

# 2024 Hurricane Helene Disaster Recovery Program Town Hall

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Community Development Block Grant – Disaster Recovery  
Action Plan Overview

May 27, 2025



# Welcome

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Eric Fosmire  
Chief of Staff & General Counsel





# 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.

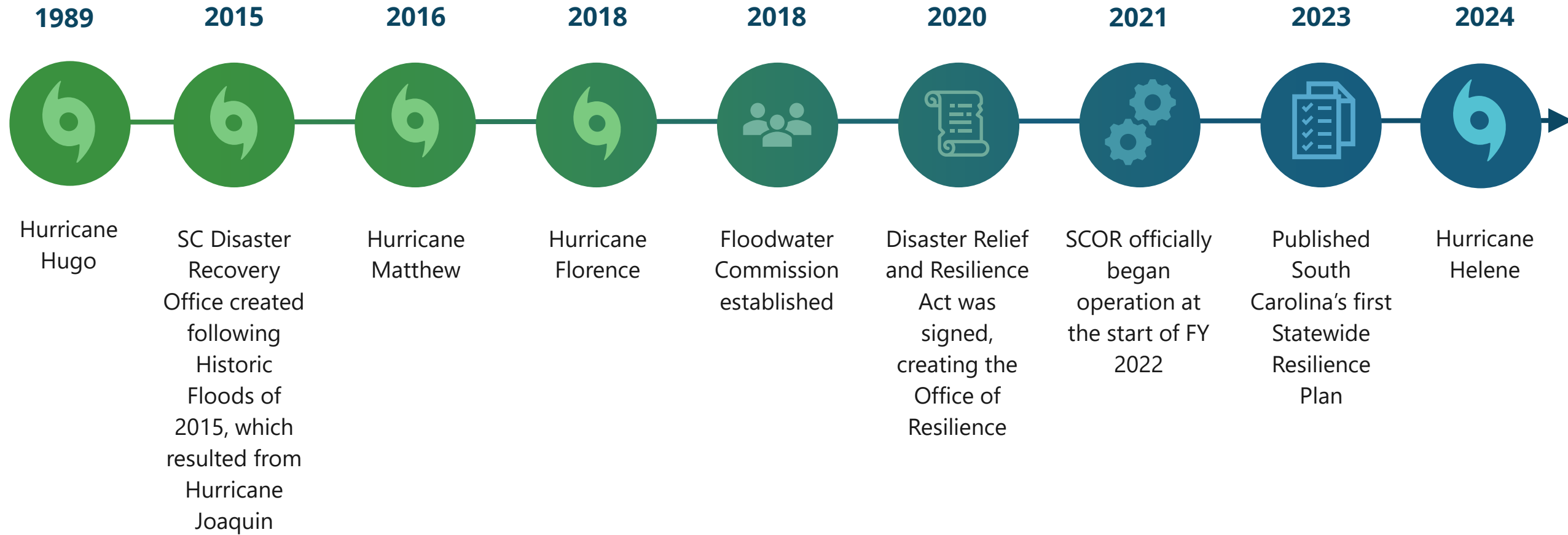
# SCOR Disaster Recovery History

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# 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**

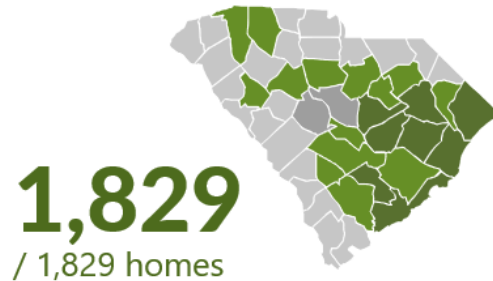


# SCOR's Background in Disaster Recovery

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.

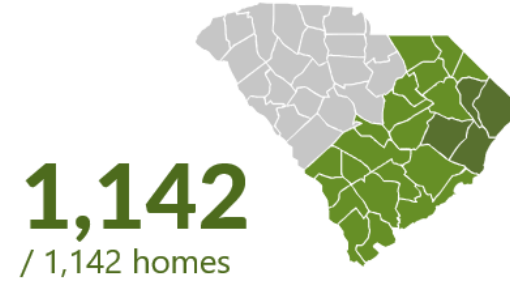


2015 SEVERE STORM  
**\$126 million** | 100% complete



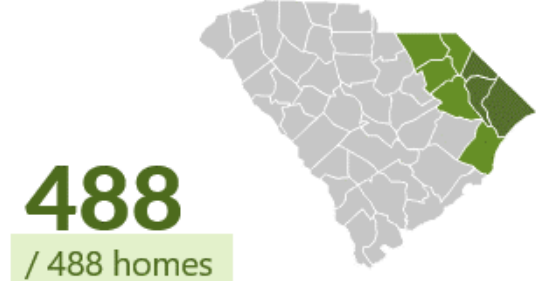
Completion date: September 2021  
Within 6-year allotment

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
- ❑ 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**

# Limited Funding Available

***Hurricane Helene impacted more counties than any recent disaster***

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

Hurricane Disaster	Counties Declared for Individual Assistance (IA)	Individual Assistance Applicants	Total FEMA Individuals and Household Funding Paid	Unmet Housing Need	HUD CDBG-DR Grant
2015 Hurricane Joaquin/ Great Flood	24	101,560	\$90,173,596	\$521,586,669	SCOR \$126M *UGLGs -\$78.3M
2016 Hurricane Matthew	24	46,672	\$39,700,863	\$436,116,988	SCOR \$95M
2018 Hurricane Florence	8	16,241	\$24,523,834	\$577,290,430	SCOR \$72M
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
2024 Hurricane Helene	28 plus Catawba Nation	443,840	\$296,627,872 (Will continue to increase because assessments continuing)	\$1.747 Billion	\$150.3 Million

