



## DR-4344-California Permanent Housing Construction (PHC) Repair

Eligible applicants in approved counties whose primary residence is inaccessible or uninhabitable as a direct result of a presidentially-declared disaster may receive Direct Temporary Housing Assistance from FEMA.

For DR-4344-CA, FEMA has approved Direct Temporary Housing Assistance to be provided by the State of California in the form of rented or repaired apartments directly leased by the State, Recreation Vehicles, and Manufactured Housing Units. Homeowners may be eligible for PHC in the form of direct repairs to their home when FEMA determines on a case by case basis that none of these forms of Temporary Housing Assistance are available, feasible, or cost-effective. Repairs provided under PHC are limited to real property components eligible under FEMA Housing Assistance. Under PHC, the State will not repair or replace items eligible under Personal Property Assistance, such as furnishings and appliances.

### PHC Eligibility

FEMA may authorize PHC for pre-disaster homeowners when:

- They meet standard IHP eligibility requirements, including but not limited to, verification of ownership, occupancy, identity, National Flood Insurance Reform Act compliance, etc.;
- All other forms of direct Temporary Housing Assistance are not available, feasible, or cost effective;
- Their home has no more than \$60,000 in estimated repairs required to make the home livable;
- The damages are less than 50% of the market value of the home prior to the disaster;
- The repairs to their home are estimated to be completed in 90 days or less from the start of the repair work;
- They do not have insurance for home repair or replacement; and
- They have not accepted a U.S. Small Business Administration loan.

Any home located within a special flood hazard area will not be considered for PHC repairs unless in accordance with all applicable federal, state, and local laws, regulations, and ordinances, and can be repaired within the PHC cost limits.

### PHC Repairs

FEMA will only perform repairs necessary to restore the pre-disaster residence to a habitable condition; the State's labor and materials costs per home for repairs may be up to \$60,000. The following components may be repaired or replaced:

- The home's interior, including walls, ceilings, doors, and cabinetry;

- Interior floors when buckling or deterioration creates a safety hazard;
- Interior walls, limited to what is necessary to maintain the structural integrity of the home;
- Exterior walls, doors and windows, limited to what is necessary to maintain the structural integrity of the home, and meet local codes;
- Roof, when the damages affect the essential living area or are necessary to prevent additional damage;
- Plumbing system, including fixtures providing service to the kitchen and bathroom(s), and flushing and/or purifying the water well;
- Electrical system and essential fixtures necessary to ensure the home can safely receive electrical service;
- Sewage system;
- Heating, ventilation, and air conditioning (HVAC), and integral fuel and electrical systems;
- Accessibility features and accessible routes; and
- Wells.

All repairs shall be made using materials of average quality used in new construction in a manner consistent with current local building codes, standards, permitting, inspection requirements, and all applicable environmental planning and historic preservation laws and regulations. Items will be repaired when feasible, but shall be replaced when cost-effective to the government or when necessary to ensure the health and safety of the occupant.

## **PHC Terms and Conditions**

Prior to the State providing PHC, applicants must:

- Sign an agreement with the State that describes the responsibilities of the applicant and the State.
- Agree to obtain and maintain flood insurance coverage on the home for at least the value of the repairs provided if the home is located in a Special Flood Hazard Area. The State and FEMA will not contribute to the cost of flood insurance premiums for residences repaired under PHC.
- Return any unused, previously provided FEMA financial Housing Assistance (Home Repair and Replacement Assistance) to FEMA.
- Grant right of access and entry upon their property to the State and other participating U.S. Government agencies, including their agents, employees, contractors, and subcontractors for all activities necessary for providing PHC.
- Accept all responsibility and liability for the PHC home upon completion, including but not limited to recording fees and other costs associated with obtaining the title.
- Indemnify and hold harmless the State and other participating U.S. Government agencies, including their agents, employees, contractors, and subcontractors, from any complaints, losses, and damages of any sorts, directly or indirectly related to any program-related activity on the real property site.