2024 Hurricane Helene Disaster Recovery Program Town Hall

Community Development Block Grant – Disaster Recovery
Action Plan Overview



Welcome



Mission

SCOR lessens the impact of disasters on the communities and citizens of South Carolina by planning and coordinating statewide resilience, long-term recovery and hazard mitigation.



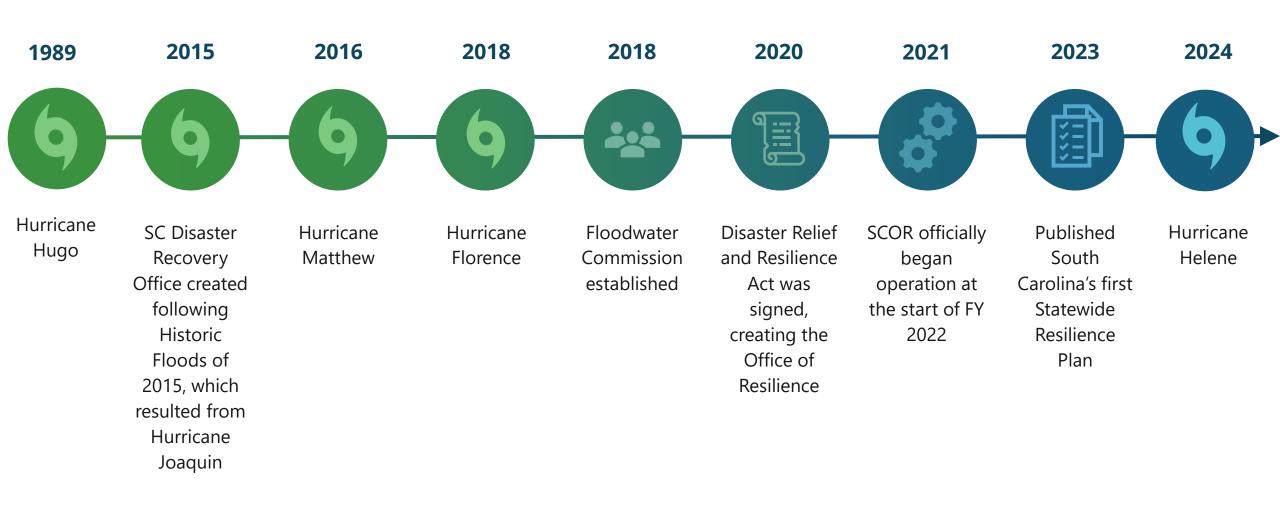
What is Resilience?

The ability of communities, economies, and ecosystems to anticipate, absorb, recover, and thrive when presented with environmental change and natural hazards.

SCOR Disaster Recovery History



History



2024 Hurricane Helene Recovery Team

- ☐ The South Carolina Office of Resilience
- ☐ Formerly the South Carolina Disaster Recovery Office (SCDRO) and **Palmetto Disaster Recovery (PDR)**
- ☐ Served 30x counties, Presidentially declared for individual assistance, in the 2015, 2016, and 2018 hurricane disasters
- ☐ Rebuilt, Replaced, or Repaired 3,459 homes
- ☐ Provided Disaster Case Management to over 5,000+ disaster survivors

SCOR's Background in Disaster Recovery

SCOR has used three HUD Community Development Block Grant- Disaster Recovery (CDBG-DR) grants to repair, replace, or rebuild 3,459 homes damaged by hurricanes and flooding.





2015 SEVERE STORM **\$126 million** | 100% complete



Completion date: September 2021

Within 6-year allotment

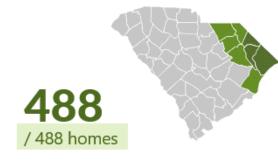
2016 HURRICANE MATTHEW \$95 million | 100% complete



Completion date: December 2022

Within 6-year allotment

2018 HURRICANE FLORENCE \$72 million | 100% complete



Completion Date: October 2024

Within 6-year allotment

*Note: Richland & Lexington counties received CDBG-DR grants for the 2015 Severe Storm and therefore were not served by our programs.