***The Hurricane Helene Housing Unmet Need is greater 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

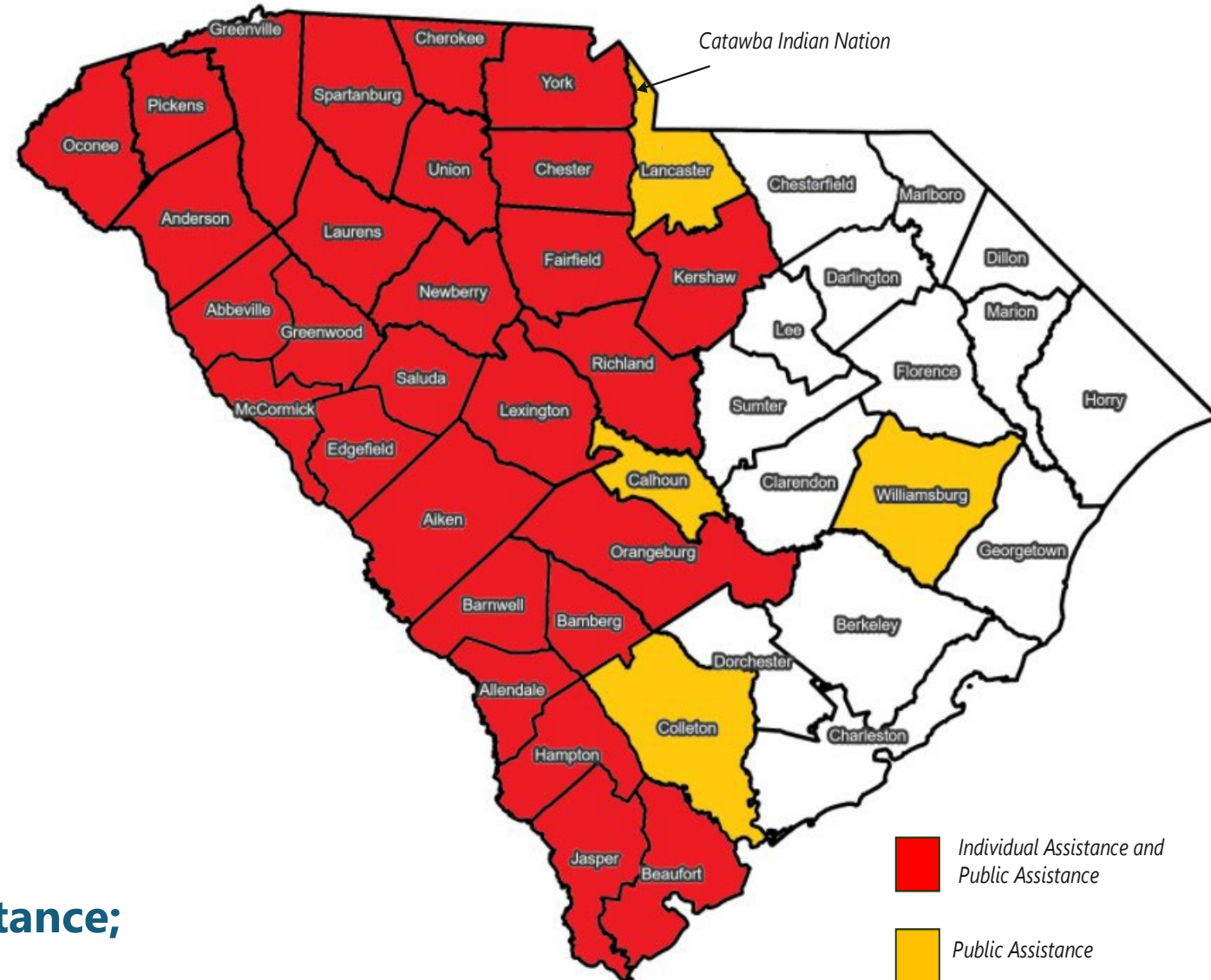
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Ran Reinhard  
Director of Operations



# 2024 Hurricane Helene Disaster Impact

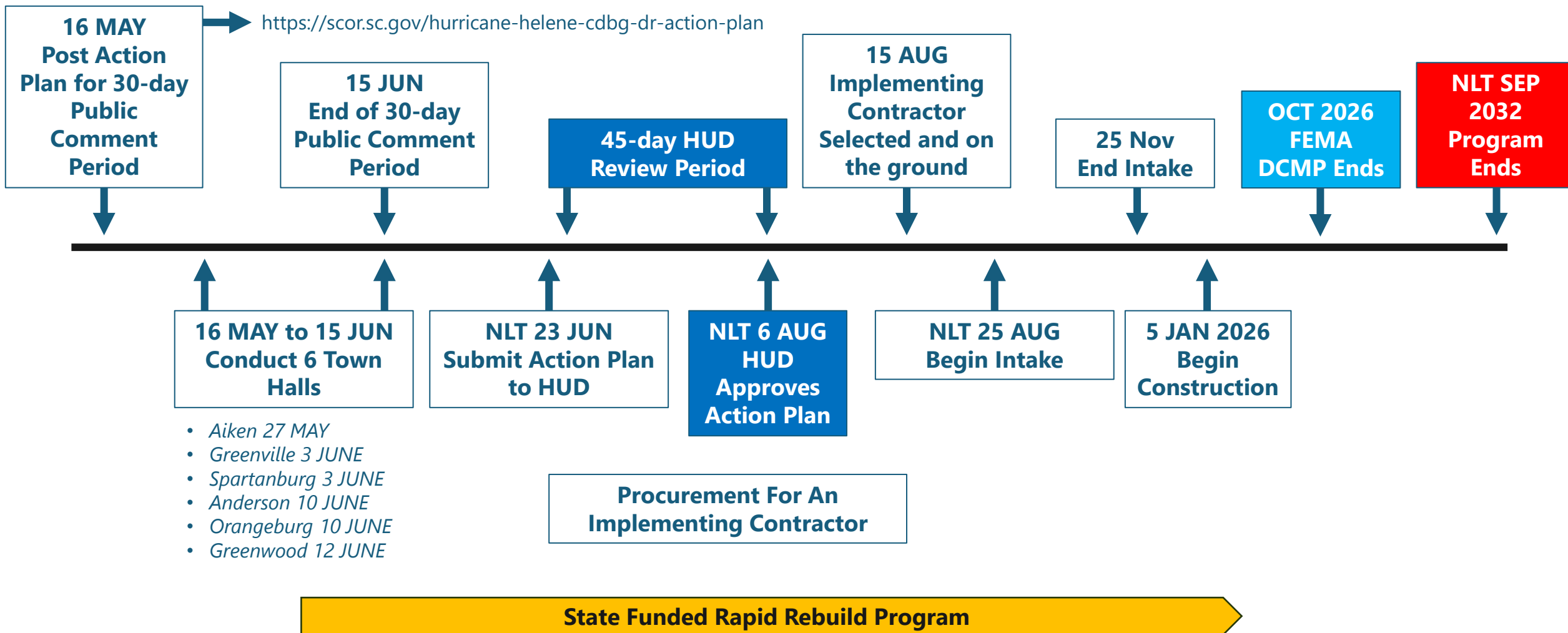
- ❑ 28 counties and the Catawba Indian Nation were declared for FEMA Individual Assistance (IA)
- ❑ 443,840+ citizens have applied to FEMA for Individual Assistance
- ❑ Approximately \$2.1B in Unmet Needs
  - Housing- \$1.7B (81%)
  - Infrastructure- \$192M (9%)
  - Economic - \$224M (10%)
- ❑ More renters 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](https://www.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



