# 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**.



Disaster Recovery & Disaster Case Management

# 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

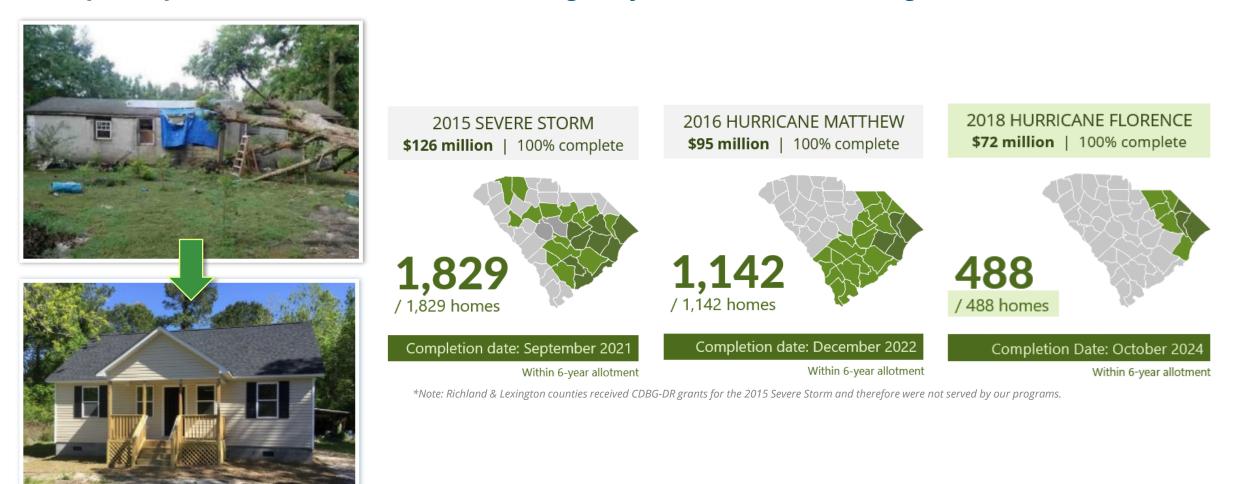


### **2024 Hurricane Helene Recovery Team**

- **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 <u>3,459 homes</u> damaged by hurricanes and flooding.



### 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



### 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 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	<u>South</u>
Hurricane Helene impacted	2015 Hurricane Joaquin/ 1,000 Year Flood	24	101,560	\$90,173,596	\$521,586,669	SCOR- \$126M *UGLGs- \$78.3M	39.2%	<u>Carolina has</u> <u>been</u> receiving a
<u>more</u> <u>counties</u> than any	2016 Hurricane Matthew	24	46,672	\$39,700,863	\$436,116,988	SCOR- \$95M	21.8%	decreasingly lower percentage
recent disaster	2018 Hurricane Florence	8	16,241	\$24,523,834	\$577,290,430	SCOR- \$72M	12.5%	<u>(shortfall) of</u> <u>the Housing</u> Unmet Need
	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%	<u>every</u> disaster
	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%	<u>since 2015</u>
			_					

The # of South Carolina Citizens applying for FEMA Individual Assistance is <u>2.7 times greater</u> 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

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

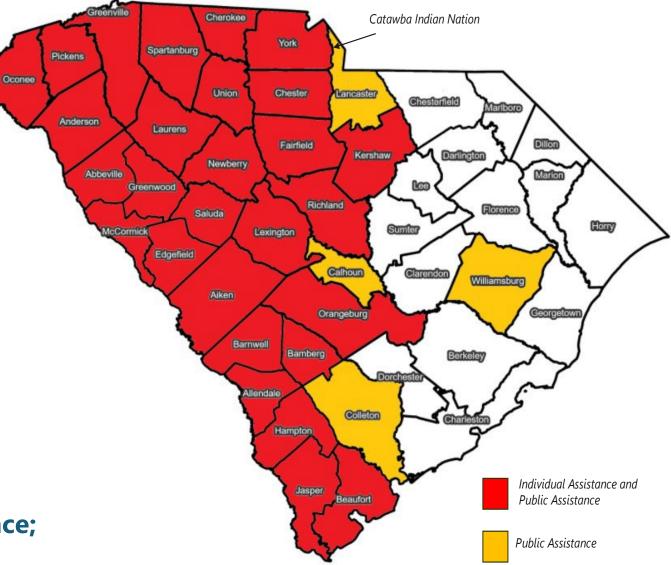
# Hurricane Helene Impact & Action Plan Overview