What We Do After a Disaster

- □ Federally funded Housing programs
- ☐ Federally funded Mitigation programs
- ☐ Federally funded Disaster Case Management programs
- ☐ State funded housing reconstruction programs
- □ Coordination with SC Housing, Habitat for Humanity, SCEMD, and other voluntary and non-governmental organizations

Disaster Recovery Coordination

- **Providing cases to Volunteer Organizations** Active in Disaster (VOADs) who repair damaged homes
- **Creating a Common Housing Operating Picture** (CHOP) for all entities working to repair, rebuild, or replace hurricane impacted LMI homes
- **Working with SC Emergency Management Division to establish Long Term Recovery Groups** (LTRGs) in impacted areas
- Working with the One SC Fund to recommend how and where to grant money
- Working with corporate and foundation funders for community VOAD support
- Sharing data with state and federal agencies to avoid duplication of benefit and effort







































Dominion

















South Carolina Department of Commerce







of Anderson Count

































What We Will Not Do

- **☐** Provide funds directly to citizens
- ☐ Reimburse funds already spent
- □ Provide luxury components (granite countertops, sub-zero freezers, etc.)
- ☐ Tolerate waste, fraud, or abuse of program funds

2024 Hurricane Helene Disaster Impact

Hurricane
Helene
impacted
more
counties
than any
recent
disaster

Hurricane Disaster	# Counties Declared for Individual Assistance (IA)	# Individual Assistance Applicants	Total FEMA Individual and Household Funding Paid	Unmet Housing Need	HUD CDBG-DR Grant	CDBG-DR Grant as % of Housing Unmet Need	
2015 Hurricane Joaquin/ 1,000 Year Flood	24	101,560	\$90,173,596	\$521,586,669	SCOR- \$126M *UGLGs- \$78.3M	39.2%	<u>C</u>
2016 Hurricane Matthew	24	46,672	\$39,700,863	\$436,116,988	SCOR- \$95M	21.8%	<u>c</u>
2018 Hurricane Florence	8	16,241	\$24,523,834	\$577,290,430	SCOR- \$72M	12.5%	1
Total or Average for Prior Disasters	Avg. of 18	Total of 164,473	Total of \$154,398,293	Total of \$1.54 Billion	Total of \$371.3M	Total of 24.11%	
2024 Hurricane Helene	28 plus Catawba Indian Nation	443,840	\$296,627,872 (will continue to increase because assessments continuing)	\$1.747 Billion	\$150.3 Million	8.6%	

South
Carolina has
been
receiving a
decreasingly
lower
percentage
(shortfall) of
the Housing
Unmet Need
every
disaster
since 2015

The # of South Carolina Citizens applying for FEMA Individual Assistance is 2.7 times greater than the total of the 3 previous hurricane disasters

<u>The Housing Unmet Need is</u> <u>greater</u> (\$207M) than the total of the previous 3 disasters

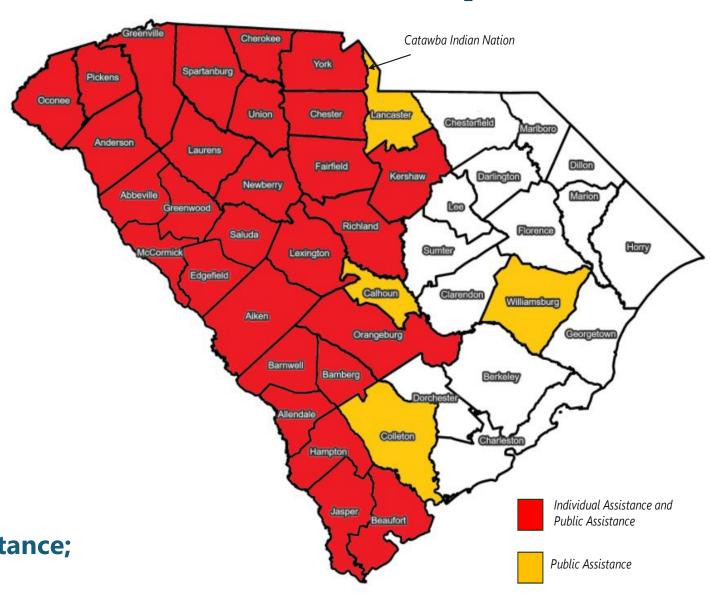
Receiving less than half of the total Community Development Block Grant-Disaster Recovery (CDBG-DR) funds from the previous 3 disasters

