\_

FEMA benefits denial letter Yes \_\_\_\_\_ No \_\_\_\_\_

Bank loan documents for repairs Yes \_\_\_\_\_ No \_\_\_\_\_

Receipts for repair funds by another party Yes \_\_\_\_\_ No \_\_\_\_\_

\_\_\_\_\_  
Case Worker Completing this Form (sign)

\_\_\_\_\_  
Date

Richland County Department of Community Development  
 Community Development Block Grant – Disaster Recovery  
 Single Family Homeowner and Small Rental Rehabilitation Programs



## SINGLE FAMILY HOMEOWNER AND SMALL RENTAL REHABILITATION PROGRAMS

### SUBROGATION AGREEMENT

This Subrogation and Assignment Agreement ("Agreement") is made and entered into on this \_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between \_\_\_\_\_ ("Property Owner") and Richland County, South Carolina ("Grantor/Lender").

In consideration of Property Owner's receipt of funds or the commitment by Grantor/Lender to evaluate Property Owner's application for the receipt of funds (collectively, the "Grant/Loan Proceeds") under the Richland County Community Development Block Grant – Disaster Recovery \_\_\_\_\_ Program (the "Program")

Single Family Homeowner or Small Rental Rehabilitation  
 administered by the Richland County Community Development (RCCD) Department, the Property Owner hereby assigns to Grantor/Lender all of Property Owner's future rights to reimbursement and all payments received from any grant, subsidized loan, or insurance policies of any type or coverage or under any reimbursement or relief program related to or administered by the Federal Emergency Management Agency ("FEMA") or the Small Business Administration ("SBA") (singularly, a "Disaster Program" and collectively, the "Disaster Programs") that was the basis of the calculation of rehabilitation costs to the extent of Grant/Loan Proceeds paid or to be paid to Property Owner under the Program and that are determined in the sole discretion of RCCD to be a duplication of benefits ("DOB") as provided in this Agreement.

The proceeds or payments referred to in the preceding paragraph, whether they are from insurance, FEMA or the SBA or any other source, and whether or not such amounts are a DOB, shall be referred to herein as "Proceeds," and any Proceeds that are a DOB shall be referred to herein as "DOB Proceeds." Upon receiving any Proceeds not listed on the Registration Form, Property Owner agrees to immediately notify RCCD of such additional amounts, and RCCD will determine in its sole discretion if such additional amounts constitute a DOB. If some or all of the Proceeds are determined to be a DOB, the portion that is a DOB shall be paid to the Grantor/Lender, to be retained and/or disbursed as provided in this Agreement.

Property Owner agrees to assist and cooperate with the Grantor/Lender elect to pursue any of the claims the Property Owner has against the insurers for reimbursement of DOB Proceeds under any such policies. Property Owner's assistance and cooperation shall include but shall not be limited to allowing suit to be brought in Property Owner's name(s) and providing any additional documentation with respect to such consent, giving depositions, providing documents, producing record and other evidence, testifying at trial, and any other form of assistance and cooperation reasonably requested by the Grantor/Lender. Property Owner further agrees to assist and cooperate in the attainment and collection of any DOB Proceeds that the Property Owner would be entitled to under any applicable Disaster Program.

If requested by the Grantor/Lender, Property Owner agrees to execute such further and additional documents and instruments as may be requested to further and better assign to the Grantor/Lender, to the extent of the Grant/Loan Proceeds paid to Property Owner under the Program, the Policies, any amounts received under the Disaster Programs that are DOB Proceeds and/or any rights thereunder,

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner and Small Rental Rehabilitation Programs



and to take, or cause to be taken, all actions and to do, or cause to be done, all things requested by the Grantor/Lender to consummate and make effective the purposes of this Agreement.

Property Owner explicitly allows the Grantor/Lender to request of any company with which Property Owner held insurance policies, or FEMA or the SBA or any other entity from which Property Owner has applied for or is receiving Proceeds, any non-public or confidential information determined to be reasonably necessary by the Grantor/Lender to monitor/enforce its interest in the rights assigned to it under this Agreement and give Property Owner's consent to such company to release said information to the Grantor/Lender and RCCD.

If Property Owner (or any lender to which DOB Proceeds are payable to such lender, to the extent permitted by superior loan documents) hereafter receives any DOB Proceeds, Property Owner agrees to promptly pay such amounts to the Grantor/Lender, if Property Owner received Grant/Loan Proceeds under the Program in an amount greater than the amount Property Owner would have received if such DOB Proceeds had been considered in the calculation of Property Owner's award.

In the event that the Property Owner receives or is scheduled to receive any Proceeds not listed on its Duplication of Benefits Affidavit ("Subsequent Proceeds"), Property Owner shall pay such Subsequent Proceeds directly to the Grantor/Lender, and RCCD will determine the amount, if any, of such Subsequent Proceeds that are DOB Proceeds ("Subsequent DOB Proceeds"). Subsequent Proceeds in excess of Subsequent DOB Proceeds shall be returned to the Property Owner. Subsequent DOB Proceeds shall be disbursed as follows:

1. If the Property Owner has received full payment of the Grant/Loan Proceeds, any Subsequent DOB Proceeds shall be retained by the Grantor/Lender and remitted to RCCD.
2. If the Property Owner has received no payment of the Grant/Loan Proceeds, any Subsequent DOB Proceeds shall be used by the Grantor/Lender to reduce payments of the Grant/Loan Proceeds to the Property Owner, and all Subsequent DOB Proceeds shall be returned to the Property Owner.
3. If the Property Owner has received a portion of the Grant/Loan Proceeds, any Subsequent DOB Proceeds shall be used, retained and/or disbursed in the following order: (A) Subsequent DOB Proceeds shall first be used to reduce the remaining payments of the Grant/Loan Proceeds, and Subsequent DOB Proceeds in such amount shall be returned to the Business; and (B) any remaining Subsequent DOB Proceeds shall be retained by the Grantor/Lender and remitted to RCCD.
4. If the Grantor/Lender makes the determination that the Property Owner does not qualify to participate in the Program or the Property Owner determines not to participate in the Program, the Subsequent DOB Proceeds shall be returned to the Property Owner, and this Agreement shall terminate.

Once the Grantor/Lender has recovered an amount equal to the Grant/Loan Proceeds paid to Property Owner, the Grantor/Lender will reassign to Property Owner any rights assigned to the Grantor/Lender pursuant to this Agreement.

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner and Small Rental Rehabilitation Programs



Property Owner represents that all statements and representations made by Property Owner regarding Proceeds received by Property Owner shall be true and correct as of the date of Closing.

**NOTICE:** Property Owner executing this Agreement is hereby notified that intentionally or knowingly making a materially false or misleading written statement to obtain federal funds constitutes an act of fraud and that false, misleading, or incomplete information may result in the termination of the execution of the activity (28 U.S. Code 1746) and repayment of funds loaned as part of Richland County's Community Development Block Grant – Disaster Recovery program(s). Title 18, Section 1001 of the U.S. Code provides that a person is guilty of a felony for knowingly and willingly making materially false or fraudulent statements or representations in any manner within the jurisdiction of any branch of the United States government.

The Property Owner hereby represents that he/she has received, read, and understands this notice of penalties for making a materially false or misleading written statement to obtain the Grant/Loan Proceeds.

In any proceeding to enforce this Agreement, the Grantor/Lender shall be entitled to recover all costs of enforcement, including actual attorney's fees.

**PROPERTY OWNER**

By (Signature): \_\_\_\_\_

Name: \_\_\_\_\_

**GRANTOR/LENDER:**

Richland County, South Carolina  
Community Development Department

By (Signature): \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner Rehabilitation Program



**SINGLE FAMILY HOMEOWNER REHABILITATION PROGRAM**

**AFFIDAVIT OF PRINCIPAL RESIDENCY**

I, \_\_\_\_\_ residing at \_\_\_\_\_  
(NAME OF APPLICANT) (ADDRESS OF RESIDENCE)

and being of legal age, state that:

**Description of Property**

I am currently the owner of the property located at \_\_\_\_\_  
(ADDRESS OF PROPERTY FOR WHICH REHAB FUNDS ARE BEING SOUGHT)  
in Richland County, South Carolina.

**Principal Residency**

I certify that the property described above is my principle property of residence. I either currently reside in the described property or are temporarily displaced due to the condition of the property, but intend to reside in the described property as my principal residence once it is made safe and inhabitable.

**Purpose**

This affidavit is being made as proof that the property described above under Description of Property is my principal residence of habitation in order to verify program eligibility for Richland County’s Community Development Block Grant – Disaster Recovery funded programs.

**Affirmation**

I certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge. I further understand that providing false representations herein constitutes an act of fraud and that false, misleading, or incomplete information may result in the termination of the execution of the activity (28 U.S. Code 1746) and repayment of funds leant as part of Richland County’s Community Development Block Grant – Disaster Recovery program(s). Title 18, Section 1001 of the U.S. Code provides that a person is guilty of a felony for knowingly and willingly making materially false or fraudulent statements or representations in any manner within the jurisdiction of any branch of the United States government.

\_\_\_\_\_  
Signature of Homeowner Date

\_\_\_\_\_  
Signature of Homeowner Date

**Authorization for Release of Information**

Name:	Social Security Number:
Address:	Zip Code:

I (please print) \_\_\_\_\_  
 authorize Richland County to request information including but not limited to: identity and marital status, employment income and assets, residences and rental activity, medical or child care allowances, credit and criminal activity, property ownership and citizen status. This also includes authorization for Richland County to contact State Wage Information Collection Agencies, U.S. Social Security Administration and to obtain information directly from: (a) current and former employers concerning salary and wages and (b) financial institutions concerning unearned income (i.e., interest and dividends). I understand that any information acquired will solely be used for verification of information that I provide in determining eligibility for disaster recovery housing rehabilitation assistance.

**Uses of Information to be Obtained:** I understand that only Richland County staff members, or qualified individuals acting on the county’s behalf, actively involved with the County’s Community Development Block Grant – Disaster Recovery Single Family Homeowner Rehabilitation Program will have access to this information. All information will be kept confidential and will only be utilized for the purposes of verifying programmatic eligibility.

I understand that HUD is bound by the Privacy Act of 1974, 5 U.S.C. 552a to protect any information it has access to. HUD and Richland County may disclose information (other than tax return information) for certain routine uses, such as to other government agencies for law enforcement purposes, to Federal agencies for employment suitability purposes and to housing authorities for the purpose of determining housing assistance. Richland County is also required to protect the information it obtains in accordance with any applicable State privacy law. Richland County employees or persons working on behalf of the County may be subject penalties for unauthorized disclosures or improper uses of the information that is obtained based on the consent form.

**Failure to Sign Consent Form:** I understand the failure to sign the consent form may result in the denial of eligibility or termination of housing recovery assistance. Denial of eligibility or termination of assistance benefits is subject to the County’s discretion.

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner Rehabilitation Program



**SINGLE FAMILY HOMEOWNER REHABILITATION PROGRAM  
AFFIDAVIT OF OWNERSHIP OR CONTROL**

I, \_\_\_\_\_ residing at \_\_\_\_\_  
(NAME OF APPLICANT or APPLICANTS) (ADDRESS OF RESIDENCE)

and being of legal age, state that:

**Description of Property**

I am currently the owner of the property located at \_\_\_\_\_  
(ADDRESS OF PROPERTY FOR WHICH REHAB FUNDS ARE BEING SOUGHT)  
in Richland County, South Carolina.

**Ownership**

I acquired ownership of the identified property by deed dated \_\_\_\_\_ and  
recorded in the Richland County Clerk’s Office on \_\_\_\_\_. **Please attach a  
copy of the recorded deed to this form.**

**Possession**

I have been in possession of this property from the date of purchase/transfer and have remained in  
possession of the property since that date.

I have no knowledge of any information that would indicate that I do not currently retain legal  
ownership of the property for which funding is being sought.

To my knowledge, my title to this property is not currently disputed or questioned by authorities  
granting/recording legal rights to this property. I have no knowledge of any claims or actions which may  
call into question or challenge my ownership or right to possession of the property.

**Purpose**

This affidavit is being made as proof that I am the rightful owner of the property described in this  
affidavit to verify program eligibility for Richland County’s Community Development Block Grant-  
Disaster Recovery-funded programs.

**Affirmation**

I certify under penalty of perjury under the laws of the United States of America that the foregoing is  
true and correct to the best of my knowledge. I further understand that providing false representations  
herein constitutes an act of fraud and that false, misleading, or incomplete information may result in the  
termination of the execution of the activity (28 U.S. Code 1746) and repayment of funds leant as part of  
Richland County’s Community Development Block Grant-Disaster Recovery program(s). Title 18, Section  
1001 of the U.S. Code provides that a person is guilty of a felony for knowingly and willingly making  
materially false or fraudulent statements or representations in any manner within the jurisdiction of any  
branch of the United States government.