## **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**

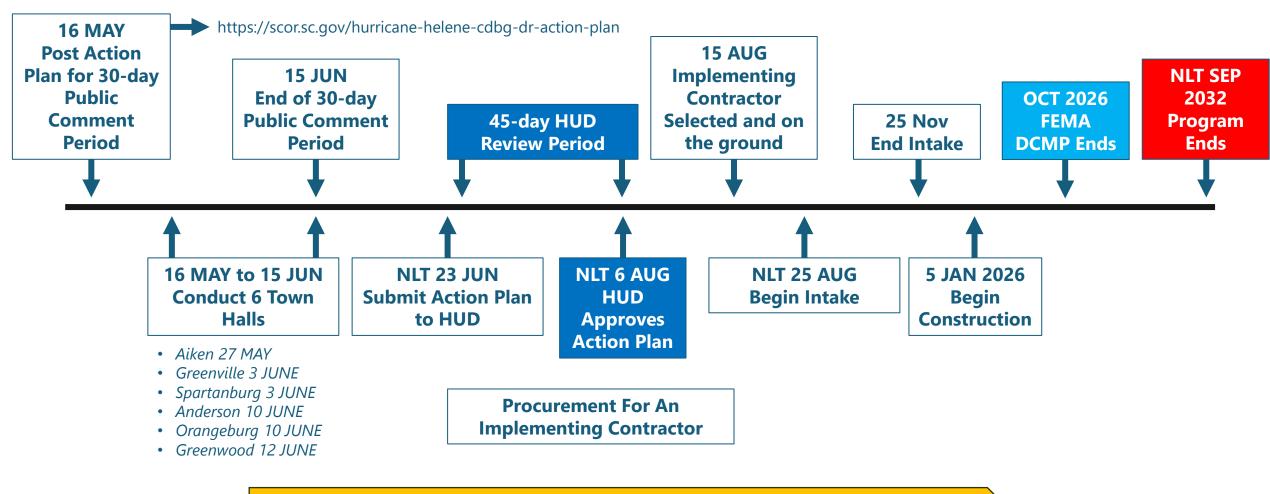
The Department of Housing and Urban Development (HUD) has provided a \$150,354,000 Community Development Block Grant – Disaster Recovery (CDBG-DR) grant to South Carolina in the wake of Hurricane Helene in September 2024

**SCOR** will administer the CDBG-DR grant for South Carolina

Recovery will focus on Housing as described in SCOR's Action Plan, posted to <u>scor.sc.gov</u> 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**