Hurricane Helene Impact & Action Plan Overview



2024 Hurricane Helene Disaster Impact

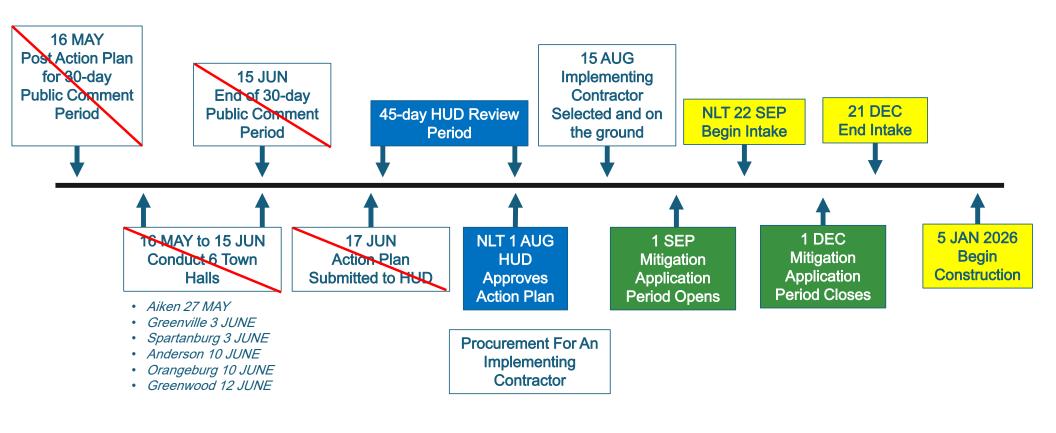
- □ 28 counties and the Catawba Indian Nation were declared for FEMA Individual Assistance (IA)
- ☐ 443,840+ citizens have applied to FEMA for Individual Assistance
- □ Approximately \$2.1B in Unmet Needs
 - Housing- \$1.7B (81%)
 - Infrastructure- \$192M (9%)
 - **Economic** \$224M (10%)
- ☐ More renters applied to FEMA for assistance; 173,862 of 443,840 (39%)



2024 Hurricane Helene Recovery

- □ The Department of Housing and Urban Development (HUD) has provided a \$150,354,000 Community Development Block Grant Disaster Recovery (CDBG-DR) grant to South Carolina in the wake of Hurricane Helene in September 2024
- ☐ SCOR will administer the CDBG-DR grant for South Carolina
- □ Recovery will focus on Housing as described in SCOR's Action Plan, posted to scor.sc.gov on Friday, May 16, 2025
- □ SCOR will hire an Implementing Contractor to conduct outreach, intake, eligibility screening, and construction management of the housing program

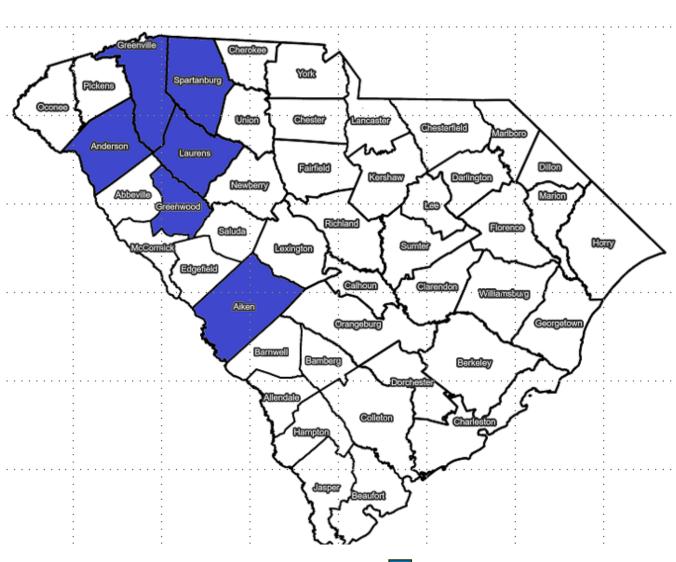
CDBG-DR Recovery Timeline



State Funded Rapid Rebuild Program

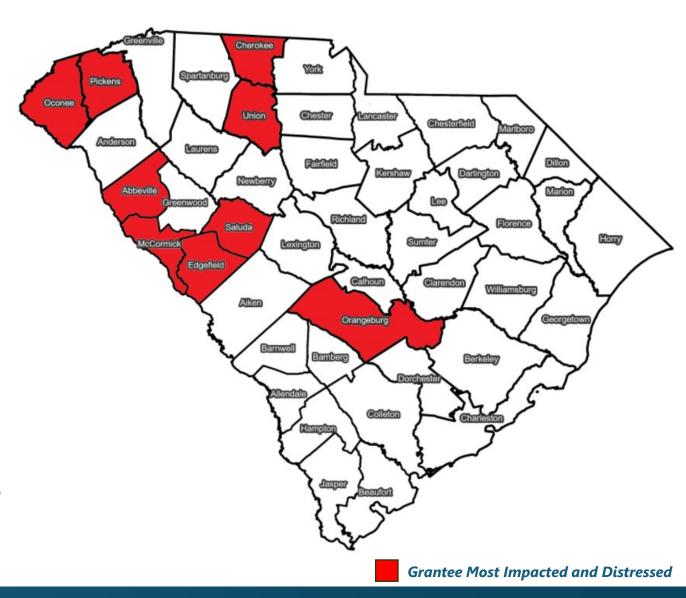
CDBG-DR HUD-Identified MIDs

- ☐ HUD identified 6 counties as "Most Impacted and Distressed" (MID)
 - Aiken
 - Anderson
 - Greenville
 - Greenwood
 - Laurens
 - Spartanburg
- ☐ HUD requires 80% of the funds to be used in the 6 HUD-identified MIDs