\_\_\_\_\_  
Signature of Homeowner Date

\_\_\_\_\_  
Signature of Homeowner Date

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner Rehabilitation Program



**SINGLE FAMILY HOMEOWNER REHABILITATION PROGRAM  
NOTIFICATION TO CEASE PERMANENT REPAIRS**

**APPLICANT ID:** \_\_\_\_\_

The Richland County Single Family Homeowner Rehabilitation Program will perform an inspection of your property to assess the extent and type of damage that your property has sustained. The benefits that you may be eligible to receive in relation to your property will be determined using the results of this inspection.

In order to achieve an accurate estimate of the extent and type of damage that your property has sustained, and to ensure that the quality of work performed by the Program contractors is satisfactory, the Program requires that you cease any and all repair work related to the 2015 Flood damage on your Program property for the duration of your participation in the Program. However, should an emergency situation arise and temporary repairs be needed prior to receiving benefits, you should still attend to those emergency temporary repairs to prevent any further damage to your property that may not be covered by the benefits of this program.

Additionally, Federal law requires that an environmental review be performed on your damaged property after the date of your application and prior to any additional rehabilitation construction activities being performed on your property. If any permanent repairs are made to your property, by you, after the date of application and prior the approval of your environmental review, the Federal funds will be forfeited.

If you choose to perform permanent repair work related to the 2015 Flood damage on your Program property while you are participating in the program, you may become ineligible for participation and disqualified from the program.

**By signing this form, I/we, \_\_\_\_\_ (Print Names), acknowledge that I/we have been informed to cease all permanent repairs on my/our Program property. I/we further acknowledge that I/we have been informed of the consequences of making permanent repairs to the property enrolled in the Program during the time of my/our participation in the Program. I/we understand that if I/we choose to proceed with any repairs related to the 2015 Flood damage while enrolled in the program, I/we may become ineligible for participation and may be disqualified from the Program.**

\_\_\_\_\_  
Applicant Printed Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Printed Name

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

Richland County Department of Community Development  
 Community Development Block Grant – Disaster Recovery  
 Single Family Homeowner Rehabilitation Program



**Duplication of Benefits Applicant Certification**

Applicant ID Number: \_\_\_\_\_ Applicant Name: \_\_\_\_\_

Applicant Address: \_\_\_\_\_

I, \_\_\_\_\_ understand that by requesting assistance through the Department of Housing and Urban Development’s Community Development Block Grant – Disaster Recovery Program, I am subject to duplication of benefits verification regarding activities which addressed impacts from the flood event in October of 2015. I also understand that I must provide any and all evidence of the use of these funds or receipt of in-kind services as they pertain to disaster recovery including receipts, award letters and any other documentation relating to the receipt and expenditure of financial assistance. Therefore, I certify that I received the following funding and/or in-kind services for the following purposes related to disaster recovery provided below:

Funding Source/Service Provider	Amount	Use of Funds/In-Kind Services

- All funds and/or services received for disaster recovery were used to repair damages to my home caused by the flood event of October 2015.
- A portion of the funds received for disaster recovery were used to repair damages to my home caused by the flood event of October 2015. The remaining funds have not been used on repairs.
- I received funds for disaster recovery but have not spent any of the funding.
- Funds received for disaster recovery repairs were not used to repair my property after the flood of October 2015.
- I was awarded funding for disaster recovery but have not yet received the funding.
- I did not receive any funding or in-kind services for disaster recovery to address damages due to the flood of October 2015.
- Other: \_\_\_\_\_

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner Rehabilitation Program



Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the disqualification from this program and potential recapture of funds

\_\_\_\_\_  
Signature of Household Member                      Printed Name of Household Member                      Date

\_\_\_\_\_  
Signature of Case Manager                      Printed Name of Case Manager                      Date

Richland County Department of Community Development  
Community Development Block Grant – Disaster Recovery  
Single Family Homeowner Rehabilitation Program



**SINGLE FAMILY HOMEOWNER REHABILITATION PROGRAM  
VERIFICATION OF DUPLICATION OF BENEFITS FOR INSURANCE**

The Richland County Office of Community Development (RCCD) is providing U.S. Department of Housing and Urban Development (HUD) funded Community Development Block Grant – Disaster Recovery (CDBG-DR) assistance for disaster recovery/rehabilitation work for persons of Richland County who suffered storm damage to their residential structures during the October 2015 flood event. In order to qualify for the single family homeowner rehabilitation program any duplication of rehabilitation benefits must be identified and calculated during eligibility verification. Please complete the section below indicating that you were not in possession of insurance during the time of the flood event thereby making you ineligible to receive homeowner and/or flood insurance payouts for your property.

I, \_\_\_\_\_ being the property owner and residing at \_\_\_\_\_ during the October 2015 flood event, did not maintain the following insurance during the storm event. (Please check the appropriate boxes):

- Homeowner’s (Hazard) Insurance
- Flood Insurance     Flood Insurance, structure not located in a flood plain

Since I was not in possession of the indicated insurance during the storm event I was unable to receive any financial assistance through insurance on my property regarding flood recovery damages to the indicated property.

**I attest that the information I provided in this document is, to the best of my knowledge, accurate and truthful. I understand that false or misleading information provided by myself in this document or during this program could result in legal action and/or the repayment of loan funds. Title 18, Section 1001 of the U.S. Code provides that a person is guilty of a felony for knowingly and willingly making materially false or fraudulent statements or representations in any manner within the jurisdiction of any branch of the United States government.**

_____	_____	_____
Applicant 1 Signature	Applicant 1 Printed Name	Date
_____	_____	_____
Applicant 2 Signature	Applicant 2 Printed Name	Date

## **POLICIES & PROCEDURES**

1. Housing Quality Standards
2. Internal Audit
3. Oversight
4. Special Case Panel
5. Citizen Concerns, Requests, Suggestions, and Appeals
6. Change Order
7. Repair Assignment
8. Inspection
9. Uniform Relocation Assistance and Real Property Acquisition Act (URA)
10. Temporary Relocation Assistance (Non-URA)
11. Financial Management

Richland County SFHRP Housing Quality Standards 5.18.2019  
Effective 5/18/2019

### 1. **Housing Quality Standards Policy**

The goal of the County Single Family Homeowner Rehabilitation Program (SFHRP) is to provide safe, sanitary, and secure housing to eligible program participants. To serve as many people as possible, the Program follows a set of regulations for basic Housing Quality Standards (HQS). These standards are the minimum criteria necessary for the health and safety of the occupants. All projects undertaken by the SFHRP Program must meet, but in general will not exceed, HQS.

A home has storm related damages when any damages to the home due to rain or flooding because of the October 2015 storm occurred. Deferred maintenance or poor construction does not impact the determination if there are storm related damages.

The SFHRP will only repair those damages that are storm related damages, that brings the home to safe, sanitary and secure and that meets minimal code standards.

Unless the County can prove otherwise, we accept the word of the property owner that water related damages to his/her property were the result of the October 2015 storm assuming the property owner signs an affidavit stating that the property was damaged from the October 2015 storm.

HQS regulations provide acceptable criteria to meet each of the following fourteen (14) performance requirements:

<b>Sanitary facilities</b>	<b>Food preparation and refuse disposal</b>	<b>Space and security</b>
<b>Thermal environment</b>	<b>Illumination and electricity</b>	<b>Structure and materials</b>
<b>Interior air quality</b>	<b>Water supply</b>	<b>Lead-based paint</b>
<b>Access</b>	<b>Site and neighborhood</b>	<b>Sanitary conditions</b>
<b>Smoke and carbon-monoxide detectors</b>		

### 2. **Policy Scope**

This policy is applicable to all ongoing County SFHRP activities as detailed in the Action Plan, Richland County Single Family Homeowner Rehabilitation Program Guidebook (Guidebook), and this Policy and SOP. This includes activities of the contractors and sub-contractors, where pertinent.

### 3. **Housing Quality Standards Performance Requirements**

#### **Sanitary Facilities**

##### *Acceptability Criteria*

- The bathroom must be located in a separate room and have a flush toilet.
- The home must have a sink and a shower or tub with hot water, all in proper operating condition.
- All newly-installed appliances and fixtures must be ENERGY STAR labeled.

#### **Food Preparation and Refuse Disposal**

##### *Acceptability Criteria*

- The home must have an oven and stove or range, or a microwave oven.
- The home must have a refrigerator and kitchen sink with hot and cold running water.
- The home must have space for storage, preparation, serving of food, and disposal of waste.

- All required equipment must be in proper operating condition.

### **Space and Security**

#### *Acceptability Criteria*

- At a minimum, the home must have a living room, a kitchen and a bathroom.
- The home must have at least one bedroom, defined as a sleeping room with a window and closet, for every two persons (max. 3 bedrooms). Children of opposite sex may not be required to occupy the same bedroom.
- Windows and exterior doors must be lockable.
- When replacing windows, geographically appropriate ENERGY STAR rated windows will be used.

### **Thermal Environment**

#### *Acceptability Criteria*

- There must be a safe system for heating the home.
- The air conditioning system or evaporative cooler, must safely provide adequate cooling to each room.
- The home must not contain unvented room heaters that burn gas, oil, or kerosene.
- When replacing, size heating and cooling equipment in accordance with the equipment specifications required by the HUD Green Building Retrofit Checklist (see next attachment).

### **Illumination and Electricity**

#### *Acceptability Criteria*

- There must be at least one window in both the living room and each bedroom.
- The kitchen area and the bathroom must have a permanent ceiling or wall-mounted fixture.
- The kitchen must have at least one electrical outlet.
- The living room and each sleeping space must have at least two electrical outlets. Permanent overhead light fixtures may count as one of the outlets. Should be AFCI protected.

### **Structure and Materials**

#### *Acceptability Criteria*

- Ceilings, walls, and floors must not have any serious defects such as severe bulging, large holes, loose surface materials, severe buckling, missing parts, or other serious damage.
- The roof must be structurally sound and weather-proof.
- The foundation and exterior wall structure and surface must not have any serious defects or vermin infestation.
- Interior and exterior stairs, halls, porches, and walkways must not present the danger of tripping and falling. All stairs must have a support railing.
- See Materials List below.

### **Interior Air Quality**

#### *Acceptability Criteria*

- There must be adequate air circulation in the home.
- Bathroom areas must have one openable window or other adequate ventilation.
- Any bedroom must have at least one working window.
- Newly installed in-unit ventilation systems must be capable of providing adequate fresh air.
- All composite wood products, adhesives, caulks, and sealants must comply with HUD Green Building Retrofit Checklist (see next attachment).

- Clothes dryers must vent directly to the outdoors using rigid-type duct work.

**Water Supply***Acceptability Criteria*

- The home must be served by a working public or private water supply.
- All new fixtures installed must meet conservation guidelines outlined in the HUD Green Building Retrofit Checklist.

**Lead-Based Paint***Acceptability Criteria*

- During initial inspections of pre-1978 units of properties that are not going to be demolished, the inspector must conduct a technical assessment for all paint surfaces and, if lead-based paint is found, deteriorated surfaces must be stabilized by the contractor.
- Any additional painting that is needed will be completed.

**Access***Acceptability Criteria*

- The unit must have private access.
- In case of fire, the building must contain an alternate means of exit such as windows.

**Site and Neighborhood***Acceptability Criteria*

- The site may not be subject to serious adverse natural or manmade environmental conditions.

**Sanitary Condition***Acceptability Criteria*

- The home and its equipment must be in sanitary condition.

**Smoke and Carbon Monoxide Detectors***Acceptability Criteria*

- On each level of the home at least one smoke detector and carbon monoxide detector must be present. Each bedroom is required to have their own smoke detector.
- If a hearing-impaired person is occupying the home, the detectors must have an alarm system designed for hearing-impaired persons.
- All detectors must be in operating condition.

**Functional Need Access***Acceptability Criteria*

- Ramp Slope Requirement is a 1:12 handicap ramp slope ratio, which works out to be one foot of ramp for each inch of rise. Specifications require a Minimum 5' x 5' Flat area at the top and bottom of the ramp.
- An ADA-compliant grab bar handrail must be fully anchored and have a smooth surface that can be easily grabbed. The bar must be 1 1/4 to 1 1/2 inches in diameter. Grab bars must be installed between 34 and 38 inches above the floor, and there must be a separation between the grab bar and the wall surface of at least 1 1/2 inches. Grab bars must have round edges and must return to the wall (or another anchor point) so there are no exposed ends.
- Toilet Height. ADA-accessible toilets must be between 17 and 19 inches from the floor to the top of the toilet seat allowing for an easier transition from wheelchairs.

- Seat and Shower Head. All compliant shower stalls must include a seat to allow disabled access use.
- Seat Size. The "L" shaped seat must be no further than 1.5 inches away from the wall.
- Grab Bars. Shower stalls must have grab bars installed that meet the ADA requirements.
- Roll-in showers require a minimum entry width of 60 inches and a clearance of 30 by 60 inches next to the shower compartment's open side.

4. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7), 81 FR 39702 (2016), and HUD Green Building Retrofit Checklist.

### HUD CPD Green Building Retrofit Checklist

The CPD Green Retrofit Checklist promotes energy efficiency and green building practices for residential retrofit projects. Grantees must follow the checklist in its entirety and apply all measures within the Checklist to the extent applicable to the particular building type being retrofitted. The phrase “when replacing” in the Checklist refers to the mandatory replacement with specified green improvements, products, and fixtures only when replacing those systems during the normal course of the retrofit.

#### WATER AND ENERGY CONSERVATION MEASURES

- Water-Conserving Fixtures**  
Install or retrofit water conserving fixtures in any unit and common facility, use the following specifications: Toilets-- 1.28 gpf; Urinals-- 0.5 gpf; Showerheads-- 2.0 gpm; Kitchen faucets-- 2.0 gpm; and Bathroom faucets-- 1.5gpm. [gpf = gallons per flush; gpm = gallons per minute]
- ENERGY STAR Appliances**  
Install ENERGY STAR-labeled clothes washers, dishwashers, and refrigerators, if these appliance categories are provided in units or common areas.
- Air Sealing: Building Envelope**  
Seal all accessible gaps and penetrations in the building envelope. If applicable, use low VOC caulk or foam.
- Insulation: Attic** (if applicable to building type)  
  
For attics with closed floor cavities directly above the conditioned space, blow in insulation per manufacturer's specifications to a minimum density of 3.5 Lbs. per cubic foot (CF). For attics with open floor cavities directly above the conditioned space, install insulation to meet or exceed IECC levels.
- Insulation: Flooring** (if applicable to building type)  
Install  $\geq$  R-19 insulation in contact with the subfloor in buildings with floor systems over vented crawl spaces. Install a 6-mil vapor barrier in contact with 100% of the floor of the crawl space (the ground), overlapping seams and piers at least 6 inches.
- Duct Sealing** (if applicable to building type)  
In buildings with ducted forced-air heating and cooling systems, seal all penetrations of the air distribution system to reduce leakage in order to meet or exceed ENERGY STAR for Homes' duct leakage standard.
- Air Barrier System**  
Ensure continuous unbroken air barrier surrounding all conditioned space and dwelling units. Align insulation completely and continuously with the air barrier.
- Radiant Barriers: Roofing**  
When replacing or making a substantial repair to the roof, use radiant barrier sheathing or other radiant barrier material; if economically feasible, also use cool roofing materials.
- Windows**  
When replacing windows, install geographically appropriate ENERGY STAR rated windows.

- Sizing of Heating and Cooling Equipment**  
When replacing, size heating and cooling equipment in accordance with the Air Conditioning Contractors of America (ACCA) Manuals, Parts J and S, or 2012 ASHRAE Handbook--HVAC Systems and Equipment or most recent edition.
- Domestic Hot Water Systems**  
When replacing domestic water heating system(s), ensure the system(s) meet or exceed the efficiency requirements of ENERGY STAR for Homes' Reference Design. Insulate pipes by at least R-4.
- Efficient Lighting: Interior Units**  
Follow the guidance appropriate for the project type: install the ENERGY STAR Advanced Lighting Package (ALP); **OR** follow the ENERGY STAR MFHR program guidelines, which require that 80% of installed lighting fixtures within units must be ENERGY STAR-qualified or have ENERGY STAR-qualified lamps installed; **OR** when replacing, new fixtures and ceiling fans must meet or exceed ENERGY STAR efficiency levels.
- Efficient Lighting: Common Areas and Emergency Lighting** (if applicable to building type)  
Follow the guidance appropriate for the project type: use ENERGY STAR-labeled fixtures or any equivalent high-performance lighting fixtures and bulbs in all common areas; **OR** when replacing, new common space and emergency lighting fixtures must meet or exceed ENERGY STAR efficiency levels. For emergency lighting, if installing new or replacing, all exist signs shall meet or exceed LED efficiency levels and conform to local building codes.
- Efficient Lighting: Exterior**  
Follow the guidance appropriate for the project type: install ENERGY STAR-qualified fixtures or LEDs with a minimum efficacy of 45 lumens/watt; **OR** follow the ENERGY STAR MFHR program guidelines, which require that 80% of outdoor lighting fixtures must be ENERGY STAR-qualified or have ENERGY STAR-qualified lamps installed; **OR** when replacing, install ENERGY STAR compact fluorescents or LEDs with a minimum efficacy of 45 lumens/watt.

#### INDOOR AIR QUALITY

- Air Ventilation: Single Family and Multifamily** (three stories or fewer)  
Install an in-unit ventilation system capable of providing adequate fresh air per ASHRAE 62.2 requirements.
- Air Ventilation: Multifamily** (four stories or more)  
Install apartment ventilation systems that satisfy ASHRAE 62.2 for all dwelling units and common area ventilation systems that satisfy ASHRAE 62.1 requirements. If economically feasible, consider heat/energy recovery for 100% of corridor air supply.
- Composite Wood Products that Emit Low/No Formaldehyde**  
Composite wood products must be certified compliant with California 93120. If using a composite wood product that does not comply with California 93120, all exposed edges and sides must be sealed with low-VOC sealants.
- Environmentally Preferable Flooring**  
When replacing flooring, use environmentally preferable flooring, including the FloorScore certification. Any carpet products used must meet the Carpet and Rug Institute's Green Label or Green Label Plus certification for carpet, pad, and carpet adhesives.

- Low/No VOC Paints and Primers**  
All interior paints and primers must be less than or equal to the following VOC levels: Flats--50 g/L; Non-flats--50 g/L; Floor--100 g/L. [g/L = grams per liter; levels are based on a combination of the Master Painters Institute (MPI) and GreenSeal standards.]
- Low/No VOC Adhesives and Sealants**  
All adhesives must comply with Rule 1168 of the South Coast Air Quality Management District. All caulks and sealants must comply with regulation 8, rule 51, of the Bay Area Air Quality Management District.
- Clothes Dryer Exhaust**  
Vent clothes dryers directly to the outdoors using rigid-type duct work.
- Mold Inspection and Remediation**  
Inspect the interior and exterior of the building for evidence of moisture problems. Document the extent and location of the problems, and implement the proposed repairs according to the Moisture section of the EPA Healthy Indoor Environment Protocols for Home Energy Upgrades.
- Combustion Equipment**  
When installing new space and water-heating equipment, specify power-vented or direct vent combustion equipment.
- Mold Prevention: Water Heaters**  
Provide adequate drainage for water heaters that includes drains or catch pans with drains piped to the exterior of the dwelling.
- Mold Prevention: Surfaces**  
When replacing or repairing bathrooms, kitchens, and laundry rooms, use materials that have durable, cleanable surfaces.
- Mold Prevention: Tub and Shower Enclosures**  
When replacing or repairing tub and/or shower enclosures, use non-paper-faced backing materials such as cement board, fiber cement board, or equivalent in bathrooms.
- Integrated Pest Management**  
Seal all wall, floor, and joint penetrations with low-VOC caulking or other appropriate sealing methods to prevent pest entry. [If applicable, provide training to multifamily buildings staff.]
- Lead-Safe Work Practices**  
For properties built before 1978, if the project will involve disturbing painted surfaces or cleaning up lead contaminated dust or soil, use certified renovation or lead abatement contractors and workers using lead-safe work practices and clearance examinations consistent with the more stringent of EPA's Renovation, Repair, and Painting Rule and HUD's Lead Safe Housing Rule.
- Radon Testing and Mitigation** (if applicable based on building location)  
For buildings in EPA Radon Zone 1 or 2, test for radon using the current edition of American Association of Radon Scientists and Technologists (AARST)'s Protocols for Radon Measurement in Homes Standard for Single-Family Housing or Duplexes, or AARST's Protocol for Conducting Radon and Radon Decay Product Measurements in Multifamily Buildings. To install radon mitigation systems in buildings with radon level of 4 pCi/L or more, use ASTM E 2121 for single-family housing or duplexes, or AARST's Radon Mitigation Standards for Multifamily Buildings. For new construction, use AARST's Reducing Radon in New Construction of 1 & 2 Family Dwellings and Townhouses, or ASTM E 1465.

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## Materials List

Some materials can be substituted for products of equivalent cost and quality.

1. Windows = Anderson Silverline Double Hung with nailing flanges.
2. Exterior Doors = ReliaBilt 3/0 x 6/8 insulated in-swing with Sunburst Center Arch (front) ReliaBilt 9 lite inswing 3/0 x 6/8 (rear)
3. Storm Doors = EMCO 3/0 x 6/8 – 200 Series Bronze Triple Track Aluminum with Wright Products heavy duty Tap N Go closer
4. Interior Doors = Pre-hung 6 panel hollow masonite 2/8 x 6/8, 2/4 x 6/8
5. Door Knobs/Hardware Interior = Schlage interior door hardware (passage and privacy)
6. Door Knobs/Hardware Exterior = Schlage Keyed entry with dead bolt front and rear (keyed alike)
7. Tub = Delta Classic Alcove 60"
8. Tub/Shower surround = Delta Classic 400 series 32" x 60" x 57"
9. Tub/Shower Faucets = Delta Silverton Chrome Single Handle Tub/Shower
10. Sink Faucets = Delta Silverton Chrome 4" center set
11. Vanity = Glacier Bay Lancaster 36" (hall) 2-36" (master bath)
12. Exhaust fan = Hampton Bay 50 CFM 7114-01 (vented to the exterior)
13. Vanity lights = Glomar Elektra 6 Brushed Nickel (or equivalent, homeowners' choice)
14. Medicine Cabinets = Glacier Bay 16" x 26" mirrored surface mount
15. Toilets = American Standard Cadet 3 Flo Wise
16. Grab Bars = Moen Secure Mount Concealed Screw Stainless Steel 36"
17. Sheet Vinyl = Armstrong Pickwick Landing Low Gloss sheet vinyl set in mastic
18. Flooring = Contractors grade carpeting with padding where shown on the floor plan (homeowner will select the color)
19. Prime Paint = Valspar contractors grade latex
20. Ceiling Paint = Valspar contractors grade ceiling white latex
21. Wall Paint = Valspar contractors grade latex eggshell finish
22. Trim Paint = Valspar contractors grade latex semi-gloss
23. HVAC = Rheem or Ruud 2.5-ton 14 seer heat pump (size to the sq. footage)

24. Hot Water Heater = AO Smith 40 gallon electric
25. Kitchen Sink = American Standard Sullivan 33 x 22 Stainless Steel 2 Hole sink with faucet and strainers (comes as a complete set)
26. Kitchen Sink Faucet Set = See above
27. Range Hood = Supplied by the homeowner
28. Cabinets = Builder grade wood base and wall cabinets or site-built wood cabinets with painted finish
29. Counter tops = Formica over  $\frac{3}{4}$ " particleboard with 4" back splash
30. Siding = Certaineed Main street in Double 4 or Dutchlap
31. Shingles = GAF Timberline Natural Shadow 30 year architectural
32. Ridge Caps = GAF Sovereign three-tab shingles cut to size, matching color
33. Ridge Vent = Owens Corning 11" x 20' black plastic roll ridge vent
34. Drip Edge = 2 3/8" x 10' metal
35. Stove/oven = GE 30" free standing range/oven model # JB645RKSS
36. Refrigerator = GE 18 cu. Ft. model # GTS18FGLWW (-383143)

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Richland County SFHRP Internal Audit 3.27.2019  
Effective 3/27/2019

1. **Internal Audit Policy**

Richland County, through its implementation contractor (IC), will implement the HUD-approved Richland County Community Development Block Grant Disaster Recovery (CDBG-DR) Action Plan. Action Plan Programs will guide the expenditure of \$23,516,000 in CDBG-DR funding to assist the most impacted and distressed areas resulting from the presidentially declared storm disaster of October 2015 in the areas of unmet housing, infrastructure, and economic needs. Programs contained within the Action Plan include Single Family Homeowner Rehabilitation Program (SFHRP), Hazard Mitigation Grant Program (HMGP) Residential Buyout Local Match Program, HMGP Local Share Match Program, Public Infrastructure Resilience Program, Business Assistance Program, and HMGP Commercial Buyout Local Match Program.

Internal Audit is independent of the Oversight Committee and the IC and reports directly to the Richland County Administrator.

The remainder of this policy pertains solely to the SFHRP.

