

Annex 14 (Long Term Recovery and Mitigation)  
To  
Florence County EOP

PRIMARY	Building and Code Enforcement
SECONDARY	Public Works Department Tax Assessors Office Fire Departments American Red Cross

I. INTRODUCTION

This plan is based on certain assumptions and the existence of specific resources and capabilities, which may be subject to frequent change. Actual measures taken by Florence County will be tailored to each emergency. As such, a great deal of flexibility is built into the implementation of this plan. Some deviation in the implementation of the operational concepts identified in this plan may be necessary to protect the health and safety of the public. The South Carolina Recovery Plan, Appendix 6, to the South Carolina Emergency Operations Plan is the base document upon which this annex is developed.

II. PURPOSE

This annex addresses the specifics of how Florence County will conduct damage assessment and emergency needs operations following a disaster; conduct debris removal operations; and request state and federal disaster assistance.

This annex also presents a brief overview of the state and federal damage assessment operations that could be conducted within the county, as well as, an overview of the types of federal disaster assistance programs for which Florence County may become eligible.

III. CONCEPT OF OPERATIONS

Disaster recovery efforts span three phases: humanitarian relief, short-term recovery efforts (the first 30 days) and long-term recovery efforts (after the first 30 days).

Humanitarian Relief efforts entail such actions as assessing of immediate emergency needs; providing of food, water, clothing, shelter and medical supplies; providing security to damaged areas; coordinating information and instructions to the public; and providing outreach efforts to ensure that all victims have been identified and that their needs have been met.

Short-term Recovery efforts focus on the restoration of essential public and social services. Generally these efforts focus on conducting detailed damage assessments to determine the need for supplemental State and Federal assistance and coordinating the delivery of those services. Additionally, actions are undertaken to identify post-disaster hazard mitigation activities to reduce future risks.

Long-term Recovery efforts focus on redeveloping communities and restoring the economic viability of the disaster area(s). This phase requires a substantial commitment of time and resources from both governmental and non-governmental organizations. These efforts include restoring public infrastructure damaged by the emergency; re-establishing an adequate supply of housing to replace that destroyed; restoring lost jobs; restoring the economic base of the disaster area(s); and identifying and implementing long-term mitigation measures, i.e., land use and building codes.

#### IV. ADMINISTRATION

A catastrophic emergency will require the expenditure of large sums of county and municipal funds. Financial operations will be carried out under compressed schedules and intense political pressures, which will require expeditious purchases that meet sound financial management and accountability requirements.

Each department is responsible for establishing effective administrative controls to guide the expenditure of funds. Care must be taken throughout the course of the emergency to maintain logs, records and file copies of all expenditures to provide reasonable accountability and justification for Federal reimbursement. Each department is responsible for maintaining records, receipts and all other documentation necessary to support claims, purchases, reimbursements and disbursements. Record-keeping is necessary to facilitate close-outs and to support post-emergency audits.

#### V. LOCAL RECOVERY ACTIVITIES

The two major types of activities conducted within Florence County are Needs Assessments and Damage Assessment. While they are similar, each type of assessment focuses on different items. The Needs Assessment is designed to assess such things as food, water, shelter and basic human survival needs. Damage assessment is structured to determine dollar cost damage to specific structures and facilities.

## A. Conducting Needs Assessment

Once conditions allow, rapid and thorough assessments must be conducted to identify the immediate unmet emergency needs of disaster victims; to assess the overall damage to homes and to businesses within those areas hit by the disaster; to assess the overall damage to critical public facilities and services; and to determine whether those damages are sufficient to warrant supplemental Federal disaster assistance.

These assessments are conducted using four primary sources of information; reports of damage from municipalities, damage reports from fire districts, American Red Cross and the utility companies.

### 1. Damage Reports from Municipalities

During and after the disaster response, reports will come into the EOC from municipalities via telephone, radio, WebEOC and fax concerning damage to public infrastructure, such as water treatment and wastewater facilities. This information will be used to determine critical needs and the location of specific disaster damage.