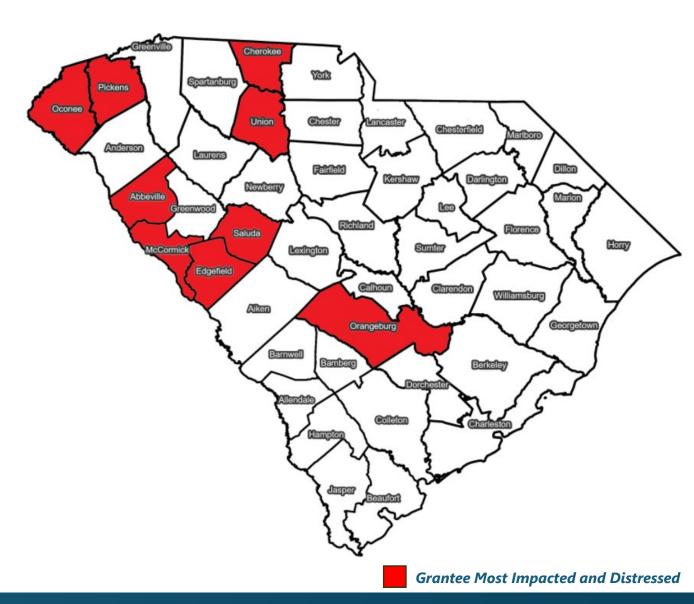
CDBG-DR Grantee-identified MIDs

- ☐ SCOR identified 9 counties as Grantee **Most Impacted and Distressed (MID)**
 - **Abbeville**
 - Cherokee
 - Edgefield
 - **McCormick**
 - Oconee
 - **Orangeburg**
 - Pickens
 - Saluda
 - Union
- □ SCOR will use up to the remaining 20% of the Community Development Block **Grant- Disaster Recovery funding in these** counties



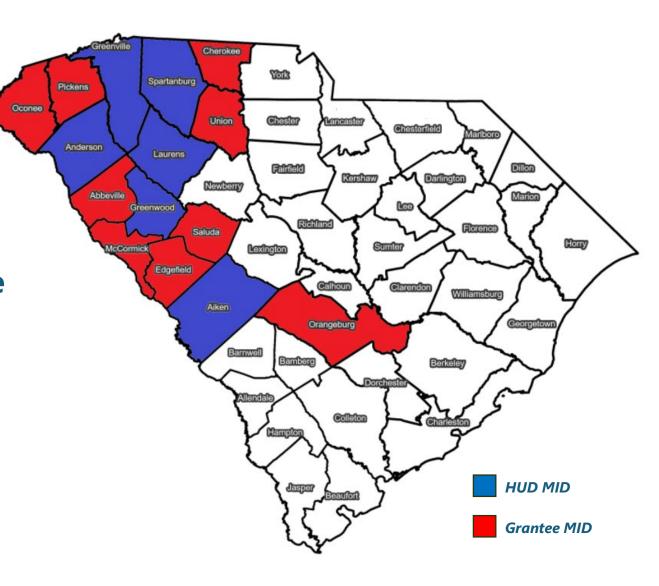
CDBG-DR Grantee-identified MIDs

- **☐** Why these counties?
 - # of applicants
 - % of Low to Moderate Income (LMI) Citizens
 - County capacity to recover
 - Geographic



CDBG-DR Area of Operation

- ☐ The area of operation will cover the 15 Most Impacted and Distressed counties identified by HUD and SCOR
- □ HUD requires 70% of the funds be used to benefit Low to Moderate Income (LMI) citizens
- ☐ HUD allocates 6 years for the completion of the grant