Internal Audit utilizes risk-based programmatic auditing of the activities conducted by the IC throughout the process of implementing the County's SFHRP. Auditing activities involve a direct review of the actions of the IC pertaining to the following activities:

A. Intake

1. Eligibility Verification
2. Duplication of Benefits Analysis

B. Construction

1. Environmental Reviews
2. Lead-based Paint Reviews
3. Construction Standards
4. Cost Reasonableness of Labor and Materials

C. Programmatic

1. Citizen Participation Compliance
2. Fair Housing Compliance
3. Relocation Activities

Other activities conducted by Internal Audit include:

1. Review of payments submitted by the IC
2. Review of Individual Department Audits such as Finance, DRGR, and Monitoring
3. Review of specific program pricing policies to ensure that the decisions that are made are in the best interest of the Program, Applicant, and Tax Payer
4. Review of Customer Service Complaints at both intake, and throughout the process
5. Review of any items received through the Fraud Hotline (XXX-XXX-XXXX)

## 2. **Policy Scope**

This policy is applicable to all ongoing SFHRP activities as detailed in the Action Plan and the Single Family Homeowner Rehabilitation Program Guidebook (Guidebook). This includes activities of and County department involved with the program, the IC, and other contractors, where pertinent.

## 3. **Key Definitions**

- A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.
- B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for Community Development Block Grant (CDBG) Disaster Recovery Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.
- C. Risk – An illegal or unauthorized expenditure or a sub-standard delivery of repair or replacement of housing.

## 4. **Standard Operating Procedures (SOP) for this Policy**

- A. Intake Monitoring
  1. Review files for eligibility prior to the site inspection to verify applicant program eligibility.
  2. Review files of applicants classified as unlikely to be served to ensure eligibility validity.
  3. Internal Audit will review a minimum of 25% of applicant files.
- B. Construction Monitoring
  1. Review construction files to ensure consistent and appropriate documentation, including evidence of permits.

2. Validate that initial Work Orders and Change Orders comply with the applicable Price List and are approved by the Special Case Panel when necessary.
  3. Internal Audit will review a minimum of 25% of completed construction projects.
- C. Special Case Monitoring
1. 100% of the files will be reviewed that are submitted to Special Case Panel. These reviews will focus on Eligibility, Cost Containment, and appropriate and timely scope of work items.
- D. On a weekly basis, Internal Audit reports the number of cases reviewed to the Program as a metric of Internal Audit progress. Internal Audit reports any issues identified through daily monitoring activity to the contractor to facilitate expeditious corrections.
- E. On an as needed basis, other audits or reviews will be completed using an approved audit program. The results will be reported through a formal report along with any findings.
- F. Quarterly Reports are provided to the Oversight Committee to ensure they are aware of Internal Audit's progress.
- G. Richland County's HUD-approved Action Plan is the predominant source document for the Guidebook which are written with the intent to add clarity where needed and stipulate the processes necessary to successfully implement the Action Plan. Concurrent reference to the Action Plan and Guidebook should provide the contextual understanding necessary to accurately interpret and apply the information contained in these documents.

## 5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7), 81 FR 39702 (2016), HUD Publication 6509.2 (CPD Monitoring Handbook), and HUD Publication 1840.1 (Departmental Management Controls Program).

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Richland County SFHRP Oversight 3.27.2019  
Effective 3/27/2019

1. ***Oversight Committee Policy***

The Richland County Oversight Committee will provide policy and overall program oversight of the Richland County Single Family Homeowner Rehabilitation Program (SFHRP).

The Oversight Committee will review the following:

- Any proposed changes to the SFHRP portion of the Action Plan;
- Any substantive changes to the Single Family Homeowners Rehabilitation Program Guidebook (Guidebook);
- Any matter that must go to the County Administrator or Council to include contracts and change orders;
- Any appeals from actions taken by the Special Case Panel (SCP); and
- Program status reports.

2. ***Policy Scope***

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan and SFHRP Guidebook. This includes activities of the IC and other contractors, where pertinent.

3. ***Key Definitions***

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for Community Development Block Grant (CDBG) Disaster Recovery Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

4. ***Standard Operating Procedures (SOP) for this Policy***

The Oversight Committee will consist of an Assistant County Administrator (Chair), Director of Community Planning & Development, and the Local Disaster Recovery Manager (LDRM). It will meet as the chair requires.

5. ***References***

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

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Richland County SFHRP Special Case Panel 5.18.2019  
Effective 5/18/2019

1. ***Special Case Panel Policy***

The Richland County Single Family Homeowner Rehabilitation Program (SFHRP) will consider and respond to citizen concerns, suggestions, requests and other issues pertaining to its SFHRP by using a Special Case Panel (SCP).

The SCP must review the following:

- Any proposed construction in excess of established program pricing guidelines;
- For repair, reconstruction or replacement projects, any items that the General Contractor believes are truly excessive and outside the scope of the standard fixed price;
- If the proposed assistance type changes from repair to replacement/reconstruction or from replacement/reconstruction to repair; and
- Any requests for change orders to existing scopes of work.

The SCP Chair may authorize one or more panel members to preliminarily-approve emergency change orders for work in excess of program pricing guidelines. Emergency change orders that receive preliminary approval must be presented to the SCP at the next scheduled meeting for final approval.

Change orders up to 25% of the total of the original repair, reconstruction, and replacement cost as found in the Tri-Party Agreement may be approved by the SCP.

Change orders totaling 25% or more of the total of all repair, reconstruction, and replacement estimates requiring County Council approval without the requirement to first be reviewed by a committee.

2. ***Policy Scope***

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan and SFHRP Guidebook. This includes activities of the IC and other contractors, where pertinent.

3. ***Key Definitions***

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery (CDBG-DR) funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for CDBG-DR Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

4. **Standard Operating Procedures (SOP) for this Policy**

The SCP will consist of the Director of Community Planning & Development (Chair), the Local Disaster Recovery Manager (LDRM), and the Housing Program Manager. It will follow the process detailed in SFHRP Citizen Concerns, Requests, Suggestions, and Appeals Policy; and elucidated within the Richland County CDBG-DR and the Richland County SFHRP Guidebook. As stated in SFHRP Citizen Concerns, Requests, Suggestions, and Appeals Policy, a decision memorandum or equivalent will set forth the Panel's findings on each matter it considers.

5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

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Richland County SFHRP Citizen Concerns, Requests, Suggestions, and Appeals 5.18.2019  
Effective 5/18/2019

1. ***Citizen Concerns, Requests, Suggestions, and Appeals Policy***

During the activities of the Housing Recovery Programs, many decisions will be made involving each application. These decisions will be made based on the State of South Carolina's interpretation of:

- A. Applicable federal and state statutes,
- B. The Code of Federal Regulations,
- C. State and local codes and ordinances,
- D. Local guidelines,
- E. The Richland County Community Development Block Grant Disaster Recovery (CDBG-DR) Action (Action Plan), and
- F. The Richland County Single Family Homeowner Rehabilitation Program (SFHRP) Guidebook (Guidebook).

During the course of these Program activities and decisions, it is possible that citizens may wish to present a concern, suggestion or request related to the Program and/or one or more of its decisions. In addition, once they receive a response to their issue, they may believe they have a legitimate reason to appeal that response. In order to allow for such circumstances, Richland County will allow citizens to submit their issues for consideration through a Special Case Panel (SCP). The aim of the County will be to always attempt to resolve such issues in a manner that is both sensitive to the citizen's needs, and achieves a result fully compatible with all applicable laws, regulations, and local codes and ordinances. The goal of the County and SCP are to provide:

- A. An opportunity for citizens to receive a response to and/or resolve their issues in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible, and
- B. The right for citizens who participate in this process to appeal adverse program decisions, which involve:
  - 1. An eligibility and/or priority determination or
  - 2. Special circumstances where citizens have a demonstrable hardship.

Citizens may submit a written concern, suggestion or request by email at [RichlandCountyCDBGDR@sites.tetrattech.com](mailto:RichlandCountyCDBGDR@sites.tetrattech.com) or by postal mail to: Attention: Richland County Government Center, 2020 Hampton Street, Ste. 1022, 1<sup>st</sup> Floor Flood Recovery Office, PO Box 192, Columbia, SC 29204. A citizen's right and process for appealing a response will be provided in a written response to each citizen who submits a concern, suggestion or request.

## 2. **Policy Scope**

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan, Guidebook, and this Policy and SOP. This includes activities of the Implementing Contractor (IC) and other contractors, where pertinent.

## 3. **Key Definitions**

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for CDBG-DR Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

## 4. **Standard Operating Procedures (SOP) for this Policy**

The SOP for this policy is as follows:

A. Notice of citizen’s right to convey a concern, suggestion, or request; the right to appeal a decision response; and the process for conveying a concern, suggestion or request, or starting an appeal, will be made available to all citizen applicants of the SFHRP, and posted on the website.

B. The SCP will consist of the Director of Community Planning & Development (Chair), the Local Disaster Recovery Manager (LDRM), and the Housing Program Manager;

C. Citizens may choose to convey their concerns, suggestions, and requests:

1. Informally through a verbal conversation with their case manager or inspector/cost estimator, or
2. Formerly using a written or electronic document, which is emailed or postal mailed to the SFHRP office.

Complaints may be submitted in the following ways:

**Mail:** Richland County Government Center  
CDBG-DR Office, 1<sup>st</sup> Floor  
P.O. Box 192  
2020 Hampton Street  
Columbia, SC 29204

**Email:** RichlandCountyCDBGDR@sites.tetrattech.com

**Hand Deliver:** To any case manager

D. The Housing Program Manager will review all concerns, suggestions, requests, and appeals and decide if the issue can be resolved without further scrutiny or if it should be escalated to the SCP.

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- E. The SCP will receive and review all citizen concerns, suggestions, and requests forwarded by the Housing Program Manager at its weekly meeting at the Richland County Administration Building;
- F. The SCP will attempt to resolve each citizen's issue and/or provide them with a decision response in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible;
- G. When considering citizen concerns, suggestions and requests, the SCP will utilize the following process:
- a. All SCP members will review information provided by each citizen to ensure they fully understand all aspects of the citizen's issue and viewpoints;
  - b. All SCP members will review all policies, if any, relevant to the citizen's issue and viewpoints and any other related information provided by the Housing Program Manager;
  - c. The SCP will meet to weigh each citizen's issue, viewpoints, policy implications, the Housing Program Manager and Legal Counsel's analysis, if any, and make a decision by majority vote;
  - d. The Housing Program Manager or assignee will document each SCP meeting, decision and rationale in a Decision Memorandum and send it to the Community Planning & Development Director for his review and approval; and
  - e. Once the SCP decision has been approved, The Housing Program Manager or assignee will communicate the decision in a response to each citizen, inform them of their right to appeal, and fully explain the appeal process.
- H. Citizens will be informed that they have the right to appeal the decision of the SCP if they have reason to believe their case was not handled according to applicable law, regulations, Program policy or if they have new information, which has an impact on the case. This appeal should be sent to the Housing Program Manager via email or postal mail using the same communication information provide above within 10 business days. The Housing Program Manager will forward all appeals and the associated case folders to the SFHRP Oversight Committee. The goal of the SFHRP Oversight Committee will be to decide on the appeal and respond to the citizen in a timely manner, usually within fifteen (15) business days, as expected by HUD, if feasible.
- I. The SFHRP Oversight Committee will consist of an Assistant County Administrator (Chair), the Director of Community Planning & Development, and the Local Disaster Recovery Manager (LDRM).
- J. Citizens who receive an adverse decision from the SFHRP Oversight Committee and still are unsatisfied with the result may appeal that decision to HUD.
- K. The Housing Program Manager and/or assignee will maintain case files on all citizen concerns, suggestions, and requests to include the date input was received/case opened, citizen name, input summary, follow up activities, a reference to the Decision Memorandum for the case and the date the case was closed.

## 5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

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Richland County SFHRP Change Order 5.18.2019  
Effective 5/18/2019

1. ***Change Order Policy***

Change orders of an initial scope of work are inevitable for a number of properties due to two factors. First, changing standards cause an increase in change orders. That is precisely the purpose of the Housing Quality Standards (HQS). The second factor cannot be mitigated. These change orders are based on conditions the inspectors/cost estimators cannot see when they do an estimate. An examples is wood rot or termites behind walls or under floors that cannot be accessed without tearing open walls or flooring. This policy lays out procedures that all affected parties will follow to properly request, evaluate, approve, and document a change order from a scope of work and financial perspective.

2. ***Policy Scope***

This policy is applicable to all ongoing activities of Richland County Single Family Homeowner Rehabilitation Program (SFHRP) as detailed in the Action Plan, Guidebook, and this Policy and SOP. This includes activities of the Implementing Contractor (IC) and other contractors, where pertinent.

3. ***Key Definitions***

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for Community Development Block Grant (CDBG) Disaster Recovery Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

4. ***Standard Operating Procedures (SOP) for this Policy***

The SOP for this policy is as follows:

A. A general contractor (GC) initiates the request for a change order. The need for a change order may come from the homeowner, an inspector/cost estimator, or the GC. Following the prescribed format, the GC prepares the Request for Change Order Form (see below).

B. The GC submits the Request for Change Order to the Inspector/Cost Estimator assigned to the property.

C. The Inspector/Cost Estimator evaluates the work first to determine if the proposed change order meets the HQS.

- i. If it does not, the Inspector/Cost Estimator will mark the Request for Change Order form accordingly, sign and date the form and inform the GC and the property owner.