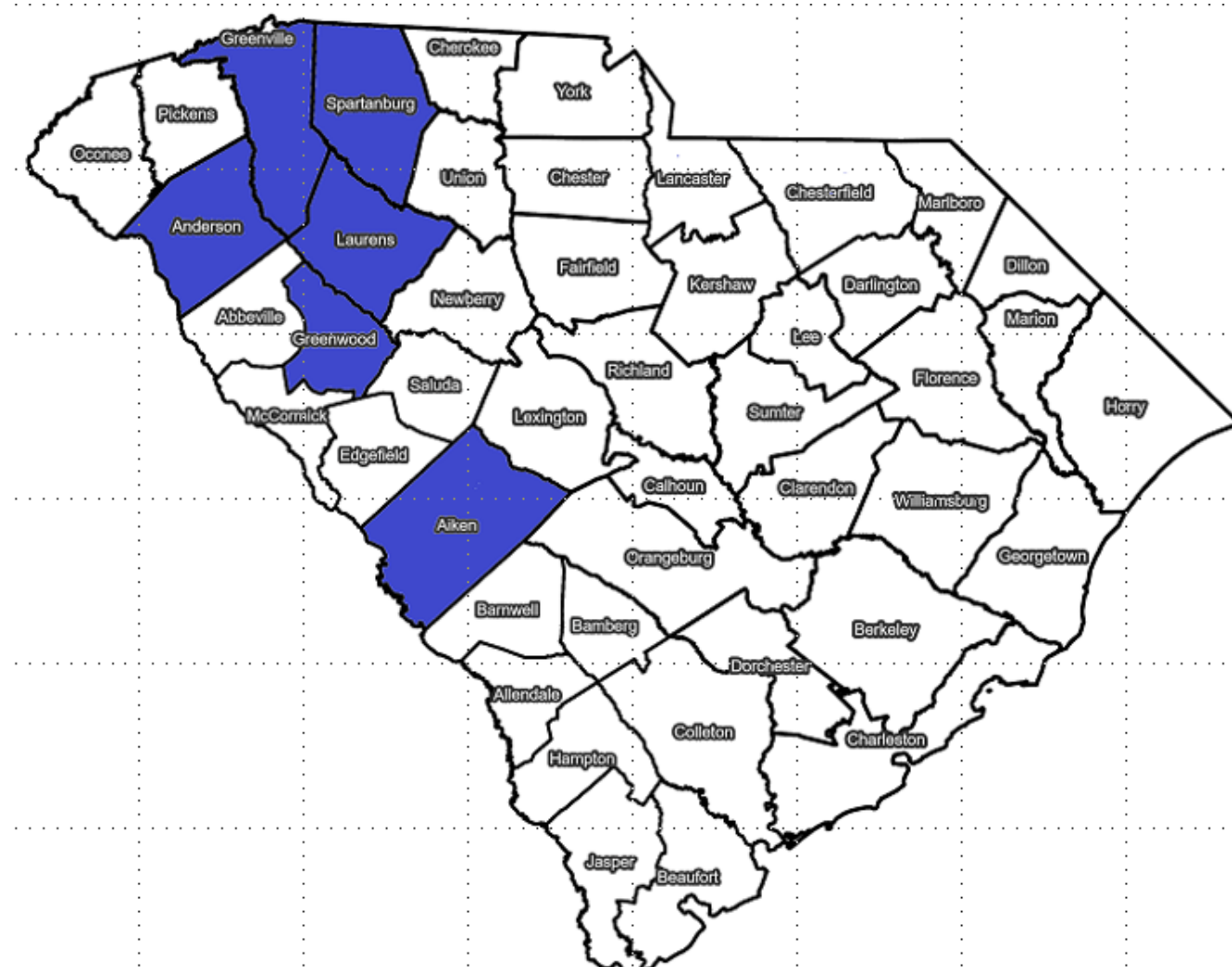


# CDBG-DR HUD-Identified MIDs

- ❑ 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



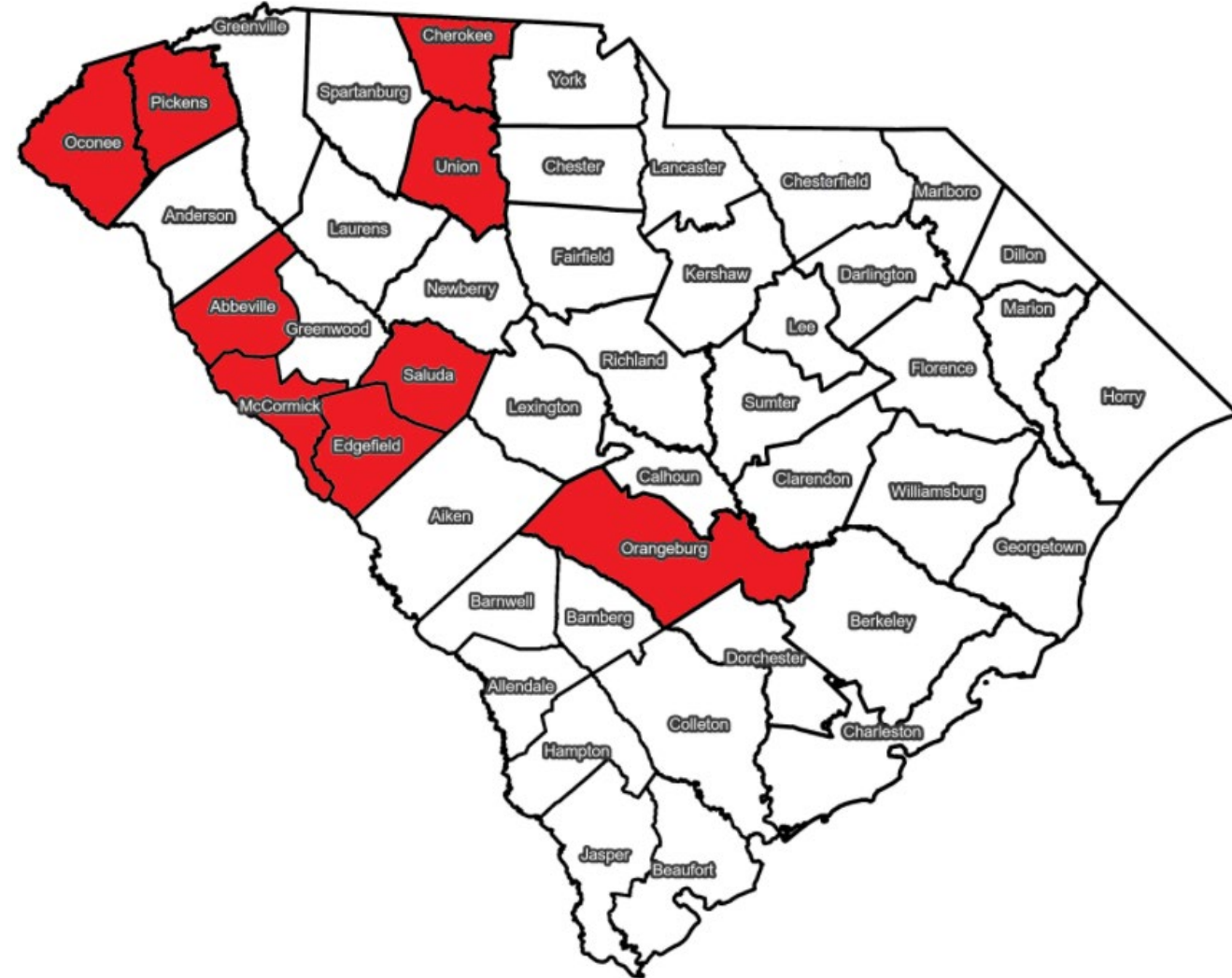
 *HUD Most Impacted and Distressed*