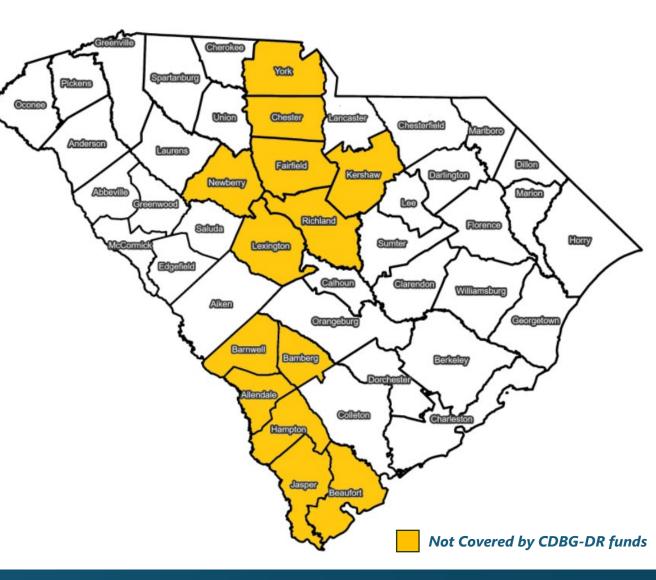


Counties Not Covered by CDBG-DR Funds

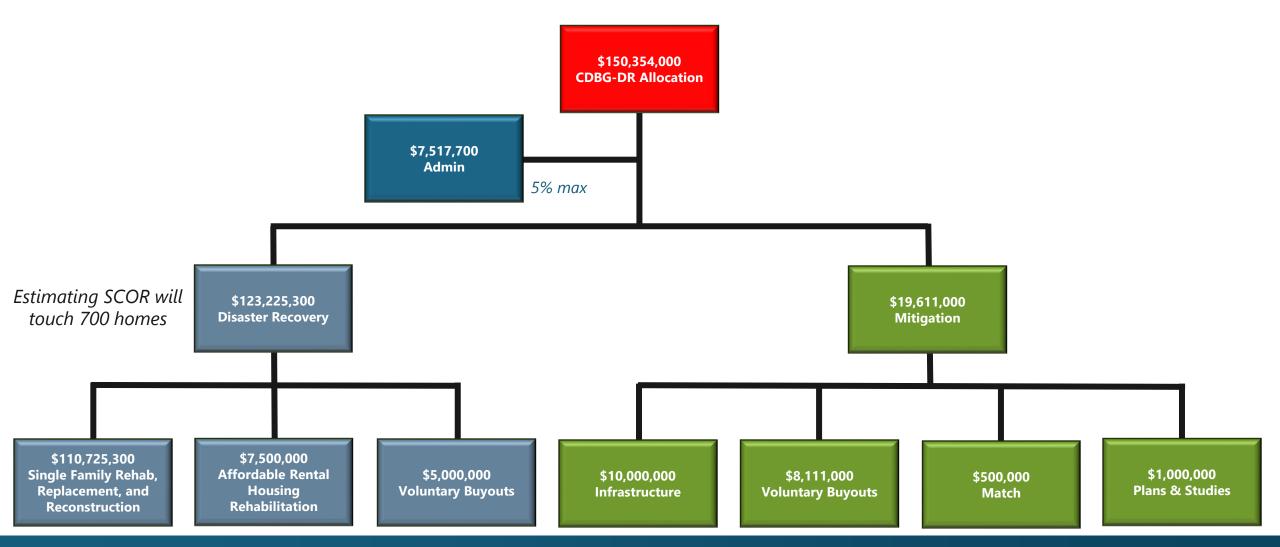
☐ HUD identified the most impacted and distressed counties

□ SCOR may serve the other IA declared counties and the Catawba Indian Nation by rebuilding destroyed homes with state funding, if available

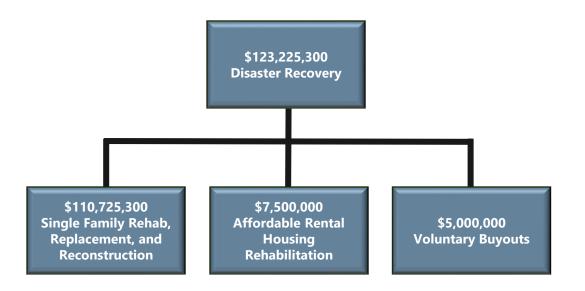
□ SCOR will coordinate with volunteer and philanthropic housing organizations in an effort to provide repairs for eligible impacted homes



Community Development Block Grant-Disaster Recovery (CDBG-DR) Allocation Overview



What Programs Will SCOR Perform?



PROJECT TYPE	CAP AMOUNT (per home)
Stick-Built Reconstruction	\$225,000
Stick-Built Rehab	\$75,000
Single-wide MHU Replacement	\$125,000
Double-wide MHU Replacement	\$140,000
MHU Rehab	\$15,000
Affordable Rental Rehab	\$75,000
Voluntary Buyout	\$350,000

- □ Applicants: Citizens (and landlords)
 impacted by Hurricane Helene, located in the 15 designated counties
- ☐ Intake by SCOR Disaster Case Managers
- ☐ Focus on Low to Moderate Income (LMI)
 Citizens
- □ Replace Manufactured Housing Units (MHUs) with Stick-built homes when possible
- **☐** More resilient building standards

Cap Amounts are all in; includes demolition and site prep

Who SCOR Will Serve

- □ Low to Moderate Income Homeowners whose homes were impacted by Hurricane Helene and located in the 15 designated counties
 - Owned home at time of Hurricane
 - Primary Resident at time of Hurricane
 - Heirs Property status may be addressed and is not an automatic disqualification
- □ Rental property owners whose homes were impacted by Hurricane Helene and located in the 15 designated counties