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- ii. If it does, the Inspector/Cost Estimator will obtain the property owner's signature and date approving the Request for Change Order.
- D. If the Request for Change Order does meet the HQS, the Inspector/Cost Estimator will prepare a scope of work for the change order using Xactimate, provide the cost of the change order using the cost from Xactimate plus 30%, and make an estimate of the additional time the work will add to the length of the project repairs. The Inspector/Cost Estimator will:
- i. Attach the Xactimate scope of work to the Request for Change Order and annotate the cost, additional time length of time, and the total length of time in the appropriate lines on the Request for Change Order form, sign, and date the form.
  - ii. Include a diagram of the work to be completed or pictures/samples of selected materials whenever applicable. Have the property owner sign any attached diagrams or pictures/samples of selected materials if applicable.
  - iii. If the change order does not lend itself to Xactimate (e.g., using a professional service such as installing a septic system) then attach the estimate from the subcontractor.
- E. The Inspector/Cost Estimator will then send copies of the Request for Change Order to the GC and the Housing Program Manager so that the Request for Change Order may be considered at the next Special Case Panel (SCP).
- F. At the next SCP, the GC will present the case for the change order. The panel will ask questions as necessary, deliberate, and vote on the request. The majority will decide the request. The SCP will annotate and sign the Request for Change Order accordingly.
- G. Per Council's decision, if the change order is 25% or less of the original contract price, the SCP may approve. If the change order is greater than 25% of the original contract price of the project, then if approved by the SCP, the change order must immediately go to Council for approval, by-passing the Blue Ribbon Committee.
- H. The Housing Program Manager will notify the Inspector/Cost Estimator, Case Manager, Procurement Director, and Finance of the panel's decision. The Housing Program Manager will send electronic copies of the completed Request for Change Order form to Procurement and Finance for their use. The Housing Program Manager will update all tracking forms accordingly.
- I. The Housing Program Manager or assignee will communicate the decision in a response to the property owner. If the Request for Change Order was denied, the Housing Program Manager or assignee will inform them of their right to appeal, and fully explain the appeal process
- J. The Inspector/Cost Estimator will file the completed Request for Change Order form in the property owner's construction file. If approved, the Inspector/Cost Estimator will make the necessary changes to the official scope of work in the construction file.
- K. If approved, the GC will execute the new scope of work adhering to the adjusted timeline.

5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

REQUEST FOR CHANGE ORDER FORM - CHANGE ORDER # \_\_\_\_\_

Property # \_\_\_\_\_ Property Owner \_\_\_\_\_

Property Address \_\_\_\_\_

GC \_\_\_\_\_ Inspector \_\_\_\_\_

Date Initiated \_\_\_\_\_ Current Project Completion Date \_\_\_\_\_

Initiator: GC  Homeowner  Inspector

Description of Change Order and Reason Why: \_\_\_\_\_ Original Cost of Project \_\_\_\_\_

Inspector/Cost Estimator's Evaluation

Meets HQS: Yes  No  Sign \_\_\_\_\_ Date \_\_\_\_\_

Homeowner(s) Consent to Change Order \_\_\_\_\_ Date \_\_\_\_\_

Scope of Work Attached Yes  No

Cost of Change Order \_\_\_\_\_ Additional Time for Change Order \_\_\_\_\_ Days

Special Case Panel's Decision

Approved  Disapproved  Date: \_\_\_\_\_

Notes:

Total Cost of Project \_\_\_\_\_ New Project Completion Date \_\_\_\_\_

Over 25% Yes  Submit directly to Council for approval per BRC decision of 11/5/18

No  SCP May Approve

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Richland County SFHRP Repair Assignment 5.18.2019  
Effective 5/18/2019

1. ***Repair Assignment Policy***

Assignment of stick-built repairs is a no-bid, fixed-price policy the County will use to maximize the opportunity that repairs will be completed on-time with quality work and materials while meeting the property owner's expectations at a reasonable cost. Assignment of stick-built repairs is a two part process. The first part involves qualifying the general contractor (GC) during three rounds of repairs. The second part is the assignment of stick-built repairs to qualified GCs using a scoring matrix containing four components. These components are timeliness, quality, customer satisfaction, and the GC's capacity.

2. ***Policy Scope***

This policy is applicable to all stick-built repair activities of Richland County Single Family Homeowner Rehabilitation Program (SFHRP) as detailed in the Action Plan, Guidebook, and this Policy and SOP. This includes activities of the Implementing Contractor (IC) and other contractors, where pertinent.

3. ***Key Definitions***

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery (CDBG-DR) funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for CDBG-DR) Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

4. ***Standard Operating Procedures (SOP) for this Policy***

The SOP for this policy is as follows:

Preliminary

A. An inspector/Cost Estimator will initially inspect the property to determine that there is storm related damage to the stick-built home. Then, using Xactimate, the inspector/cost estimator will catalog the damages following the housing quality standards (HQS) as a guide as to what will be repaired to what standard and complete the scope of work. The goal is to return the home to a safe, sanitary and secure condition while meeting the County's minimum building code standards.

B. Once the property passes the Tier 2 environmental inspection and, if necessary, the lead-based paint test is completed, the inspector/cost estimator will use Xactimate to determine the fixed cost of the repairs. The cost will be set at Xactimate estimate plus 30% for the GC's profit and overhead. The inspector/cost estimator will also estimate the length of time for the repairs to include the time needed for final inspections.

C. The inspector/cost estimator will include the completed scope of work; lead-based paint test results, if applicable; time given for the scope of work to be completed and the cost for the repairs in the fixed-price bid sheet. The fixed-cost bid sheet will be a running list of stick-built properties ready for GC assignment.

#### Qualifying the GC for General Stick-Built Repair Assignment

D. After selection by the Richland County Procurement Department through the Request for Qualification (RFQ) process, the GC will be assigned one (1) initial property to complete the scope of work within the designated timeframe. The GC will have satisfactorily completed this stage of qualification if the GC completes the repairs on the property in accordance with the scope of work within the designated timeframe, to include passing the three final inspections. If the GC fails to meet this standard, the GC will not be given any more properties to repair in this program unless the Special Case Panel (SPC) decides to give the GC another opportunity.

E. Once the GC successfully completes one (1) property, the GC will then be given two (2) stick-built properties to complete the scope of work within the designated timeframe. The GC will have satisfactorily completed this stage of qualification if the GC completes the repairs on both properties in accordance with their scopes of work and within the designated timeframes for each property (run concurrently, not sequentially), to include passing the three final inspections for each property. If the GC fails to meet this standard on either or both properties, the GC will not be given any more properties to repair in this program unless the Special Case Panel (SPC) decides to give the GC another opportunity.

F. Once the GC successfully completes two (2) properties, the GC will then be given four (4) stick-built properties to complete the scope of work within the designated timeframe. The GC will have satisfactorily completed this stage of qualification if the GC completes the repairs on all four (4) properties in accordance with their scopes of work and within the designated timeframes for each property (run concurrently, not sequentially), to include passing the three final inspections for each property. If the GC fails to meet this standard on any or all properties, the GC will not be given any more properties to repair in this program unless the Special Case Panel (SCP) decides to give the GC another opportunity. If satisfactorily completed, the GC will be qualified for general stick-built repair assignment.

#### General Stick-Built Repair Assignment

G. Qualified GCs will be assigned homes based on a scoring matrix containing four components. These components are timeliness, quality, customer satisfaction, and the GC's capacity to do the work assigned. The GC will be measured by the timeliness of their previously assigned stick-built repair projects. Quality will be measured by the inspector/cost estimator assigned to each stick-built repair project. Customer satisfaction will be measured using a survey tool of property owners the GC has served. The GC's capacity to complete work assigned will be based on the number of crews the GC has in their workforce and the scopes of work available in the pool of repairs.

#### 5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

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Richland County SFHRP Inspection 6.10.2019  
Effective 6/10/2019

1. ***Inspection Policy***

Inspections of work completed is an integral part of the Single Family Homeowner Rehabilitation Program (SFHRP). The purpose behind inspections is to report on the timeliness and quality of work performed and to justify payment of invoices. Inspections also identify issues before they become serious problems. There are two components of the inspection program. The first component is the general contract (GC) requirement to keep the County up-to-date on the progress of their performance to the scope of work. The product of this component is the Progress Report. The second component to the inspection program is the inspector/cost estimator requirement to validate work complete by the GC at key invoice triggered milestones.

2. ***Policy Scope***

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan, Guidebook, and this Policy and SOP. This includes activities of the Implementing Contractor (IC) and other contractors, where pertinent.

3. ***Key Definitions***

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for CDBG-DR Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

4. ***Standard Operating Procedures (SOP) for this Policy***

The SOP for this policy is as follows:

General Contractor Requirements

A. The GC will submit weekly Progress Reports following the attached format. These reports will begin the week after the Tri-Party Agreement is signed and will not end until the punch list is completed and signed off by the assigned Inspector/Cost Estimator.

B. The Progress Report will contain pictures of all work done if work has been performed since the previous week's Progress Report.

C. Progress Reports will be submitted by email to the Housing Program Manager cc'ing the assigned Inspector/Cost Estimator.

- D. The subject line on the email of the submitted Progress Report will be: Progress Report [Property Number]. An example is "Progress Report SFR0900." The GC must NOT deviate from this communication protocol.
- E. The GC must identify on the Progress Report when the scope of work hits a milestone triggering an invoice. The GC must certify the scope of work has reached the invoice milestone by signing and dating the Progress Report to certify the scope of work has reached the invoicing milestone. The GC should include the invoice with the Progress Report. The subject line on the email for these submitted Progress Reports will be: Progress Report [Property Number] – [Triggering Event] Complete. An example is "Progress Report SFR0900 – 50% Complete." The GC must NOT deviate from this communication protocol. This will trigger the assigned Inspector/Cost Estimator to conduct their inspection to verify completeness and to submit their Inspection Report, so the GC's invoice may be paid in a timely manner.
- F. Should the Inspector/Cost Estimator observe any fault(s) during inspections; the GC will be informed of the fault(s) and be provided a written report of the findings. When the GC has remedied the fault(s), he may request a re-inspection. A re-inspection fee of \$300.00 made payable to Richland County by the GC must be received prior to the dispatch of any personnel to visit a project site. The \$300.00 re-inspection fee will be considered Program Income (PI) and will be accounted for in compliance with PI requirements.

#### Inspector/Cost Estimator Requirements

- G. Once a GC submits a Progress Report certifying the property is at an invoice triggering milestone based on the Tri-Party Agreement, the assigned Inspector/Cost Estimator will conduct an inspection to verify that the GC has satisfactorily completed the work the GC has certified is completed. The Inspector/Cost Estimator will submit the Inspection Report following the format provided.
- H. The Inspection Report will contain pictures of all work done verifying the work is either satisfactorily or unsatisfactorily completed based on the Inspector/Cost Estimator's assessment.
- I. Before certifying a property is 100% complete, the assigned Inspector/Cost Estimator must ensure the GC has pulled and successfully passed all applicable County Codes permits and inspections.
- J. Inspection Reports will be submitted by email to the Housing Program Manager cc'ing the GC, the Compliance Manager, and the Case Manager.
- K. The subject line on the email of the submitted Inspection Report will be: Inspection Report [Property Number] – [Triggering Event] Complete. An example is "Inspection Report SFR0900 – 50% Complete." The inspector/cost estimator must NOT deviate from this communication protocol.
- L. If the Inspection Report verifies that the work is satisfactorily completed the Housing Program Manager will forward the Inspection Report with the GC's invoice recommending payment.

#### 5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

CONTRACTOR'S PROGRESS REPORT



**Richland County Single Family Homeowner Rehabilitation Program**

Richland County Flood Recovery Office  
2020 Hampton Street, Suite 1022, Columbia, SC 29204

**Owner:**   
**Property:**

**Phone:**

**Site Manager:**   
**Position:**   
**Contractor:**   
**Address:**

**Phone:**   
**E-mail:**

**Verifier:**   
**Position:**   
**Company:**   
**Address:**

**Phone:**   
**E-mail:**

**Property #:**

**Date of Progress Report:**

**Report:** Is this an invoicing triggering report? Yes  No



**Richland County Inspection Report**

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Single Family Homeowner Rehabilitation Program  
2020 Hampton Street, Suite 1022, Columbia SC 29204

Insured: Doe, John  
Property: 123 Street Rd.  
Columbia, SC 29209

Home: (803) 999-9999

Claim Rep.: None

Estimator: None

**Claim Number:** SFR0000

**Policy Number:** SFR0000

**Type of Loss:** Flood

Date Contacted: 3/19/2018 10:58 AM

Date of Loss: 10/1/2015 12:00 PM

Date Inspected: 3/22/2018 9:30 AM

Date Received: 3/19/2018 10:57 AM

Date Entered: 3/27/2018 10:55 AM

Price List: SCCO8X\_MAR18  
Restoration/Service/Remodel

Estimate: SFR0235-TEST

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Richland County SFHRP Uniform Relocation Assistance and Real Property Acquisition Act (URA)  
Policy 7.24.2019  
Effective 7/24/2019

### **Richland County Uniform Relocation Act Policy**

**Applicability.** Richland County does not have an acquisition program for the CDBG-DR Single Family Homeowner Rehabilitation Program (SFHRP). For homeowners, the repair and reconstruction of damaged or destroyed homes is entirely voluntary. The relocation of households and tenants will be temporary (less than a year). All single-family residents (SFR) repairs and Mobile Home Unit (MHU) replacements should be completed within 90-days and the households and tenants returned to their home. All SFR complete rebuilds should be completed within 165-days and the household and tenants returned to their home. After determining tenant eligibility of all eligible applicants for the SFHRP, there were no tenants or renters involuntarily displaced by the October 2015 storm. Therefore, the Uniform Relocation Assistance and Real Property Acquisition Act (URA) is currently not applicable for the SFHRP.