# 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

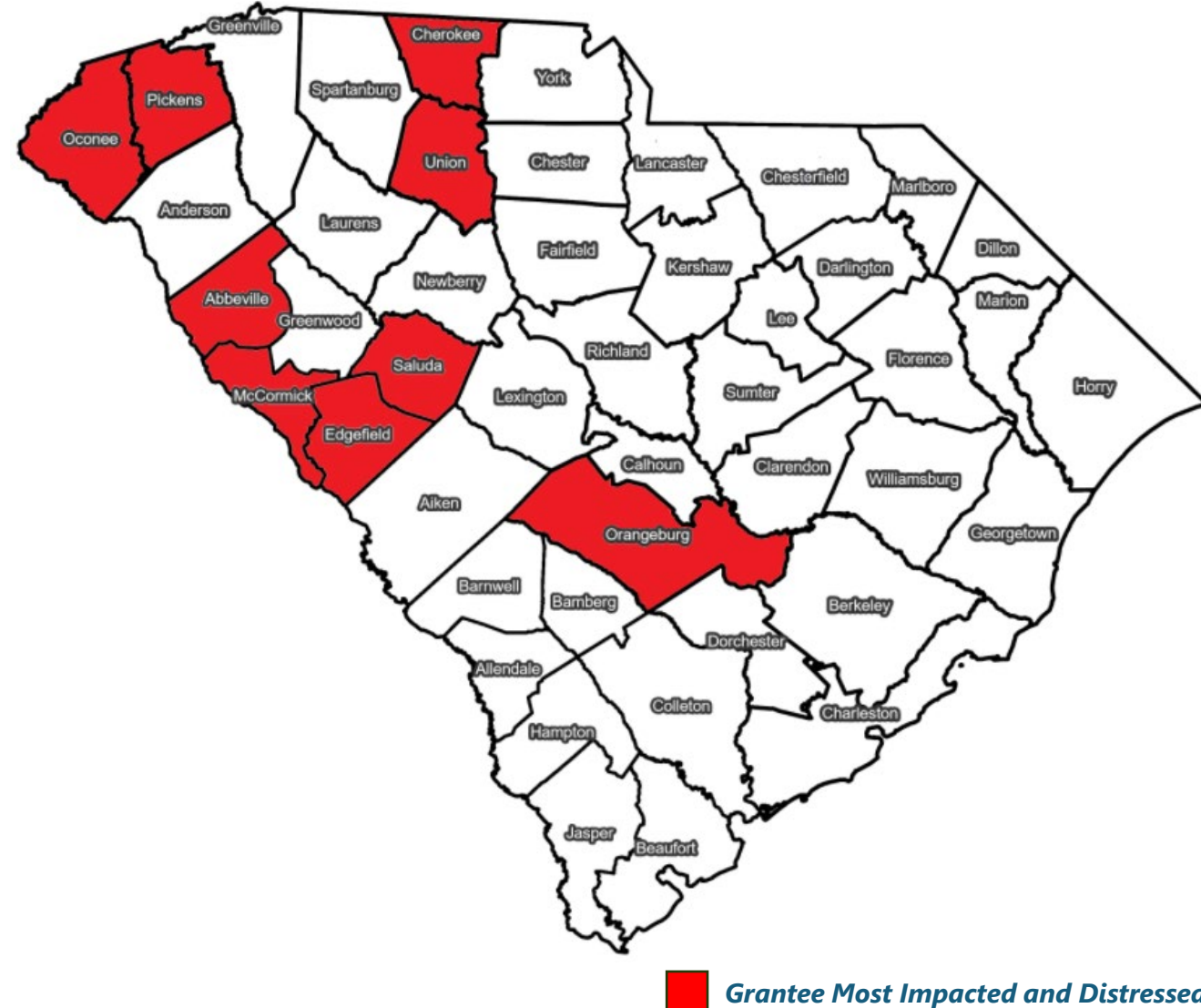


 *Grantee Most Impacted and Distressed*

# CDBG-DR Grantee-identified MIDs

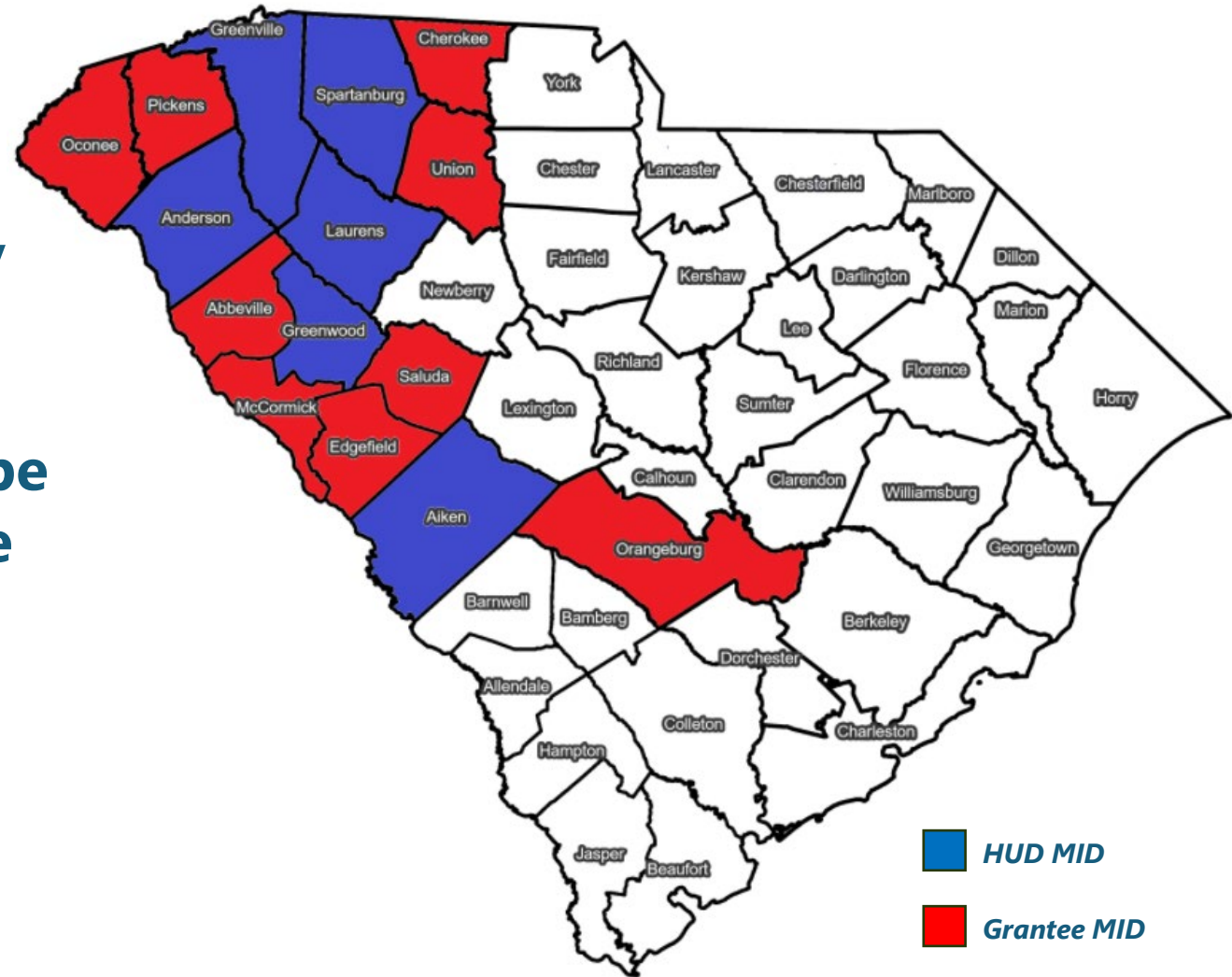
## □ Why these counties?