- ☐ Households with an age-dependent member will be prioritized higher
 - Aged 17 or younger
 - Aged 65 or older
- ☐ Households with a disabled member will be prioritized higher
- ☐ Households earning 30% or lower of Area Median Income (for their county) will be prioritized higher
 - Earned income is considered the Adjusted Gross Income from your tax return
 - Social Security and disability are typically <u>not</u> considered earned income

	H	HOUSEHOLD'S AREA MEDIAN INCOME (AMI) CATEGORY									
	30% AMI or Below	31% to 50% AMI	51% to 80% AMI	81% to 120% AMI							
Applicant's Household Includes Either Age Dependent or Disabled	Priority 1	Priority 3	Priority 5	Priority 7							
Applicant's Household Includes Neither Age Dependent or Disabled	Priority 2	Priority 4	Priority 6	Priority 8							

Area Median Income by county and by size of household.

Aiken County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$18,550	\$21,200	\$23,850	\$26,500	\$28,650	\$30,750	\$32,900	\$35,000
31%-50% AMI	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
51%-80% AMI	\$49,500	\$56,550	\$63,600	\$70,650	\$76,350	\$82,000	\$87,650	\$93,300

Anderson County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$18,350	\$20,950	\$23,550	\$26,150	\$28,250	\$30,350	\$32,450	\$34,550
31%-50% AMI	\$30,500	\$34,850	\$39,200	\$43,550	\$47,050	\$50,550	\$54,050	\$57,500
51%-80% AMI	\$48,800	\$55,800	\$62,750	\$69,700	\$75,300	\$80,900	\$86,450	\$92,050

Greenville County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$20,300	\$23,200	\$26,100	\$29,000	\$31,350	33,650	36,000	38,300
31%-50% AMI	\$33,850	\$38,700	\$43,550	\$48,350	\$52,250	\$56,100	\$60,000	\$63,850
51%-80% AMI	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150

Area Median Income by county and by size of household.

Greenwood County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
31%-50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
51%-80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850

Orangeburg County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
31%-50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
51%-80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850

Spartanburg County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$17,300	\$19,750	\$22,200	\$24,650	\$26,650	\$28,600	\$30,600	\$32,550
31%-50% AMI	\$28,750	\$32,850	\$36,950	\$41,050	\$44,350	\$47,650	\$50,950	\$54,200
51%-80% AMI	\$46,000	\$52,600	\$59,150	\$65,700	\$72,000	\$76,250	\$81,500	\$86,750

Area Median Income by county and by size of household.

Abbeville County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$15,200	\$17,400	\$19,550	\$21,700	\$23,450	\$25,200	\$26,950	\$28,650
31%-50% AMI	\$25,350	\$29,000	\$32,600	\$36,200	\$39,100	\$42,000	\$44,900	\$47,800
51%-80% AMI	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450

Cherokee County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$15,200	\$17,350	\$19,500	\$21,650	\$23,400	\$25,150	\$26,850	\$28,600
31%-50% AMI	\$25,300	\$28,900	\$32,500	\$36,100	\$39,000	\$41,900	\$44,800	\$47,700
51%-80% AMI	\$40,450	\$46,200	\$52,000	\$57,750	\$62,400	\$67,000	\$71,650	\$76,250

Edgefield County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$18,550	\$21,200	\$23,850	\$26,500	\$28,650	\$30,750	\$32,900	\$35,000
31%-50% AMI	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
51%-80% AMI	\$49,500	\$56,550	\$63,600	\$70,650	\$76,350	\$82,000	\$87,650	\$93,300

Area Median Income by county and by size of household.

Laurens County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$15,650	\$17,850	\$20,100	\$22,300	\$24,100	\$25,900	\$27,700	\$29,450
31%-50% AMI	\$26,050	\$29,800	\$33,500	\$37,200	\$40,200	\$43,200	\$46,150	\$49,150
51%-80% AMI	\$41,650	\$47,600	\$53,550	\$59,500	\$64,300	\$69,050	\$73,800	\$78,550

McCormick County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$17,050	\$19,450	\$21,900	\$24,300	\$26,250	\$28,200	\$30,150	\$32,100
31%-50% AMI	\$28,350	\$32,400	\$36,450	\$40,500	\$43,700	\$47,000	\$50,200	\$53,500
51%-80% AMI	\$45,400	\$51,850	\$58,350	\$64,800	\$70,000	\$75,200	\$80,400	\$85,550

Oconee County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$17,000	\$19,400	\$21,850	\$24,250	\$26,200	\$28,150	\$30,100	\$32,050
31%-50% AMI	\$28,300	\$32,350	\$36,400	\$40,450	\$43,700	\$46,950	\$50,150	\$53,400
51%-80% AMI	\$45,300	\$51,800	\$58,250	\$64,700	\$69,900	\$75,100	\$80,250	\$85,450

Area Median Income by county and by size of household.