**General.** However, in the extremely unlikely event even a tenant or renter would qualify, for repair or reconstruction properties with renters or tenants eligible for relocation assistance, the implementing contractor (IC) will work with a URA specialist to provide assistance to the renter(s) occupying the property or who were displaced by the 2015 storm event. If a rental home is repaired/reconstructed through the SFHRP and is rented to tenants who will be required to relocate, or if that property had tenants that were displaced by the 2015 storm event, those tenants are considered involuntarily displaced tenants who may be eligible for relocation benefits under URA.

As a displaced tenant under URA, a tenant is eligible to receive two types of assistance: Moving Assistance and a Replacement Housing Assistance. The Moving Assistance can be an actual reasonable moving and related expenses reimbursement or a fixed payment for moving expenses determined by a schedule published by the Federal Highway Administration. The Replacement Housing Assistance can take two forms, Rental Assistance or Down Payment Assistance. If the displaced tenant chooses to continue to rent a dwelling, the award amount they are eligible for is 42 months times the difference in rent/utilities of their new home and their buyout or repaired/reconstructed dwelling (including lot rent, if a mobile home unit). Rental Assistance is capped at \$7,200 for 90-day tenant occupants, except in situations where housing of last resort applies. Another option is for the displaced tenant to purchase a new home and receive a lump sum Down Payment Assistance. If the displaced tenant elects to receive lump sum Down Payment Assistance, their award cannot exceed what they would have been eligible for had they continued to rent a unit.

- Purpose

Richland County is undertaking programs funded through the U.S. Department of Housing and Urban Development (HUD) and the Federal Emergency Management Agency (FEMA) which may result in the relocation of persons from their current residences as well as persons who were displaced by the 2015 storm event. The County is providing FEMA and CDBG DR funds for the HMGP local match for the Voluntary Residential and Commercial Buyouts and CDBG-DR funds for repairs or reconstruction of dwellings damaged or destroyed by the 2015 storm event. These programs may result in tenants of residential or commercial rental properties being displaced as

properties are acquired by the County for demolition, clearance and conversion to open space or displaced as a result of repairs or reconstruction of their dwellings. The properties are being voluntarily repaired/reconstructed or sold to the County by the property owners, however, some properties contain residential or commercial rental units making the tenants eligible for assistance under the Uniform Relocation Act of 1979.

Moreover, the CDBG-DR allocation of funding for the Richland County CDBG DR local match of the HMGP buyout programs and the SFHRP are subject to 414 of the Stafford Act and 49 CFR 24.403(d). Compliance under this requires the County to undertake efforts to locate and qualify former tenants who were displaced by the October 2015 storm.

Richland County understands that it must provide the options for assistance to those who may be involuntarily displaced from their current residence due to programs or projects funded by HUD and/or FEMA, in addition to tenants who were displaced by the 2015 October storm event.

The process for relocation assistance for persons displaced by any of the above programs will include the following:

- Identification of Tenants to be Displaced AND Tenants who were Displaced by the 2015 October Storm Event
- Notification to Residents of Impending Displacement AND Tenants who were Displaced by the 2015 Storm Event
- Notification of Availability of Assistance
- Application Review
- Work with Tenants to be Displaced AND those who were displaced by the storm event
- Temporary Relocation
- Permanent Relocation
- Record Keeping
  - Duplication of Payment

No person will receive any payment for Relocation benefits under these regulations if that person receives a payment under Federal, state, or local law which is determined to have the same purpose and effect as such payment under these regulations. The County is not required to conduct an exhaustive search for such other payments, only to avoid creating a duplication based on the County's knowledge at the time the payment is computed.

- Identification of Persons to be Displaced

Richland County will keep records of all residential structures which contained rental units containing tenants who may require relocation assistance under any of the Federal programs identified above. Name and contact information for current tenants and tenants displaced by the

storm event will be collected during the application phase. IC staff will then work with property owners to identify those properties containing tenants who will be displaced, as well as properties which had tenants displaced by the 2015 October storm event. Records documenting the properties and persons requiring assistance must include the following:

- Property address
- Unit identification if applicable
- Number of rooms in unit
- Name of property owner (applicant)
- Number of male and female adults in family; number of children by age and sex
- Property type (single detached, multi-family, etc.)
- Monthly rent
- Names of all persons residing in the unit at the time of displacement
- Names of all persons seeking relocation assistance
- Certification of legal residency for all persons seeking assistance
- Notification to Tenants

Property owners participating in the buyout program must submit an Occupancy Form during the application phase identifying tenants (if any) that occupied the property during the time of the storm as well as any current tenants. If a property owner cannot locate tenant information the IC will attempt tracking of the tenant information using various methods such as site visits, reviewing public records of the property or tenant, checking project records for employment or other contact telephone numbers and checking with local utility companies for contact information. In the instance of a tenant needing tracking, all tracking processes and outcomes will be documented in a memo and placed in the property file. Tenant tracking will occur if a tenant cannot be located once the Occupancy Form has been submitted by the property owner, at the time of application. As soon as feasible, the IC will then inform tenants of the potential acquisition, repair, or rebuild by receiving a General Information Notice (GIN) and URA HUD handbook once identified, utilizing certified mail or hand delivery. Once initiation of negotiations (ION) has occurred between the County and the property owner (signing of pre-offer letter documents) for property acquisition or once the tri-party agreements have been signed at the pre-construction meeting for repairs or rebuilds tenants will be provided with a Notice of Eligibility. The Notice of Eligibility should not be utilized unless the ION for the parcel has occurred between the County and the property owner or once the tri-party agreements have been signed at the pre-construction meeting for repairs or rebuilds. At the time of the offer letter or tri-party signing, every effort should be made to commence negotiations as soon as practical to prevent possible subsequent occupancy and/or minimize rental problems for the owner.

- Notification of Availability of Assistance

The IC will notify all tenants who may be displaced, or who were displaced by the 2015 October storm event, by providing them with information informing them of the benefits and services available to them. Tenants residing in the structure at the time that negotiations are initiated between the homeowner and the County, and those that resided there during the time of the storm event, can be notified of the relocation program. Tenants who resided in the structure at the time of a written agreement between the County and the owner to purchase, repair, or rebuild the real property, and those who were displaced by the storm event, are fully eligible for assistance (see § 24.2(a)(15)(i) and (ii) and [§ 24.2\(a\)\(15\)\(iv\)](#)). The IC will be in contact with all of the tenants affected by the program to discuss their needs. The documents provided to the tenants will, at the least, provide a general description of the relocation program including the following:

1. Informs the person that he or she may be displaced for the project and generally describes the relocation payment(s) for which the person may be eligible, the basic conditions of eligibility, and the procedures for obtaining the payment(s).
2. Indicates that any person displaced will be given reasonable relocation advisory services including housing referrals, help in filing payment claim(s), and other necessary assistance to help the person successfully relocate.
3. Informs any person to be displaced from a dwelling that he or she cannot be required to move permanently unless at least one comparable replacement dwelling has been made available to the displaced person. No person will be required to move without at least 90 days advance written notice.
4. Describes the person's right to appeal the County's determination as to eligibility for or the amount of any relocation payment for which the person is eligible. It also describes the person's right to disagree with the County's determination to whether or not the person qualifies as a "displaced person."

Tenants will also be provided with an application for assistance for relocation costs. This application will act as the official request for relocation assistance. Tenants who choose not to complete the application will not be eligible for relocation assistance.

- Application Review

Applications will be reviewed by the IC and information provided the tenants for their case files will be evaluated to determine the tenant households housing needs. The IC staff providing relocation services will personally interview each household to be displaced. The IC staff will then determine the household's relocation needs and preference and explain the relocation payments and other assistance for which the household may be eligible, the related eligibility requirements, and the procedure for obtaining such assistance. Replacement housing payments determinations for tenants present at the time of the storm event and/or tenants to be displaced by the program occur during once tenants submit a completed application.

The IC staff conducting the interviews and processing applications will need to gather data to help provide information on the estimated of the number of households to be displaced, including the family characteristics (e.g., minority, ethnic, handicapped, elderly, large family, income level, and owner/tenant status). Information should be gathered to allow for the comparison of available decent, safe, and sanitary housing in the area with the housing needs of the tenants being displaced.

The comparison should include (1) price ranges, (2) sizes (number of bedrooms), and (3) occupancy status (owner/tenant) and type of housing single-family, multi-family, mobile home etc. Any information on special relocation considerations should also be gathered and evaluated such as the presence of elderly or disabled or children attending school. The IC staff will make every effort not to relocate households in areas resulting in children being forced to change schools unless otherwise noted by the displaced household. If the information reveals that the existing housing inventory in a specific area being impacted by displacement is insufficient, does not meet relocation standards, or is not within the financial capability of the displaced then measures must be taken to address this issue.

- Work with Tenants to be Displaced

The IC staff will work with displaced tenants to identify comparable replacement dwellings within a 50 miles area of their current dwelling. A comparable replacement dwelling includes the following:

- 1) Decent, safe and sanitary (DSS) which means a dwelling which meets applicable housing and occupancy codes. However, if any of the following standards are not met by an application code, such following standards shall apply, unless waived for good cause by the FHWA. The dwelling shall:
  - a. Be structurally sound, weather-tight, and in good repair.
  - b. Contain a safe electrical wiring system adequate for lighting and other electrical devices.
  - c. Contain a heating system capable of sustaining a healthful temperature (of approximately 70 degrees) for a displaced person, except in those areas where local climatic conditions do not require such a system.
  - d. Be adequate in size with respect to the number of rooms and area of living space needed to accommodate the displaced household. There shall be a separate, well-lighted and ventilated bathroom that provides privacy to the user and contains a sink, bathtub or shower stall, and a toilet, all in good working order and properly connected to appropriate sources of water and to a sewage drainage system. In the case of a housekeeping dwelling, there shall be a kitchen area that contains a fully usable sink, properly connected to potable hot and cold water and to a sewage drainage system, and adequate space and utility service connections for a stove and refrigerator.
  - e. Contains unobstructed egress to safe, open space at ground level. If the replacement dwelling unit is on the second story or above, with access directly from or through a common corridor, the common corridor must have at least two means of egress.
  - f. Displaced tenants who are handicapped must have access to a unit which is free of any barriers which would preclude reasonable ingress, egress, or use of the dwelling by such displaced person.
- 2) Functionally equivalent to the displacement dwelling. The term “functionally equivalent” means that it performs the same function, and provides the same utility while a comparable replacement dwelling need not possess every feature of the displacement dwelling, the principal features must be present. Generally, functional equivalency is an objective standard, reflecting

the range of purposes for which the various physical features of a dwelling may be used. However, in determining whether a replacement dwelling is functionally equivalent to the displacement dwelling, reasonable trade-offs for specific features may be considered when the replacement unit is “equal to or better than” the displacement dwelling (see Relocation Manager for guidance).

- a. Adequate in size to accommodate the occupants.
  - b. In a location generally not less desirable than the location of the displaced person’s dwelling with respect to public utilities and commercial and public facilities, and is reasonably accessible to the person’s place of employment.
  - c. On a site that is typical in size for residential development with normal site improvements, including customary landscaping. The site need not include special improvements such as outbuildings, swimming pools, and greenhouses.
  - d. Currently available to the displaced person on the private market. However, a comparable replacement dwelling for a person receiving government housing assistance before displacement may reflect similar government housing assistance.
  - e. Within the financial means of the displaced person.
- 3) A replacement dwelling rented by an eligible displaced person is considered to be within his or her financial means if, after receiving rental assistance under this rule, the person’s monthly rent and estimated average monthly utility costs for the replacement dwelling do not exceed the person’s base monthly rental for the displacement dwelling.
- 4) For a displaced household who is not eligible to receive a replacement housing payment because of the person’s failure to meet length-of-occupancy requirements, comparable replacement rental housing is considered to be within the person’s financial means if the Uniform Relocation pays that portion of the monthly housing costs of a replacement dwelling which exceeds thirty percent (30%) of such person’s gross monthly household income or, if receiving a welfare assistance payment from a program that designates amounts for shelter and utilities, the total of the amounts designated for shelter and utilities. Such rental assistance must be paid under Section XVIII, Housing of Last Resort.
- 5) All displaced persons, especially the elderly and handicapped, shall be offered transportation to inspect housing to which they are referred by the IC staff. In addition, the IC staff will assist with the following items:
- a. Provide current and continuing information on the availability, purchase prices, and rental costs of comparable and suitable commercial and farm properties and locations. They will assist any person displaced from a business or farm operation to obtain and become established in a suitable replacement relocation.
  - b. Minimize hardships to persons in adjusting to relocation by providing counseling, advice as to other sources of assistance that may be available, and such other help as may be appropriate.