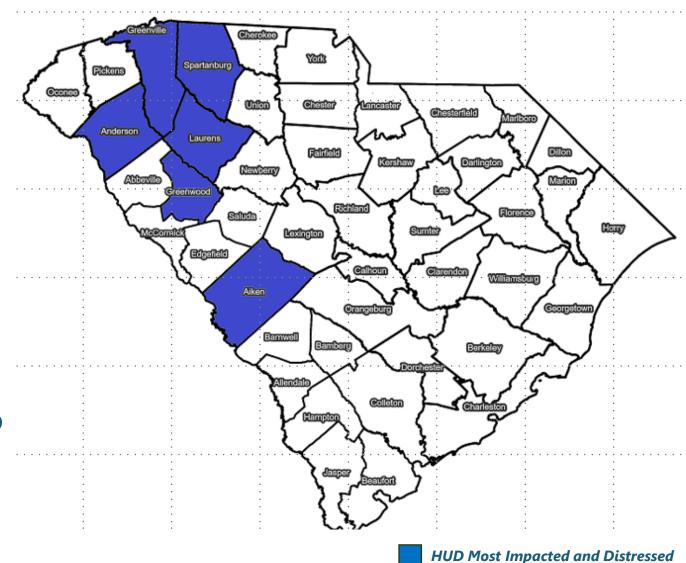


State Funded Rapid Rebuild Program

## **CDBG-DR HUD-Identified MIDs**

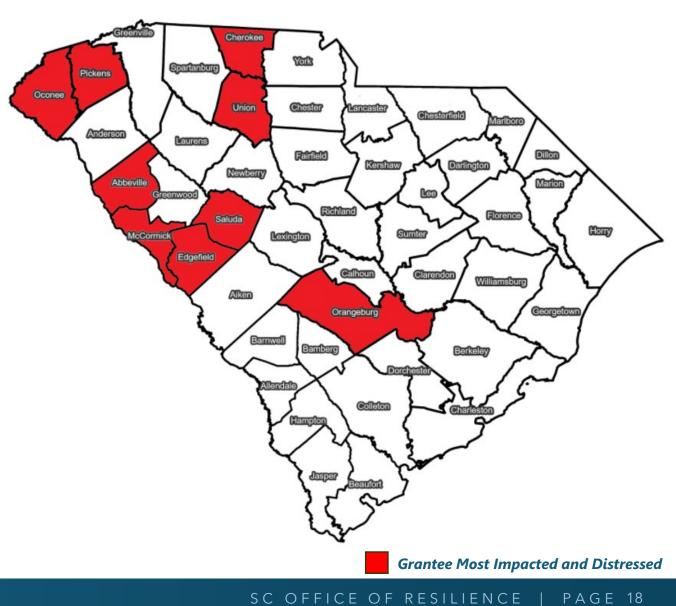
- HUD identified 6 counties as "Most Impacted and Distressed" (MID)
  - Aiken
  - Anderson
  - Greenville
  - Greenwood
  - Laurens
  - Spartanburg

### HUD requires 80% of the funds to be used in the 6 HUD-identified MIDs



## **CDBG-DR Grantee-identified MIDs**

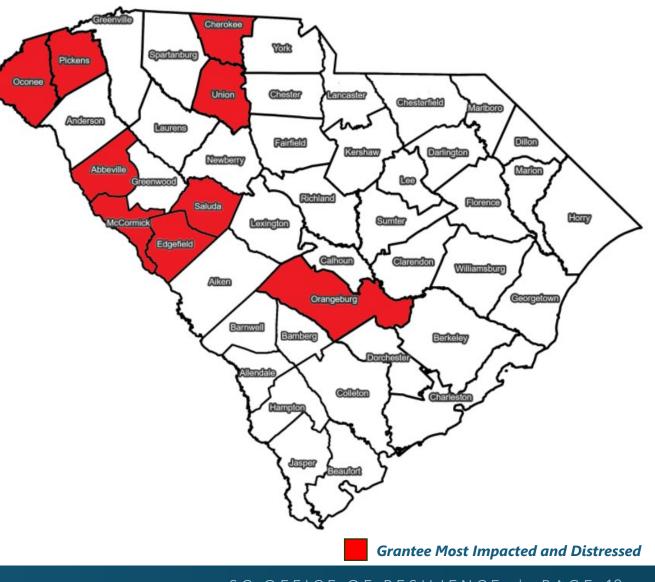
- SCOR identified 9 counties as Grantee Most Impacted and Distressed (MID)
  - Abbeville
  - Cherokee
  - Edgefield
  - McCormick
  - Oconee
  - Orangeburg
  - Pickens
  - Saluda
  - Union
- SCOR will use up to the remaining 20% of the Community Development Block
   Grant- Disaster Recovery funding in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



### **CDBG-DR Grantee-identified MIDs**

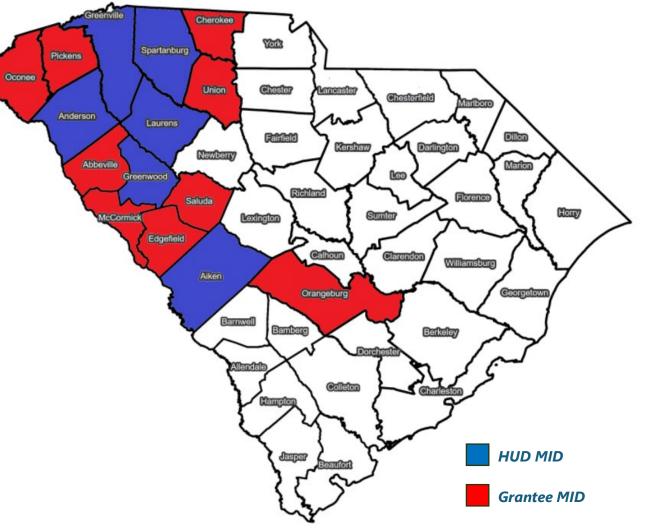
### **Why these counties?**

- # of applicants
- % of Low to Moderate Income (LMI) Citizens
- County capacity to recover
- Geographic