### 2. Fire District Reports

As soon as possible after the disaster, fire departments will put personnel on the road within their respective jurisdictions. These firemen will report observed damage to the EOC via telephone or 800 MHz radio (Talk group CD-2). While all observed damage is reportable, the primary focus is on roads, bridges, electric systems, public safety facilities and other key infrastructure. This information will be compiled to develop plans for follow-up damage assessments.

### 3. American Red Cross

The Pee Dee Chapter of the American Red Cross will conduct a damage assessment following the disaster to determine shelter, feeding and long term housing needs. The Chapter will share this information with the EOC. While the focus of the Red Cross assessment is not to determine dollar cost damage, the information collected will help the county to better determine human needs, as well as, what areas of the county have sustained the greatest impact.

#### 4. Utility Company Outage Reports

The number of Florence County customers without power will be obtained from the utility companies. These numbers will be assumed to all be residences (not businesses).

The information gathered from these sources may, in some cases, be collected during the response and in others provided to the EOC after the event. Regardless, this information will be used to develop a better picture of the severity of the damage, areas of the county hardest hit and emergency needs of the citizens.

Based on this information county damage assessment teams will be directed to areas which will generate the highest damage figures in an attempt to quickly meet the minimum requirements to qualify for federal disaster assistance.

#### B. Conducting the County Damage Assessment

Depending upon the circumstances, damage assessment activities are generally conducted in one of three ways:

1. Fly-Over: conducted when there may be no other way to get into the area; when the damaged area is very large; or when the damage is so extensive and catastrophic that the need for detailed damage assessment may not be necessary. Because Florence County has no aviation assets, state resources must support this type of assessment.
2. Windshield Survey: conducted to assess a large area in a relatively short time span. It may be used when a general overview of the area is all that is required. A windshield survey provides the opportunity for team members to exchange views as they assess the area together. This process allows for the team to quickly record the number of homes and businesses destroyed or damaged. The raw figures acquired by this method can be extrapolated to give an overview of the extent of the disaster. This is the preferred type of assessment Florence County will conduct.
3. Walk-through: the most thorough and time-consuming method for damage assessment; this method is most often used when the assessment needs to be detailed and specific. In a situation where it is questionable if there is enough damage to qualify for Federal disaster assistance, detailed information needs to be gathered in order to assess the extent to which the county is eligible.

C. Procedures for Conducting the Damage Assessment

Florence County Damage Assessment Teams will be composed of individuals from the Tax Assessor's Office and the Building and Codes Enforcement Department. This grouping will ensure that each team has personnel who are qualified to make decisions on property values, extent of damage and requirements for repair and building permits. Damage assessment teams may also seek assistance from individuals in Public Works, Parks and Recreation, Building and Grounds Maintenance, Water Shed Districts and other local departments when assessing damage to specific areas/facilities.

D. Housing Damage Assessment Data

When assessing damage to individual homes, information on the extent of damages will be recorded on the Initial Damage Assessment – Housing and Business Losses form. The following rules apply for housing assistance:

1. Primary versus secondary residences. Secondary homes are not eligible for disaster assistance; however, they should be included in the overall disaster impact.
2. Homeowner or rental property. Homeowners are eligible for assistance for losses to both property and contents; whereas, renters may only be eligible for losses to contents.
3. Extent of damage:
  - a. FEMA considers damage that is 10 percent or less of the fair market value as minor; major damage (structural damage to foundations, walls, roofs, etc.) falls within the range of 11 percent to 74 percent of the fair market value; and structures damaged in excess of 74 percent of the fair market value are considered destroyed.
  - b. The SBA considers 40% or more uninsured damage as major damage and everything else is minor damage.
4. Insured versus uninsured damage. Insured damages and losses are not eligible for disaster assistance.

E. Public Assistance Damage Assessment Data

When assessing damage to public facilities, information on the extent of damages will be recorded on the Initial Damage Assessment – Public Assistance form. Some of the information needed to complete this form may not be readily available during the assessment and may need to be collected in follow-up meetings with local officials.

1. Damage assessment teams will assess and record expenses for the following public services:
  - a. debris removal; and
  - b. the personnel, materials, equipment, etc., used in responding to the emergency.
2. Damage assessment teams will assess damage to the following public facilities:
  - a. Roads, streets, bridges;
  - b. Water control facilities, such as drainage systems, water sheds, dams, etc.;
  - c. Buildings and equipment;
  - d. Public utilities;
  - e. Parks and recreational sites; and
  - f. Schools.