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



# CDBG-DR Area of Operation

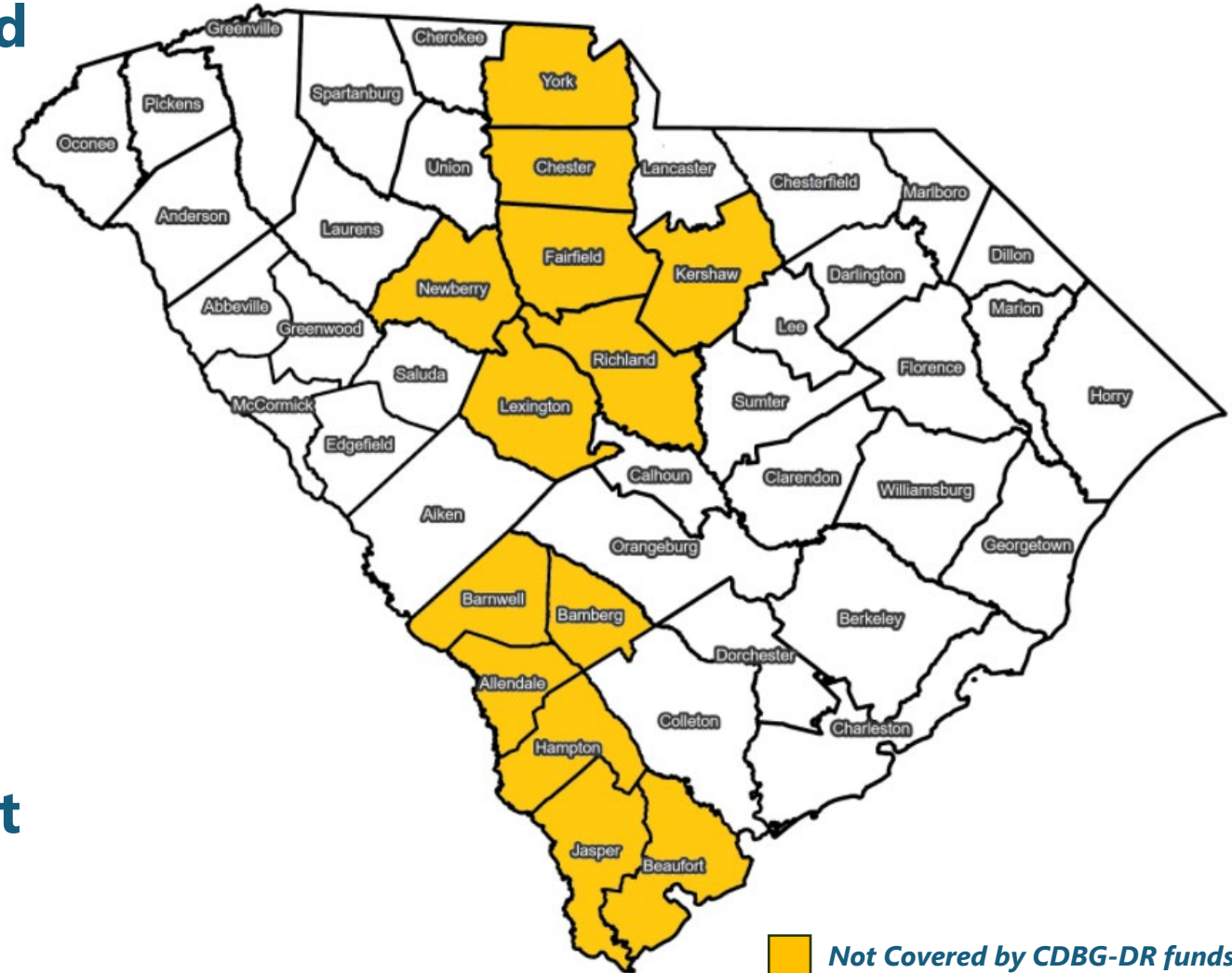
- ❑ The area of operation will cover the 15 Most Impacted and Distressed counties identified by HUD and SCOR
- ❑ HUD requires 70% of the funds be used to benefit Low to Moderate Income (LMI) citizens
- ❑ HUD allocates 6 years for the completion of the grant