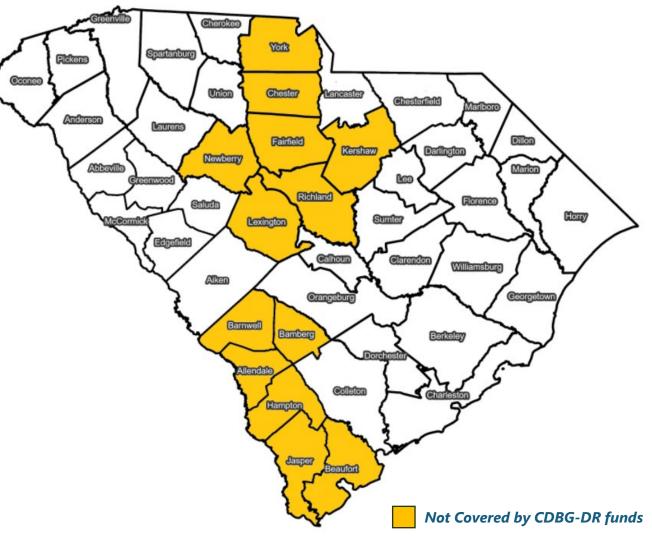
### **CDBG-DR Area of Operation**

- 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

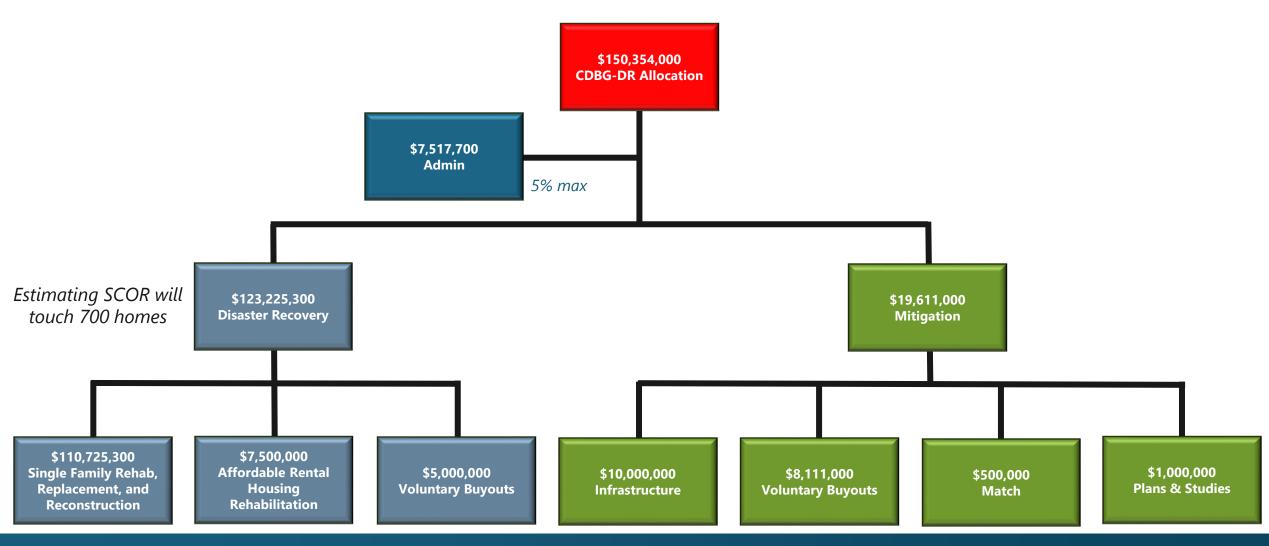


# **Counties Not Covered by CDBG-DR Funds**

- 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

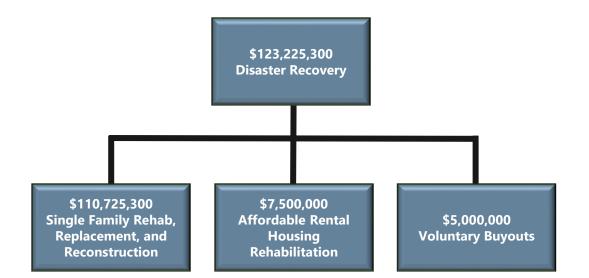


# **Community Development Block Grant-Disaster Recovery (CDBG-DR) Allocation Overview**



#### 2024 HURRICANE HELENE DISASTER RECOVERY

# 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

**U** 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

	Н	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

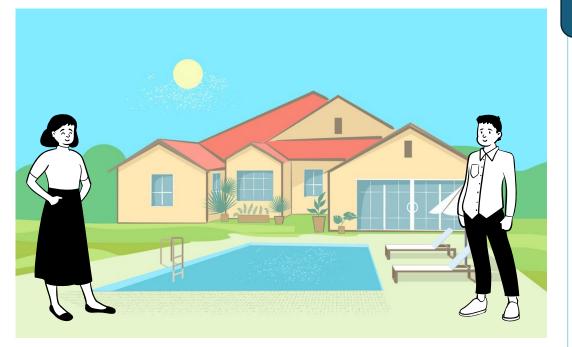
#### Saluda County

	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

2024 HURRICANE HELENE DISASTER RECOVERY