F. Damage Assessment Documentation

Four damage assessment forms are provided to assist in documenting damage assessments conducted in Florence County. The forms are: Damage Assessment – Quick Windshield Survey, Initial Damage Assessment – Housing and Business Losses, Initial Damage Assessment – Public Assistance, and Damage Assessment Summary. These forms are provided as Attachments to this Annex.

1. The Damage Assessment – Quick Windshield Survey form is used to quickly determine the scope of the disaster and the initial impact on manufactured homes, stick-built homes and businesses. For damage assessment purposes, churches and private non-private organizations are considered businesses.
2. The Initial Damage Assessment – Housing and Business Losses form is used in a more detailed assessment to determine if the damage will support a request by the Governor for a joint PDA by local/state/federal assessors or for a SBA disaster declaration in disasters of lesser magnitude. The SBA criteria for a disaster declaration is at least 25 homes, renters or businesses, or a combination of the three, with at least 40% uninsured damage.
3. The Initial Damage Assessment – Public Assistance form is used during the joint PDA to determine if the damages will support a request by the Governor for federal assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
4. The Damage Assessment Summary Form is used to summarize damage information gathered in the field from both the Damage Assessment Form – Housing and Business Losses and the Damage Assessment Public Assistance form and report it to the state.

## VI. STATE AND FEDERAL DISASTER ASSISTANCE

### A. Request for State Disaster Assistance

Based on the damage assessment conducted by county teams the Florence County EM Director may request state assistance to determine the county's ability to qualify for federal disaster assistance. State disaster teams will be organized in one of the three formats: State Assessment Team (SAT); Initial Damage Assessment Teams; Joint Preliminary Damage Assessment (PDA) Teams.

1. Post Event, the State Assessment Team(s) (SAT) is deployed immediately to the disaster area(s) to assess damage to critical facilities and services and to assess the immediate emergency needs of disaster victims. The SAT is a highly mobile and self-sustaining group (1-12) of State personnel possessing the expertise required to make accurate assessments of the immediate resources required to save lives, prevent human suffering and mitigate additional property damage. Depending upon the situation, there may be Federal participation. The SC National Guard will provide air transportation and ground logistical support if required and

available. Florence County may be requested to provide guides and or transportation for the SAT if National Guard resources are unavailable. The SAT assessments are expected to be completed in 6 to 12 hours with the results provided directly to the Florence County EOC. Generally, this team will only be deployed following a major disaster and the decision to deploy it is not based on a preliminary county damage assessment.

2. Initial Damage Assessment Teams may be deployed into the disaster area(s) at the request of Florence County or the direction of the Director, SCEMD. Each team will make an initial damage assessment and provide the results to the county EOC(s) and SEOC. Depending upon the situation, there may be Federal participation. Under certain circumstances, the initial damage assessment could also serve as the Preliminary Damage Assessment (PDA).
3. If needed, the Joint PDA Teams are deployed into the disaster area(s) after deployment of the SATs and will assess damage to homes, businesses and public facilities to determine applicability of Federal assistance programs. The number and composition of the teams depends upon the nature and extent of damage. As a general rule, each Joint PDA is composed of representatives from State, Federal and Florence County with a variety of expertise.

B. Request for Federal Disaster Assistance

1. Based upon the PDA or the magnitude of the emergency, the Governor may request a Presidential Disaster Declaration, Presidential Emergency Declaration or a Small Business Administration (SBA) Disaster Declaration. The Governor's request for a Presidential Disaster Declaration may result in either an approved Presidential Disaster Declaration, a downgrade to an Emergency Declaration or simply be denied. A request for a Presidential Emergency Declaration or a Small Business Administration Disaster Declaration may only be approved or denied.
2. In the event of a catastrophic emergency, where the magnitude and severity of damage is expected to be extreme and there is an immediate need for supplemental Federal assistance, the Governor may make an expedited request for a Presidential Disaster Declaration. This request will not include specific damage estimates or the amount of Federal assistance necessary. This request will, however, outline the anticipated impacts of the emergency.