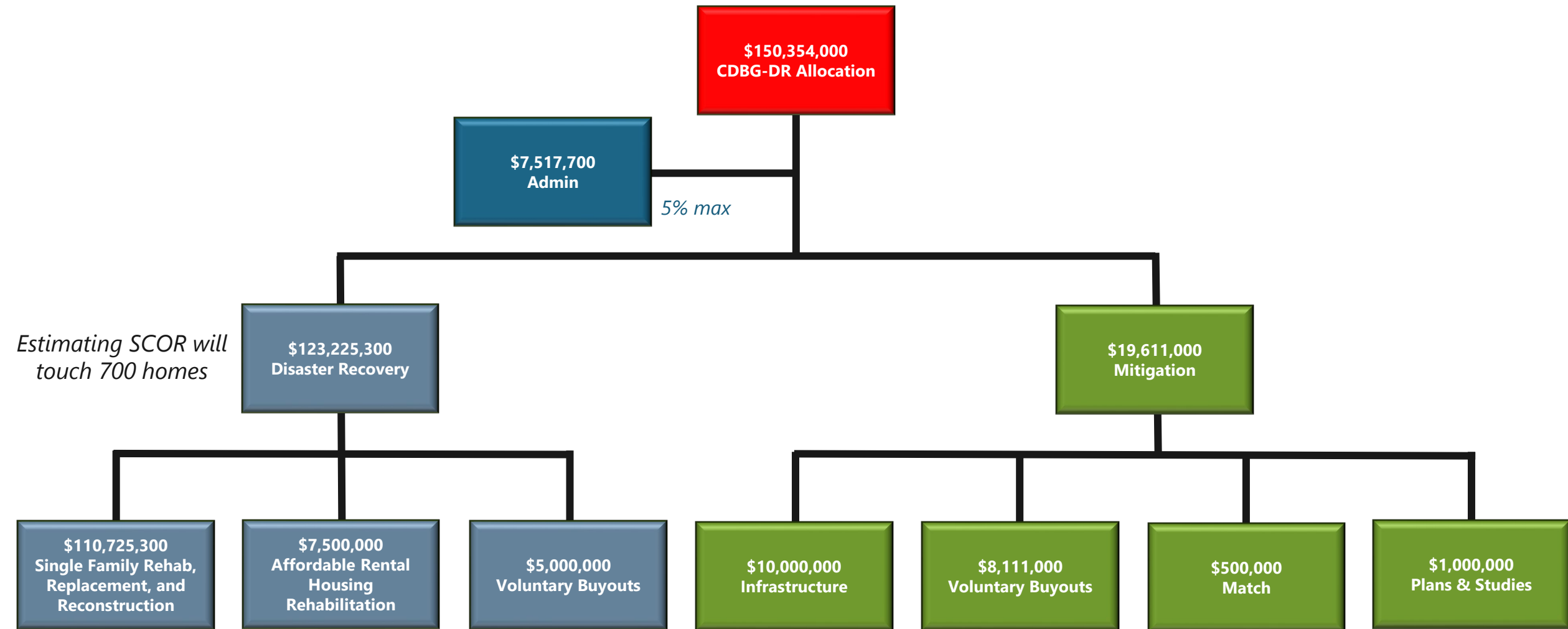


# Counties Not Covered by CDBG-DR Funds

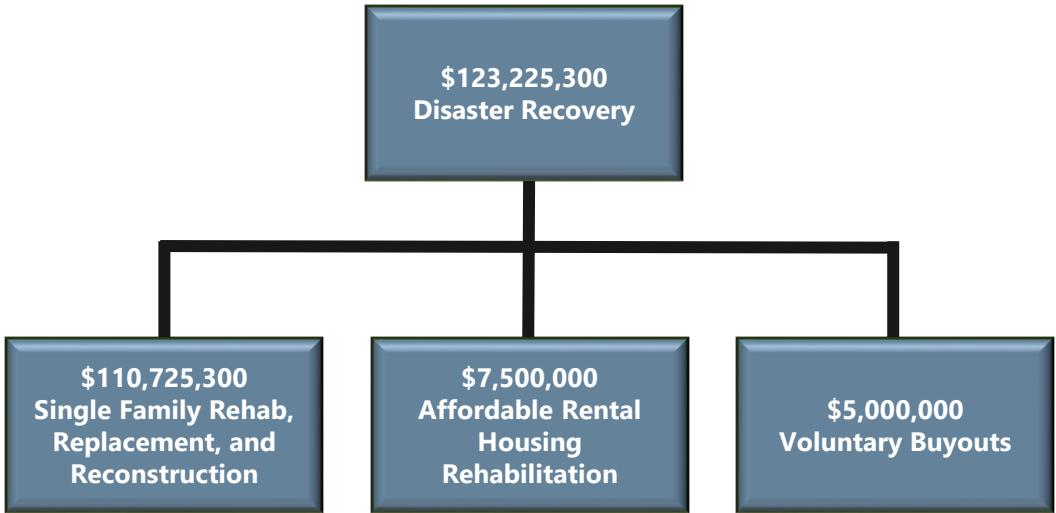
- ❑ HUD identified the most impacted and distressed counties
- ❑ SCOR may serve the other IA declared counties and the Catawba Indian Nation by rebuilding destroyed homes with state funding, if available
- ❑ SCOR will coordinate with volunteer and philanthropic housing organizations in an effort to provide 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

*Cap Amounts are all in; includes demolition and site prep*

- ☐ 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

# 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**



# How SCOR Will Prioritize Service to Citizens

- ❑ 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, SSI, and disability are typically not considered earned income*

# How SCOR Will Prioritize Service to Citizens

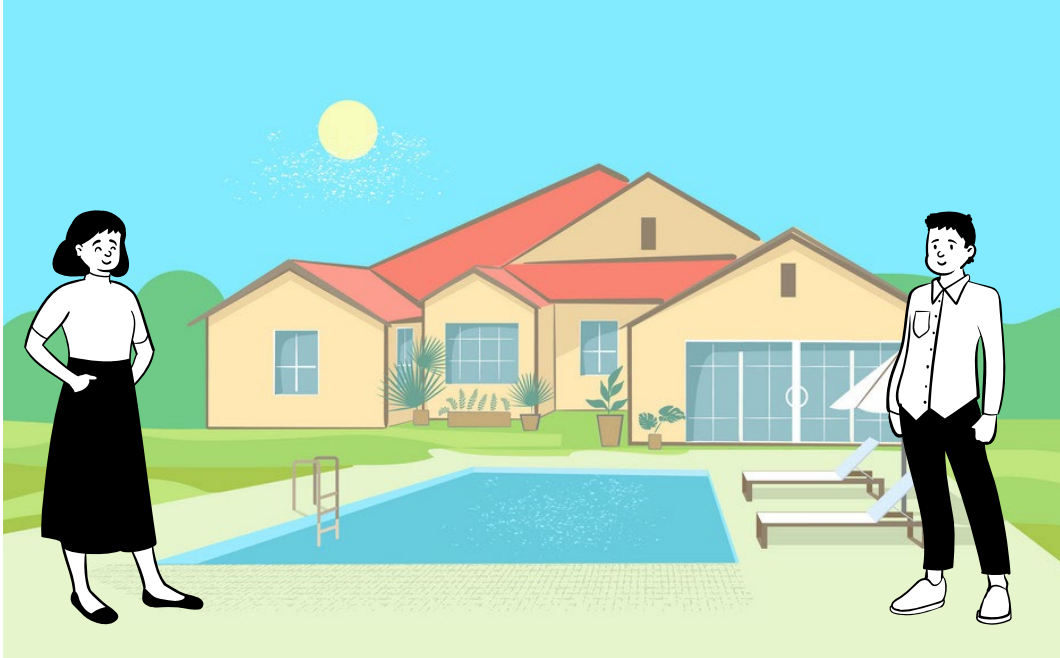
