

**July 28, 2006**

**South Carolina State Housing  
Finance and Development Authority**

**State Housing Authority Disaster Relief Fund**

**Category: Special Achievement Nomination  
Sub-Category: Special Achievement**

According to Abraham Maslow's Hierarchy of Human Needs Pyramid, first published in 1954, the most basic level of human need is physiological, including the need for food, water, air, sleep and warmth. Once the physiological need is met, the next level requires safety and security, which includes the need for structure, order, security and predictability. These levels are characterized as the most basic human needs that a person can have and are categorized as deficiency needs: these needs must be met for a person to survive. When a disaster strikes, whether it is a natural disaster, man-made disaster or catastrophic event, these most basic needs are jeopardized. When a family loses, or is displaced from their home in such a disaster, they lose their mechanism for sleep and warmth, and for safety and security. The family loses its life structure and everyday order. The family loses any semblance of predictability. The family reverts to seeking their most basic human needs. A place to stay and a helping hand are critical. Through partnerships with administering parties, the State Housing Authority Disaster Relief Fund (the Fund) can provide just what a family needs and just when they need it most.

On July 19, 2005, the Board of Commissioners of the South Carolina State Housing Finance and Development Authority (the Authority) set about to ensure that the needs of the most vulnerable families, those considered to be of low to moderate income, who had lost, or been displaced from their homes due to natural disasters, man-made disasters and catastrophic events would be met. The Commissioners achieved this with the allocation of \$5 million dollars and with a challenge to the agency staff to create and implement a program through which these funds could be best administered and by which would provide the most benefit. The Commissioners recognized that more than 450 South Carolinian families each year were impacted by disastrous events outside of their control but because of which were devastatingly impacted through the loss of, or displacement from their homes. They also recognized that these families were impacted by events that were not of the scale that would trigger the involvement of FEMA nor would they meet the threshold for a declaration from the Governor. Hurricanes, tornadoes, floods, wildfires and earthquakes are disastrous events for a family, especially when that family loses their home, but these events do not always reach the scale of government involvement. Without the help of charitable organizations, these families are left to mend their circumstances through their own means. Too often, though, the resources of the charitable organizations fall short of the needs. Recognizing the shortfall between resources and needs, the Fund offers those families additional time to sort through the tragedy of their personal disaster, to regain those basic human needs that were jeopardized and to look to the future.

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Through the provision of extended temporary housing and assistance with rent for the first month, families can build a new life from the remainder of the old. The intent of the program is that monies held in the Fund be used for the purpose of providing disaster housing relief for low to moderate income citizens and residents of the State of South Carolina who have been displaced from their homes as a result of natural disasters, man-made disasters, or catastrophic events including, but not limited to, hurricanes, tornadoes, floods, wildfires, and earthquakes. The assistance provided by the Fund is in the form of a grant to each recipient and is reserved for use by persons and families that are not qualified or otherwise are unable to benefit from other disaster relief provided either by any other agency of the State of South Carolina or by the government of the United States of America. From these key few elements a program administration document was developed.

Remarkably enough, the program and the Fund require little more interpretation than that which is described above and involves the use of only one form. The Authority integrates the use of the Fund into the administering party's existent administrative infrastructure, so that its additional administrative burden is minimized. The Fund is also flexible enough that it can be altered at the discretion of the Authority should a need arise that had not been previously considered. In addition to ensuring the simplicity of the administration of the program, the Authority also wanted to ensure that the funds were available and timely by including three distinct funds access mechanisms that make it easy for any organization, from those with sufficient funds to those just struggling to get by, to pay for the benefit provided by the Fund: temporary housing and first month's rent. Coupled with the three funding mechanisms – reimbursement, funds held in account by the administering party and a percentage of estimated total cost method – the Authority extended its resources and offered the administering party's the additional benefit of SCHousingSearch.com, a web-based property listing and searching tool sponsored by the Authority and absolutely free to the family searching for housing and the landlords listing their properties. By employing the most technologically advanced and creative resources and optimizing their utilization, the administering parties can now offer additional recovery time to their clients in the form of additional temporary shelter, assist those families with finding more permanent housing through the use of the Fund's first month's rent and can offer the families a resource to find that permanent housing in the form of SCHousingSearch.com. With the Fund and SCHousingSearch.com, the family can stabilize their situation, bring some normalcy back to their lives, begin the search for new housing and have access to funds that will secure their future home. It is a continuum that did not exist before the creation of the State Housing Authority Disaster Relief Fund.

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While the Fund is in its infancy, it has already been recognized for its merit. It is simple, it is timely, it is fluid and flexible and it is free to those that meet minimal qualifications. In fact, the Fund has already assisted families displaced by a tornado in Clarendon County, families displaced by a mill fire in Chester County and a transitional shelter in Florence County for homeless men seeking jobs. In partnership with the such large charitable organizations as the American Red Cross and smaller organizations as the Pee Dee Community Action Agency, the Fund has the potential to benefit citizens across the state and in the very areas that need it most, areas that may otherwise not have had knowledge of it were it not for these administering parties. So far, it has done just that: benefited 200 families that might otherwise have not known about the Fund or received the beneficial assistance it provides.

With the generosity of the Board of Commissioners of the South Carolina State Housing Finance and Development Authority in allocating \$5 million to the benefit of low to moderate income families affected by natural disasters, man-made disasters and catastrophic events through the creation of the State Housing Authority Disaster Relief Fund and the creativity of the Authority staff in developing a simple plan for its administration, these funds are estimated to benefit the eligible population for slightly more than 10 years. In conclusion, the Authority can truly proclaim that a program can be beneficial, simple, timely, flexible, long-lasting and free. And best of all, sometimes in life, things are free.