C. How Federal Disaster Assistance, if awarded, will be administered

1. Tele-registration

A National Processing Service Center (NPSC) is a permanent FEMA facility housing a toll-free telephone bank. Upon activation following a Presidential Disaster Declaration, disaster victims must register for individual disaster assistance through a NPSC. However, telephones will be available at the DRC and individuals may tele-register from the DRC. The NPSC telephone number is 1-800-621-FEMA (3362).

2. Disaster Recovery Centers (DRCs, formerly DACs)

The DRC is the FEMA/State mechanism for delivering assistance to disaster victims. Every effort will be made to locate the DRC near the areas that have been impacted by the disaster (tentative locations include the County Voters Service building, Florence and Lake City Senior Citizens Centers and the Civic Center). The DRC is a facility where victims can meet face-to-face with representatives of Federal, State, local and volunteer agencies to:

- a. Discuss disaster related needs for all programs with appropriate staff;
- b. Ask questions about available assistance through Federal, State, Local and volunteer agencies;
- c. Tele-register for disaster assistance using the phone bank to call FEMA's toll-free telephone number;
- d. Receive updated information on their registration for disaster assistance;
- e. Receive instructions on completing the SBA Loan Application;
- f. Receive mitigation information; and
- g. Submit paper applications (Disaster Assistance Application, FEMA Form 90-69) in the event that telecommunications are disrupted for extended periods. These applications will be sent to the National Tele-registration Center.

### 3. Small Business Administration (SBA) Disaster Outreach Center

For a SBA - only declared disaster - the SBA will, in most cases, open a Disaster Outreach Center(s) in the affected area(s) where disaster victims can receive disaster loan applications and general information concerning SBA assistance. However, in a small disaster, this may be done via a toll free telephone number in lieu of a Disaster Outreach Center.

## VII. Human Services Assistance

### Individual Assistance Programs

Individual assistance programs that may be made available to eligible applicants through the DRCs and tele-registration include:

1. Federal Assistance to Individuals and Households Program (IHP) – provides grants of up to \$25,000.00, adjusted annually according to the Consumer Price Index, to disaster victims to meet disaster related necessary expenses or serious needs which include: housing (Housing Assistance), personal property, transportation, medical, dental, funeral, moving and storage and other assistance (Other Needs Assistance). Housing assistance can be provided for up to 18 months to victims whose residences have been rendered uninhabitable by a disaster and this assistance is 100% federally funded. All other assistance is provided on a 75/25 percent federal/state cost share. The IHP, Other Needs Assistance, is administered by FEMA in coordination with SCDSS, and the Housing Assistance is administered solely by FEMA.
  - a. To assist FEMA with finding temporary housing for victims several sites have been identified (An updated list is maintained in the EM Administrative offices).
  - b. For disasters not meeting the criteria for a Presidential declaration, the American Red Cross is prepared to meet the short-term temporary housing needs of disaster victims.
2. Small Business Administration (SBA) disaster loans – designed to supply low interest loans to owners of homes or businesses and renters who have experienced uninsured physical or financial loss as a result of a disaster. The SBA disaster loan program is automatically included in a presidential disaster declaration that includes Individual Assistance. The SBA program is also available in a SBA-only disaster declaration.

3. Farm Service Agency disaster loans – low interest disaster loans are made available to farmers, ranchers and agricultural operators for physical or production losses by the U.S. Department of Agriculture. Loans may be made to assist individuals who experience losses and are also available without a Presidential Declaration.
4. Disaster unemployment assistance – designed to aid those individuals who have become unemployed as a result of a disaster. The program is administered by the State Department of Labor, Licensing and Regulation and the State Employment Security Commission.
5. Tax relief – the Internal Revenue Service and SC Department of Revenue and Taxation will be represented in the DRC to help victims identify ways in which the disaster affects their income tax. Casualty loss credits, early tax refunds and information on lost documentation are some services available to disaster victims.
6. Emergency Food Stamps – may be made available to victims whose nutritional needs are affected because of a disaster. The emergency food stamp program is administered by the U.S. Department of Agriculture at the Federal level and SCDSS at the State level.