- 
- c. Supply persons to be displaced with appropriate information concerning Federal and State housing programs, disaster loan and other programs administered by the Small Business Administration, and other Federal and State programs offering assistance to persons to be displaced.
  - d. Provide referrals to appropriate agencies for displaced persons requiring social services, food stamps etc.
  - e. Provide each expected displaced person with a Relocation Assistance Brochure.
- 6) Moving costs associated with moving personal property from the existing dwelling unit to the new dwelling unit are eligible for relocation compensation.
  - 7) If a displaced tenant otherwise qualifies for the replacement housing payments except that they have not yet purchased or occupied a suitable replacement dwelling, The IC staff will inspect the proposed dwelling. If the proposed dwelling is found to meet the standards set forth for decent, safe and sanitary dwellings, the displaced tenant can submit a request for payment of the specific sum provided they purchase and occupy the inspected dwelling within the time limits specified.
    - Temporary Relocation

In cases where suitable long-term housing can't be immediately identified and secured, temporary housing arrangements may need to be secured. The housing arrangements and facility must meet all the housing criteria required under Uniform Relocation except that it is functioning as a temporary housing solution until a more permanent solution can be identified. This may include, but not be limited to, the utilization of hotels for temporary housing. In such cases the facility must be agreeable to the household residing on-site for an extended period of time.

- Permanent Relocation

Any comparable dwelling which allows for the displaced tenant and their household to reside in the facility for one year or more is considered to be a permanent relocation site. Displaced tenants are households are eligible for two types of assistance under URA: Moving Assistance and Replacement Housing Assistance (Rental Assistance or Downpayment Assistance).

Moving Assistance will be calculated using the fixed moving expenses method and are eligible for a moving claim reimbursement. Once a tenant has relocated to the replacement dwelling, the IC will assist the tenant in submitting form HUD 40054 to the County for the reimbursement. The County may advance a portion of the relocation claim to cover necessary expenses such as application fees, security deposits or first month's rent.

In standard protocol, one payment will typically be processed for Moving Assistance. However, there may be specific cases when a displaced tenant requires two payments for Moving Assistance: 1) advance payment for necessary up-front costs and 2) the remaining amount of their moving costs.

In determining Rental Assistance per URA HUD regulations, if the total gross monthly household income qualifies as low income according to the [URA Low Income Limits](#), the County must compute

30% of the monthly household income and use it as one of the factors for comparison in the base monthly rental determination. The base monthly rental represents the amount the County will use as the rental amount for the displacement unit. The County will look at the lesser of three items:

The total amount for current monthly rent plus average monthly utilities;

If the displaced person meets the low income criteria, the agency will compute 30% of the person's average monthly gross household income;

If the displaced person's rent is paid through a State welfare program that designates an amount for shelter and utilities, then that amount is considered; eg: shelter, utilities designation, etc.

If the tenant is low income, the lesser of the three will be used to compare against present rent (and utilities) of market rent. If the tenant is not low income, the URA eligibility amount is the difference between the present rent (plus average utilities) and the replacement dwelling rent (plus average utilities) across 42 months.

Per HUD regulations, Rental Assistance is to be dispersed to the displaced tenants in three installments, rather than one lump sum. However, if a tenant will be using URA Rental Assistance to purchase a home, the Downpayment Assistance is allowed to be dispersed in one lump sum to reduce or eliminate hardship. Rental Assistance for traditional displaced tenants (assistance with a new rental property) is to be dispersed in three installments. A payment will be dispersed to from the County to the displaced tenant every 14 months; 3 installments over 42 months. The first installment can be processed once the tenant has signed a year lease with the replacement dwelling landlord/property management company, moving has commenced and HUD Form 40058 is submitted.

To prompt the payments per tenant, the IC will submit a payment plan (Payment Authorization Form) to the County to help schedule the payments to the displaced tenants. The IC will also receive and submit the displaced tenant's W9 to the County. Once the household has signed a legally binding rental agreement such as a lease or obtained ownership of the property such as through a mortgage on the property the household is considered successfully relocated and further relocation serves, outside of follow-up support services, will no longer be available to the tenant.

- Record Keeping

The IC staff will be responsible for maintaining all files and documentation for tenants who were displaced by the programs affected by this policy. This includes, at a minimum, identification of tenants who were not assisted with relocation services. Tenants who were successfully assisted or began the assistance services but terminated activities on their own accord must have files which include the information identified in Section I of this document as well as their completed application. All data identifying comparable dwelling units must also be maintained in addition to any payment requests, evidence of payments made on behalf of the tenants, identification documentation and HUD forms. All files must be secured so as to protect the privacy of those persons and their households.

- Appeal Process URA

Any person(s) has a right to submit an appeal to the County if they disagree with the Moving Assistance eligibility amount, the Rental Assistance eligibility amount or the determination from the County of whether or not a person(s) is qualified as displaced.

If a person(s) wishes to appeal their Moving Assistance eligibility amount or their Rental Assistance eligibility amount they can notify the County of their wish to appeal the amount of either assistance. In such case, the County will re-review the assistance calculations for any potential errors in assistance and respond within 15 days of receipt. If no errors are found, they will represent the amount of assistance the tenant. If a tenant continues to not agree, the County will allow the tenant to submit up to three comparable dwellings they find more compatible with their needs, under URA regulations, and submit the County for determination to recalculate eligibility determination. If upon final conclusion, from the tenant does not agree with the County's decision, they may submit an official appeal to the HUD Field Office, if the person(s) is considered low income.

If a tenant finds their Rental Assistance insufficient, a tenant can ask for and receive local bids from moving companies to submit to the County, seeking for additional assistance. The County decision will be determined within 15 days of receipt. If upon final conclusion, from the tenant does not agree with the County's decision, they may submit an official appeal to the HUD Field Office, if the person(s) is considered low income.

If a person(s) disagrees with the County's determination of whether or not they have been properly qualified as a "displaced" person(s) or household, the person(s) can submit an official claim to the County seeking an appeal of the determination, submitting any supporting documentation they see fit. The County decision will be determined within 15 days of receipt. If upon final conclusion from the person(s) one does not agree with the County's decision, they may submit an official appeal to the HUD Field Office, if the person(s) is considered low income.

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Richland County Single Family Homeowner Rehabilitation Program Temporary Relocation Assistance (non-URA) for Homeowners and their Tenants 7.19.2019  
Effective 7/19/2019

1. **Temporary Relocation Assistance (non-URA) Policy**

Richland County, through its Implementation Contractor (IC), will implement the HUD-approved Single Family Homeowner Rehabilitation Program (SFHRP) portion of the Richland County Community Development Block Grant Disaster Recovery (CDBG-DR) Action Plan (Action Plan). The SFHRP will assist the County's low to moderate income (LMI) citizens whom have unmet housing needs resulting from the October 2015 presidentially declared disaster. As a stipulation of accepting the County's housing solution, homeowners and their tenants may be required to temporarily vacate the property during the construction process. On a limited basis and only as a last resort, the County may provide temporary relocation assistance to homeowners that meet the requirements set forth in the SFHRP Guidebook (Guidebook) and their tenants until construction activities are completed and they can return to the property.

While there are no statutory provisions for "temporary relocation" under the Uniform Relocation Assistance Act (URA), it is recognized in Appendix A, 49 CFR 24.2(a)(9)(ii)(D) of the URA regulations that there are some circumstances where a person does not need to be permanently displaced but may need to be moved from a project for a short period of time. Though not anticipated that relocation will go beyond 6 months in the SFHRP, the URA regulations require that any residential tenant who has been temporarily relocated for a period beyond one year must be contacted by the County and offered permanent relocation assistance. The permanent relocation assistance would be in addition to assistance already received for temporary relocation. See the County URA Policy.

By program regulation, HUD imposes additional conditions on temporary relocations and these policies and procedures reflect these conditions. Since the CDBG-DR "mirrors" the CDBG program, the County will meet the temporary relocation requirements in 24 CFR 570.606.

The SFHRP does not voluntarily or involuntarily acquire any property. The SFHRP only replaces Mobile Home Units (MHUs), repair single family residences (SFR) according to the housing quality standards (HQS), and rebuilds SFRs that are damaged beyond repair based on the conditions listed in the Guidebook for properties damaged by the October 2015 storm event. Therefore, homeowners are not eligible for URA assistance and tenants will not be permanently displaced unless the temporary displacement exceeds 12-months (not considered likely).

In order to be eligible for consideration for County-funded temporary relocation assistance during construction the homeowner and, if applicable their tenant(s):

- A. Home is going to be totally demolished; or
- B. Home will not have a working kitchen or bathroom or bedroom while the home is under repair; or
- C. Home will be structurally unsound or contains materials/substances hazardous to the occupants; or
- D. Is required to temporarily store household effects during construction; and

E. Will have no unpaid property taxes that would prevent construction.

Homeowner and if applicable, each of their tenants requesting limited temporary relocation assistance must request assistance during the Pre-Construction Meeting. The Case Manager will notify applicable tenants to be at the Pre-Construction Meeting. If the tenant(s) cannot attend, the Case Manager will make other arrangements to give each tenant opportunity to request temporary relocation assistance. The Housing Program Manager will advise the homeowner and if applicable, each of their tenants during the pre-construction meeting. The Housing Program Manager will document this advisory service was performed.

Homeowners and if applicable, each of their tenants requesting temporary relocation assistance may experience a delay in construction activities until temporary relocation assistance can be secured. This could occur because the County may take longer than anticipated to provide any advance payments for personal effects storage assistance.

Homeowners and if applicable, each of their tenants have certain rights and protections:

- The conditions of the temporary relocation must be reasonable
- Receive reasonable advance notice
- Information about terms and conditions of the relocation
- Information about return to the project
- Reimbursement of out of pocket expenses

Case Manager will document the above rights and protections in the case file.

## 2. ***Policy Scope***

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan, Guidebook, and this Policy and SOP.

## 3. ***Key Definitions***

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

## 4. ***Standard Operating Procedures (SOP) for this Policy***

The SOP for this policy is as follows:

### A. Notice Requirements for Tenants

1. General Information Notice (GIN)

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- i. Once the homeowner of a property **AND** the property itself have been approved for the SFHRP, the Case Manager will issue to all occupants of the property a GIN. The GIN informs the occupants of the proposed project and possible effect it may have on their ability to remain in the residence (see sample GIN).
  - ii. The Case Manager will place a copy of the GIN in the applicable homeowner's file.
2. Notice of Displacement
    - i. The Housing Program Manager will issue the Notice of Displacement at the Initiation of Negotiations (ION) which for the purposes of the SFHRP, at the pre-construction meeting but before the Tri-Party Agreement is signed.
    - ii. The Case Manager will place a copy of the Notice of Displacement in the applicable homeowner's file.
  3. Notice of Eligibility for Relocation Assistance
    - i. If any tenants are going to be displaced, the Case Manager will issue a Notice for Eligibility for Relocation Assistance (see sample Notice for Eligibility for Relocation Assistance form).
    - ii. The Case Manager will place a copy of the Notice for Eligibility for Relocation Assistance in the property homeowner's applicable file.
- B. At the pre-construction meeting, the applicant and if applicable, each of their tenants will be asked if they have a temporary relocation plan for their household and possessions if relocation is required.
- C. Relocation is required for all Manufactured Home Unit (MHU) replacements; all SFR rebuilds; and in the case of SFR repairs, when the assigned Inspector/Cost Estimator deems the household and if applicable, each of their tenants need to relocate due to HUD minimum housing requirements or environmental and safety concerns. These are:
1. Home will not have a working kitchen or bathroom or bedroom while the home is under repair;  
or
  2. Home will be structurally unsound or contains materials/substances hazardous to the occupants.
- D. Standard relocation timeframes:
1. MHU replacements is ninety (90) days
  2. Stick-built rebuild is one-hundred sixty-five (165) days
  3. Stick-built repairs have no standard relocation timeframe. It is the timeframe contained in the scope of work as reflected in the tri-party agreement.
- E. If County temporary relocation assistance is required, the property owner and if applicable, each of their tenants must request relocation assistance by signing the Relocation Assistance Request Form at

the pre-construction meeting. There are two components to temporary relocation assistance: assistance for accommodations of the household and if applicable, each of their tenants; and storage assistance for personal belongings that must be relocated outside the property. The property owner and if applicable, each of their tenants must submit receipts for any advance payments for relocation assistance and submit these receipts at the time of closing to the Case Manager for inclusion in the applicant's file. Should the timeframe exceed the standard relocation timeframes, the County can provide additional temporary relocation assistance. No additional monies will be paid to the applicant and if applicable, each of their tenants until the applicant and if applicable, each of their tenants provides receipts covering the monies already advanced to the applicant and if applicable, each of their tenants by the County.