Pickens County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$20,300	\$23,200	\$26,100	\$29,000	\$31,350	\$33,650	\$36,000	\$38,300
31%-50% AMI	\$33,850	\$38,700	\$43,550	\$48,350	\$52,250	\$56,100	\$60,000	\$63,850
51%-80% AMI	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150

Saluda County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$19,500	\$22,250	\$25,050	\$27,800	\$30,050	\$32,250	\$34,500	\$36,700
31%-50% AMI	\$32,450	\$37,100	\$41,750	\$46,350	\$50,100	\$53,800	\$57,500	\$61,200
51%-80% AMI	\$51,950	\$59,350	\$66,750	\$74,150	\$80,100	\$86,050	\$91,950	\$97,900

Union County

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<30% AMI	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
31%-50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
51%-80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850

How SCOR Will Prioritize Service to Citizens - Example



Jackie & Frank Reid

- Married couple in their 50s
- Retired with Adult Children (Not at Home)
- \$450,000 Home (Paid Off)
- Resided in home at time of Hurricane
- Did Not Maintain Home Insurance After Paid Off House
- \$180,000/year total in taxable pension

Not Eligible

How SCOR Will Prioritize Service to Citizens - Example



Margaret and Olivia Hayes

- 80-year old disabled grandmother raising 6-year old granddaughter in home
- Own home
- Resided in home at time of Hurricane
- Social Security Income ONLY

Eligible – Priority 1

Resilient, Safe, Sanitary, and Secure

- ☐ The Goal of our Housing Program is to provide resilient, safe, sanitary, and secure housing to eligible participants
- ☐ To serve as many people as possible, the program follows of a set of standards called Housing Quality Standards (HQS)
- ☐ All projects undertaken by the SCOR must meet, but generally will not exceed, HQS standards

Housing Quality Standards (HQS)Covered Areas

□ Sanitary Facilities
 □ Food Preparation
 □ Space and Security
 □ Thermal Environment
 □ Illumination and Electricity
 □ Structure and Materials
 □ Water Supply
 □ Paint
 □ Smoke Detectors
 □ Access
 □ Sanitary Conditions
 □ Interior Air Quality

HQS Highlights

- **☐** Functioning bathroom ☐ Sink and shower or tub ☐ Hot and cold water □ Oven and a stove/range or a microwave oven **☐** Refrigerator ☐ Living room and kitchen **☐** Structurally sound and weatherproof roof **☐** Windows and exterior doors must be lockable.
- □ Safe heating system□ Safe air conditioning system
- □ Cannot contain unvented room heaters that burn gas, oil, or kerosene
- ☐ One window in living room and each sleeping room
- □ No serious defects in ceilings, walls, and floors such as <u>severe</u> bulging, large holes, loose surface materials, <u>severe</u> buckling, missing parts, or other serious damage

HQS Highlights

- □ No serious defects in foundation and exterior wall structures
- No vermin infestation
- ☐ Stairs, halls, porches, and walkways must not present the danger of tripping and falling
- □ One smoke detector on each level of the home
- □ Carbon Monoxide detector

- ☐ Working water supply that is sanitary and contamination free
- ☐ Test for lead-based paint for homes built prior to 1978
- ☐ Stabilize all lead-based paint deteriorated surfaces.
- □ Painting may be provided for repaired areas

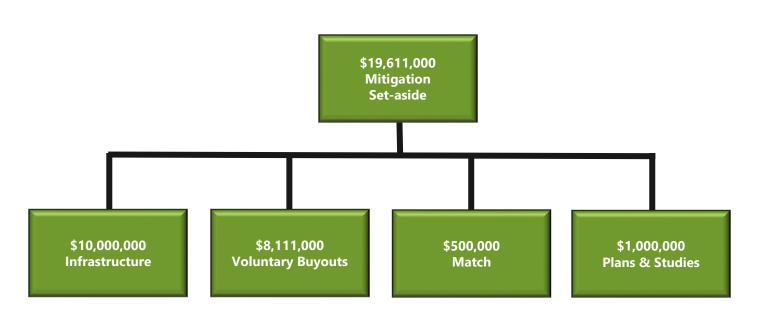
Resilient Building

- □ Resilient building practices will be employed whenever appropriate to the scope of work
- □ Resilient building practices are designed to enhance how citizens' homes withstand natural hazards
 - Enhanced Roof
 - Continuous Load Path
 - Hurricane Impact Windows
 - MHUs replaced with stick-built homes (if land owned)