## VIII. Infrastructure Assistance

### Public Assistance Program

The Federal Public Assistance Program provides reimbursement for a portion of eligible costs incurred as a result of a Presidential declared disaster for State and Local governments, qualifying private non-profit organizations and Indian tribes.

#### 1. Categories of Work

A Presidential Disaster Declaration will provide for reimbursement of a portion of the costs for certain services and work, which are divided into seven categories.

- a. Category A – Debris Removal – removal of debris from privately or publicly owned lands or waters;

- b. Category B – Emergency Protective Measures – measures undertaken to preserve public health and safety and to eliminate threats to public or private property (includes search and rescue, demolition of unsafe structures, public information on health and safety issues and actions necessary to remove or reduce immediate threats to public health and safety and property);
- c. Category C – Roads and Bridges – repair or replacement of existing public roads, streets and bridges;
- d. Category D – Water Control Facilities – repair, restoration or replacement of flood control, drainage, irrigation works and facilities which are operated and maintained by an eligible applicant and which do not come under the provisions of another statutory authority;
- e. Category E – Buildings and Equipment – repair or replacement of existing buildings, except for those which are inactive or abandoned;
- f. Category F – Utilities – repair, restoration or replacement of water, power and sewage facilities; and
- g. Category G – Parks, Recreational and Other Facilities – repair, restoration or replacement of parks and other recreational facilities, district roads and access facilities, costs associated with temporary facilities and other costs approved by the FCO.

## 2. Reimbursement

Under normal circumstances FEMA will reimburse not less than 75 percent of the eligible damages to public facilities and services. Remaining costs will be borne by the State, Local governments or other eligible applicants, as determined by the State.

## 3. Community Disaster Loans

- a. Community Disaster Loans are available to local governments, which have suffered significant losses of taxes and other revenues as a result of a disaster. The amount of these loans cannot exceed 25 percent of the local government's annual operating budget for the fiscal year in which the disaster occurs.

- b. Loan applications must be made through the GAR and FCO. Documentation to support and justify the application must be included with the application. The term of the loan is five years, unless otherwise extended by the FEMA Associate Director. The interest rate will be determined by the Secretary of the Treasury.
- c. Funds secured through the loan are to be used to carry on existing government operations and functions and are not to be used to expand government operations or to finance capital improvements or repair damaged public facilities. The GAR is responsible for ensuring that the loans will be used appropriately.

#### IX. Debris Management and Removal

Florence County has entered into standby debris removal contracts with three companies (one primary and two secondary) and a debris removal monitoring contract with one company. In the event of a major disaster, the county can activate one or more of the removal contracts, as well as, the monitoring contract.

These removal contracts include detailed information about removal procedures, segregation of debris by category, debris reduction sites, incineration, recycling, monitoring and record keeping. These plans are maintained in the EM administrative offices.

#### X. Hazard Mitigation

##### A. State Hazard Mitigation Officer

The Governor or her/his designee will appoint a State Hazard Mitigation Officer (SHMO), who will be responsible for coordinating, updating and implementing the State Hazard Mitigation Program (pursuant to Section 322 of the Stafford Act) and implementation and management of the Hazard Mitigation Grant Program (pursuant to Section 404 of the Stafford Act).

##### B. Hazard Mitigation Grant Program

Section 404 of the Stafford Act establishes the Hazard Mitigation Grant Program (HMGP) to fund State and Local post-disaster hazard mitigation measures. Federal funds are available under this program on a 75/25% federal/non-federal cost share basis. The total amount of funds available for any declared disaster will be up to 7.5% of all federal assistance or may be increased to 20% based on South Carolina's approved mitigation plan under section 322 of the Stafford Act.

C. Florence County Hazard Mitigation Plan

Mitigation projects identified are contained in the county's mitigation plan. This plan and mitigation list, developed by the Florence County Hazard Mitigation Committee and adopted by the Florence County Council, is reviewed and updated as needed to accommodate changes within the local community.

**APPENDIXES**

- A Damage Assessment – Quick Windshield Survey Reporting Form
- B Initial Damage Assessment – Housing and Business Losses
- C Initial Damage Assessment – Public Assistance
- D Damage Assessment Summary
- E Florence County Windshield Survey