### 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
- **Given Service Action Food Preparation**
- □ Space and Security
- Thermal Environment
- □ Illumination and Electricity
- **Given Structure and Materials**

- □ Water Supply
- Paint
- **Smoke Detectors**
- □ Sanitary Conditions
- **Interior Air Quality**

# **HQS Highlights**

### □ Functioning bathroom

- **Gink 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**

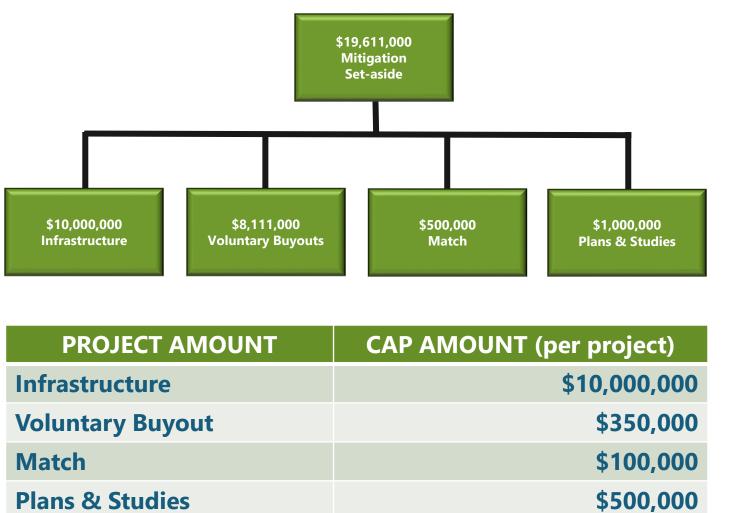
There will be a 3-year lien on the home after it passes final inspection

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**



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

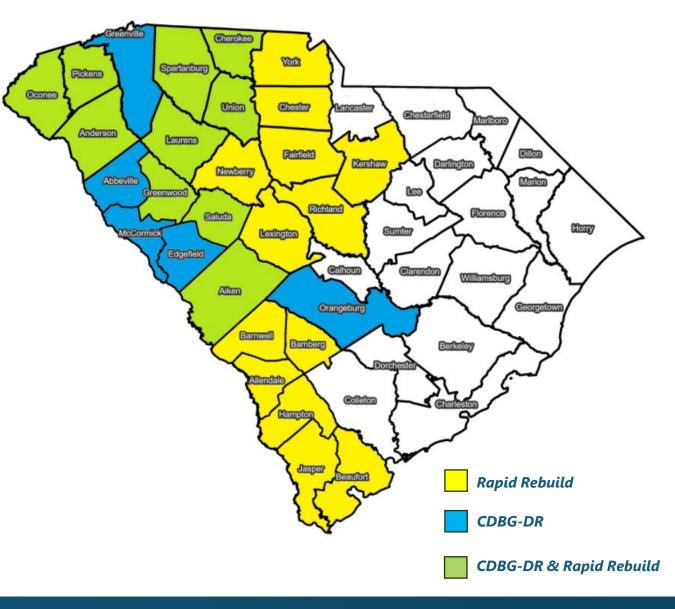
### **Disaster Recovery Coverage**

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?