	HOUSEHOLD'S AREA MEDIAN INCOME (AMI) CATEGORY			
	<i>30% AMI or Below</i>	<i>31% to 50% AMI</i>	<i>51% to 80% AMI</i>	<i>81% to 120% AMI</i>
<i>Applicant's Household Includes Either Age Dependent or Disabled</i>	Priority 1	Priority 3	Priority 5	Priority 7
<i>Applicant's Household Includes Neither Age Dependent or Disabled</i>	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

# 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
  - 2 person 80% AMI (Aiken)= \$56,550

**Not Eligible**

# How SCOR Will Prioritize Service to Citizens - Example



## Margaret and Olivia Hayes

- 80-year old 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 weather-proof 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 severe bulging, large holes, loose surface materials, severe 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

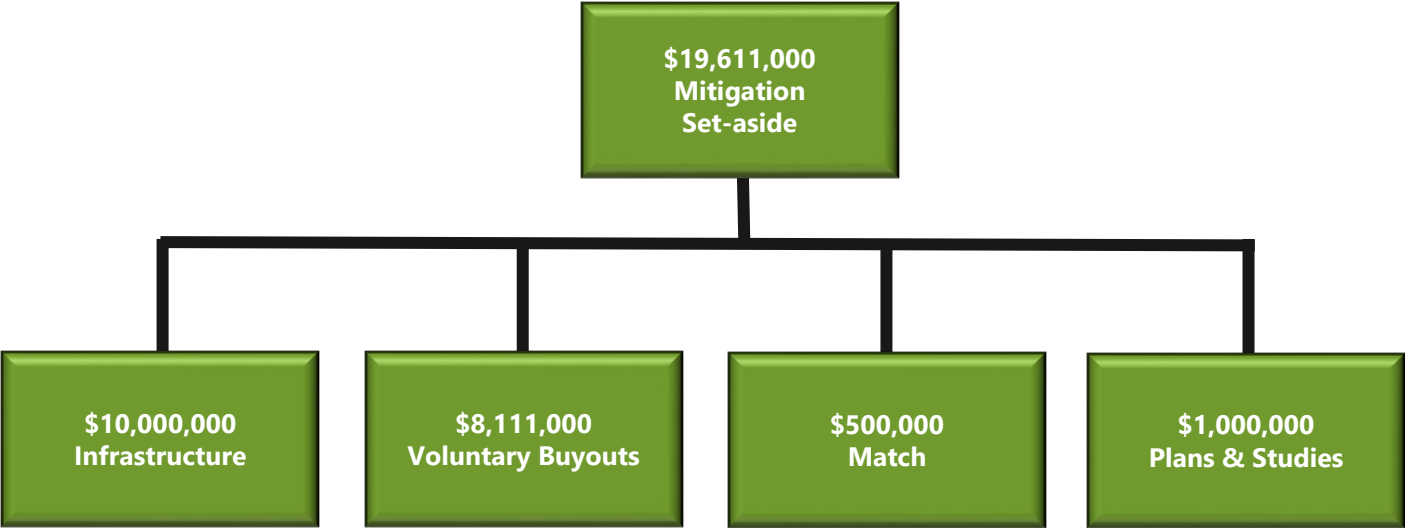
- ❑ Resilient building practices will be employed whenever appropriate to the scope of work
  