3-Year Lien

- ☐ There will be a 3-year lien on the home after it passes final inspection
- □ The goal is to have the homeowner live in a resilient, safe, sanitary, and secure home and not sell the home after it has been repaired, replaced, or reconstructed
- ☐ If a homeowner sells the home within three years, SCOR will get the cost of repairs or new construction from the sales price
- ☐ SCOR cannot foreclose on or confiscate your home

Mitigation Program Distribution

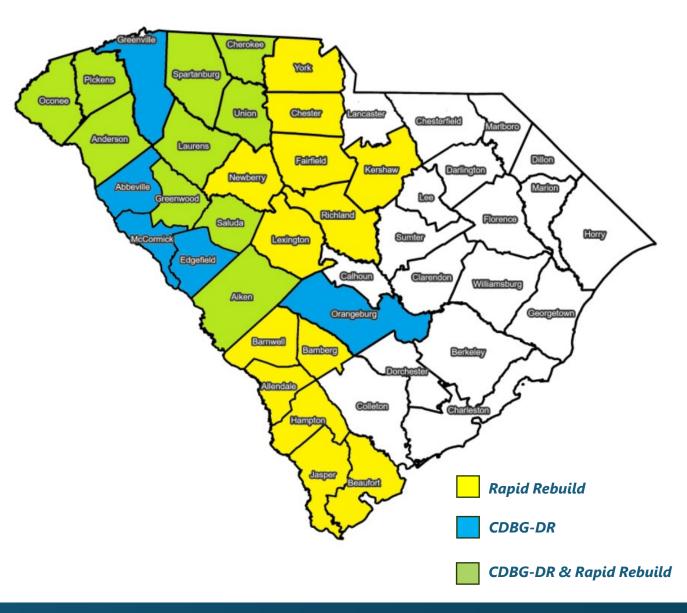


PROJECT AMOUNT	CAP AMOUNT (per project)
Infrastructure	\$10,000,000
Voluntary Buyout	\$350,000
Match	\$100,000
Plans & Studies	\$500,000

- ☐ 90-day open application period
- □ Applicants are state agencies, towns, cities, counties, and Councils of Government
- □ Projects must be in or benefit one or more of the 6 HUD identified Most Impacted and Distressed counties
- **☐** Scored on published criteria

Disaster Recovery Coverage

- □ SCOR will touch all 28 counties and the Catawba Indian Nation with Community Development Block Grant-Disaster Recovery or State Reserve Fund dollars
- ☐ SCOR's Rapid Rebuild Program
- □ SCOR has additional funding
 - \$3M SC Housing
 - \$1M Google



Disaster Case Management



Disaster Case Management (803) 898-2511

- □ Purpose: to help disaster survivors of Hurricane Helene navigate the recovery process and assist them in resolving <u>all their unmet needs</u>
 - 134 additional Temporary Grant employees
 - 4 Regional Offices (Spartanburg, Pickens, Aiken and Richland)
- ☐ Conducting mobile intakes and assisting citizens in all 28 impacted counties
- 10,000+ contacts to date
- ☐ Identifying applicants for the Community Development Block Grant-Disaster Recovery program, the Rapid Rebuild program, and VOAD repairs programs

What Documentation You Need to Provide

(for all household members)

□ Government Issued ID

 Driver's License, Passport, Military ID, Certificate of Naturalization or Permanent Resident Card, Birth Certificate

□ Proof of Income (18+ Years Old)

Tax Return or: Most Recent W2 or 3 paystubs, unemployment award letter, pension/annuity letter,
 Social Security benefit letter, VA benefit letter

□ Proof of Disability (if disabled)

 Social Security or VA letter, parking placard registration, statement from doctor, disability id or visible handicap

□ Proof of Ownership

Deed (of official record), property title, bill of sale, bargain-for-sale deed, quitclaim deed, other

☐ Insurance

Homeowner's insurance policy number, flood insurance policy number

Disaster Case Management Static Field Locations Coming Soon

- ☐ Region 1 Office: Pickens/Anderson (Central)
- ☐ Region 2 Office: Spartanburg
- ☐ Region 3 Office: Richland
- **☐** Region 6 Office: Aiken

How You Can Help Us

- ☐ Get the word out
- ☐ Help us to find the hard-to-reach people

Key Points of Contact

- **☐ Website: scor.sc.gov**
- **□SCOR Main Phone Line: (803) 896-4215**
- □ Disaster Case Management Phone Number: (803) 898-2511
- □ SCOR Email: contact@scor.sc.gov
- **☐ Mailing address:** 632 Rosewood Drive

Columbia, SC 29201

Report Alleged Fraud, Waste or Abuse: Call SCOR's Audit Hotline at 1-844-506-5436.

Call the State Inspector General at 1-855-723-7283 (1-855-SC-Fraud), or visit the State Inspector General's website to file a complaint.

Questions?