#### 1. Accommodations of the Household Assistance

- i. The Deputy Program Manager (DPM) is the temporary relocation assistance coordinator for the SFHRP for hotel accommodations. The DPM will arrange for all temporary relocation assistance necessary to include: Arranging hotel accommodations, tracking all hotel costs by property owner, validating hotel invoices, and managing the payment of hotel invoices.
- ii. The temporary housing must be decent, safe and sanitary.
- iii. The homeowner shall be reimbursed for costs associated with their relocation such as storage containers, movers, boxes, etc.
- iv. The Compliance Manager will manage direct relocation assistance for homeowners and if applicable, each of their tenants not staying in a hotel, but needing monetary assistance to stay with friends or family. Homeowners and if applicable, each of their tenants will be issued a check for \$50.00 per day of temporary relocation assistance. If necessary, homeowners and if applicable, each of their tenant(s) shall receive the following:
  - a. **MHUs:** An amount in two (2) payments not to exceed \$4,500.
  - b. **Stick-built homes - rebuild:** An amount in two (2) payments not to exceed \$8,250.00.
  - c. **Stick-built homes - repairs:** Issued a check based on \$50.00 per day times the number of construction days.

#### 2. Personal Effects Storage Assistance

- v. The Compliance Manager will manage direct relocation payments to the homeowner and if applicable, each of their tenants to pay for the relocation and storage of personal possessions. When relocation payments are provided, the homeowner and if applicable, each of their tenants will receive a check expected to cover their temporary relocation costs to include relocation and storage of their personal possessions. Additional storage costs will be calculated at \$200.00 per 30-day period.

1. If necessary, property owners and if applicable, each of their tenants of MHUs will be issued a check for \$600.00 from the County to cover their temporary relocation costs to include relocation and storage of their personal possessions for up to ninety (90) days.
2. If necessary, property owners and if applicable, each of their tenants of stick-built homes undergoing rebuild will be issued a check for \$1,100.00 from the County to cover their temporary relocation costs to include relocation and storage of their personal possessions for up to one-hundred sixty-five (165) days.
3. If necessary, property owners and if applicable, each of their tenants of stick-built homes undergoing repairs will be issued a check from the County for \$6.67 per day of construction with a minimum check of \$200.00 (for one month's storage rent). The amount will be based upon the number of days of the temporary relocation to cover their temporary relocation costs, which includes relocation and storage of their personal possessions for the length of their expected temporary relocation.

F. The DPM will negotiate with hotels to find those willing to participate in the SFHRP. The DPM will then maintain a database of hotels with kitchenettes willing to participate in the SFHRP and the arranged nightly costs per room. The goal is to find hotels throughout the county that will accept GSA hotel rates and meet the specific housing requirements of the property household and if applicable, each tenant.

G. When a hotel invoice is received:

1. The DPM will validate the invoice charges as being accurate and correct;
2. The DPM will ensure the charges are tracked by individual property;
3. The DPM will verify program cost;
4. The DPM will forward the "CDBG-DR SFHRP – Disaster Recovery Invoice," the "Requisition" form, and the "Temporary Relocation" form to the Program Manager.
5. The Program Manager will submit the invoice package to the Assistant to the Community Planning & Development Director for signature. Once signed, the Assistant to the Community Planning & Development Director will forward the invoices to the Grants Accountant for review and signature. The Grants Accountant will then send the invoice package to accounts payable for payment and cc: the DPM.
6. The DPM will update the temporary relocation assistance cost column on the SFHRP Property Cost Tracking spreadsheet.
7. When the check is issued by the County, the Compliance Manager will see that the check is appropriately delivered to the hotel.

H. When a property owner and if applicable, each of their tenants has requested temporary relocation assistance:

1. The DPM will update the temporary relocation assistance cost column on the SFHRP Property Cost Tracking spreadsheet; and
  2. When the check is issued by the County, the Compliance Manager see that the property owner is notified to pick up the check from the Case or Compliance Manager.
  3. The DPM will accurately and timely update the temporary relocation assistance cost column on the SFHRP Property Cost Tracking spreadsheet. The costs in the spreadsheet will be updated whenever an invoice forwarded to accounts payables to be paid.
- I. The IC is responsible for tracking the length of time the homeowner is relocated. If the relocation will exceed 12-months, the IC will contact the homeowner and offered permanent relocation assistance. The permanent relocation assistance would be in addition to assistance already received for temporary relocation.

5. ***References***

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

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Richland County SFHRP Financial Management Process Policy (7/24/2019)  
Effective 8/18/2019

1. **Financial Management Process Policy**

Richland County, through its implementation contractor (IC), will implement the HUD-approved Single Family Homeowner Rehabilitation Program (SFHRP) portion of the Richland County Community Development Block Grant Disaster Recovery (CDBG-DR) Action Plan (Action Plan). Financial management is an integral part of the HUD-approved SFHRP portion of the Richland County CDBG-DR Action Plan. The purpose behind the financial management process is to ensure an efficient and timely process for receiving and paying of SFHRP invoices. There are two components of the financial management process. The first component is the receiving/accepting invoices from approved SFHRP vendors. The second component is verifying of invoices and assigning the invoice amount to its applicable category (Planning, Administration, or individual property in either Tri-Party Contract, Change Order, or Temporary (non-URA) Relocation categories).

2. **Policy Scope**

This policy is applicable to all ongoing activities of Richland County SFHRP as detailed in the Action Plan, Guidebook, and this Policy and standard operating procedures (SOP). This includes activities of the IC and other contractors, where pertinent.

3. **Key Definitions**

A. 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) – The specific Code of Federal Regulations for Community Planning and Development Programs, and Community Development Block Grants, which is applicable to this policy.

B. 81 FR 39702 (2016) – The specific federal register regulatory notice governing Community Development Block Grant Disaster Recovery funding for South Carolina, and entitled Allocations, Common Application, Waivers, and Alternative Requirements for Community Development Block Grant (CDBG) Disaster Recovery Grantees under Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016.

4. **Standard Operating Procedures (SOP) for this Policy**

The SOP for this policy is as follows:

A. The Housing Program Manager (HPM) will coordinate financial management for the SFHRP. The HPM will work in conjunction with the Program Manager, CDBG-DR Compliance Manager and the CDBG-DR Case Manager to accept, validate and submit payment of all invoices for the SFHRP to the Richland County Community Development (RCCD) Grants Accountant.

B. The Program Manager, in conjunction with the HPM, will reconcile all expenditures for the SFHRP and allocate every dollar spent into the following:

a. SFHRP: This is divided **by property** into one of three categories:

i. Tri-Party Contract Price

- ii. Change Orders
  - iii. Temporary (non-URA) Relocation Categories:
    1. Hotel expenditures;
    2. Direct relocation checks to property owners; and
    3. Storage expenditures.
- C. Any vendor performing services for the SFHRP must submit all invoices to the IC within thirty (30) days of the work being completed. If the invoice is submitted outside the 30-day submission window, the vendor must submit an explanation as to the reason why the invoice is submitted late. The HPM will attach this explanation to the invoice when the invoice package is submitted for payment.
- D. Richland County shall pay each vendor within thirty (30) days from the time the work is completed, verified, and the invoice is received by the IC.
- E. When an invoice is received, the HPM will:
- a. Confirm and validate the invoice charges as being accurate and correct;
  - b. Assign the invoice amount to its applicable category; Planning, Administration, or individual property in either Tri-Party Contract, Change Order, or Temporary Relocation Categories.
  - c. Ensure the charges are tracked by individual party;
  - d. Complete the Invoice Cover Sheet, and the Contractor Request for Payment form as invoices are received and submit to the RCCD Grants Accountant with backup documentation (copies of the invoice with detailed explanation of work performed, applicable inspection report, and if applicable, approved change order(s) and time sheets). The order of the documents submitted in an invoice package (from top to bottom) are:
    - i. Invoice Cover Sheet;
    - ii. Copy of Invoice with Contractor Request Form stapled behind the copy of the invoice;
    - iii. Copy of the applicable approved Change Order(s); and
    - iv. Inspection Report.
    - v. Time Sheets
  - e. Payment for invoices may be submitted to the RCCD Grants Accountant on Mondays, Wednesdays, and Fridays each week. The package(s) for payment of invoices are to be

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dropped off at the RCCD window unless an appointment has been scheduled to meet with the RCCD Grants Accountant.

- F. The RCCD Grants Accountant will put the account number on the invoice, verify there is sufficient money available in the appropriate Purchase Order (PO), and sign the invoice.
- G. The RCCD Grants Accountant will place in the designated folder all the pending invoice packages for approval and signature by the Community Planning and Development (CPD) Director or his/her designee.
- H. Each Tuesday and Thursday, the CPD Director or his/her designee reviews the pending invoice packages and signs those invoices he/she approves and for those approved invoices, also approves them in One Solution.
- I. The RCCD Grants Accountant will then scan the approved invoice packages and send to Richland County Accounts Payable (AP) for payment.
- J. Every Thursday after 2:00 p.m., AP sends a list of the checks for the RCCD Grants Accountant to pick up at the Richland County Finance Office.
- K. The RCCD Grants Accountant picks up the checks from the Richland County Finance Office, makes a copy of each check, and notifies by e-mail for the HPM to pick up the checks from the RCCD Grants Accountant.
- L. The HPM, or their designee, will sign for the checks from the RCCD Grants Accountant. The RCCD Grants Accountant will scan the signed copy of the check and store the scanned document into the RCCD shared drive in the folder designated "Check Copies." A copy of the check will also be kept in the RCCD Grants Accountant office.
- M. The HPM, or their designee picking up the checks will also receive a copy of the check from the RCCD Grants Accountant. The HPM will also receive the One Solution Report showing which property(ies) and invoice(s) the check payment covers.
- N. The HPM will update all financial tracking documents to reflect that payments have been made.
- O. The HPM, or their designee will notify the appropriate vendor(s) when their checks are ready to pick up and in turn will have the vendor sign a copy of the issued check to validate and document their retrieval of the received check.

## 5. **References**

For more information, refer to 24 CFR 91.11(h) 24 and CFR 570.486(a) (7) and 81 FR 39702 (2016).

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**Invoice Cover Sheet**

**Community Planning & Development /Community Development – Disaster Recovery Invoice**

Submission date:

Invoice date(s):

Invoice #:

Vendor:

Total Pay for this Invoice: \$

GL:

JL:

PO:

**IDIS #**

Check needs to be received by:

Description:

**Do Not Mail  
Separate Check**

\_\_\_\_\_  
Sharon Little, Grants Accountant II

\_\_\_\_\_  
Date

\_\_\_\_\_  
Clayton Voigner  
Community Planning & Development Director

\_\_\_\_\_  
Date

**Contractor Request for Payment Form**

4/14

**Contractor Request For Payment**

Date: \_\_\_\_\_ Payment #: \_\_\_\_\_ Final: Yes  No

Contractor Requesting Payment: \_\_\_\_\_

Name of Property Owner: \_\_\_\_\_

Project Address: \_\_\_\_\_

***DO NOT WRITE IN THIS SPACE. TO BE FILLED OUT BY COUNTY STAFF ONLY:***

1. Original Contact Amount	\$ _____
2. Net Change By Change Order	\$ _____
3. Contract Amount To Date	\$ _____
4. Total Completed To Date _____%	\$ _____
5. Less _____% Retainage	\$ _____
6. Total Earned Less Retainage	\$ _____
7. Less Previous Requests	\$ _____
8. Payment Due This Request	\$ _____

Payment Requested: \$ \_\_\_\_\_. I hereby certify that I have completed the work as specified in my attached invoice and in accordance with the Rehabilitation or Emergency Repair Contract and request payment of the amount as listed above. I hereby certify that all payments due to my subcontractors, suppliers, and laborers have been made, and subcontractor and material house release of liens are attached.

\_\_\_\_\_  
Contractor Date

Payment Approved: \$ \_\_\_\_\_. On \_\_\_\_\_ an inspection was performed of the work for which payment was requested. The rehabilitation specialist named below made the inspection. Payment of the amount approved above is authorized if three signatures appear below: one by the rehab specialist, one by the borrower, and one by the housing program manager. If there is more than one borrower, one borrower signature is sufficient.

\_\_\_\_\_  
Inspector Date

*I hereby calculated the payment to the contractor as outlined above.*

\_\_\_\_\_  
Housing Program Manager Date