- ❑ Resilient building practices are designed to enhance how citizens' homes withstand natural hazards
  - *Enhanced Roof*
  - *Continuous Load Path*
  - *Hurricane Impact Windows*
  - *MHUs replaced with stick-built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

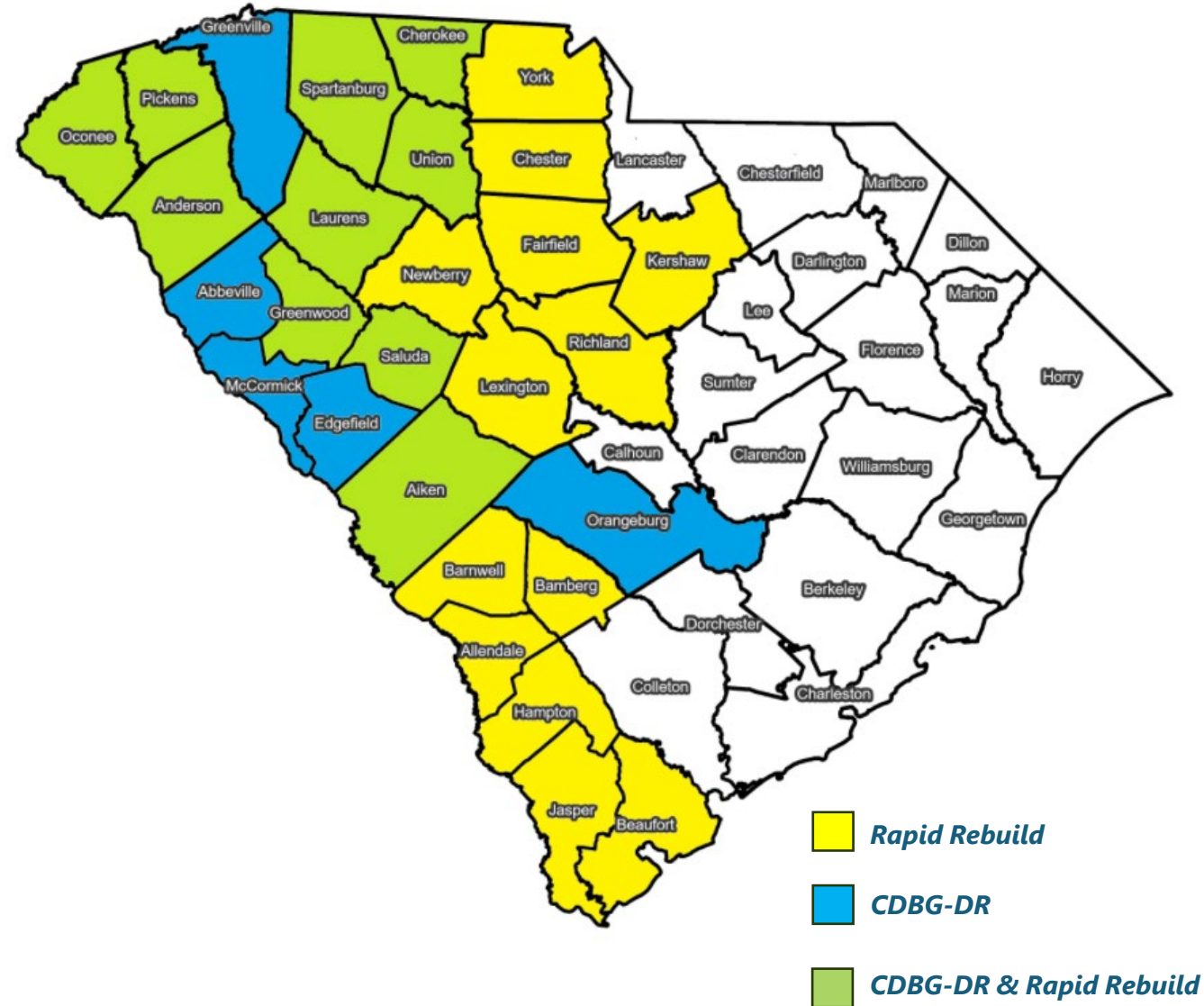


PROJECT AMOUNT	CAP AMOUNT (per project)
Infrastructure	\$10,000,000
Voluntary Buyout	\$350,000
Match	\$100,000
Plans & Studies	\$500,000

- ☐ 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

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# Disaster Case Management

## (803) 898-2511

- ❑ **Purpose: to assist disaster survivors of Hurricane Helene navigate the recovery process and assist them in resolving all their unmet needs**
  - *134 additional Temporary Grant employees*
  - *4 Regional Offices (Spartanburg, Pickens, Aiken and Richland)*
- ❑ **Conducting mobile intakes and assisting citizens in all 28 impacted counties**
- ❑ **4,053+ 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](https://scor.sc.gov)

❑ **SCOR Main Phone Line:** (803) 896-4215

❑ **Disaster Case Management Phone Number:** (803) 898-2511

❑ **SCOR Email:** [contact@scor.sc.gov](mailto: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?