



# Traducción en Español Disponible

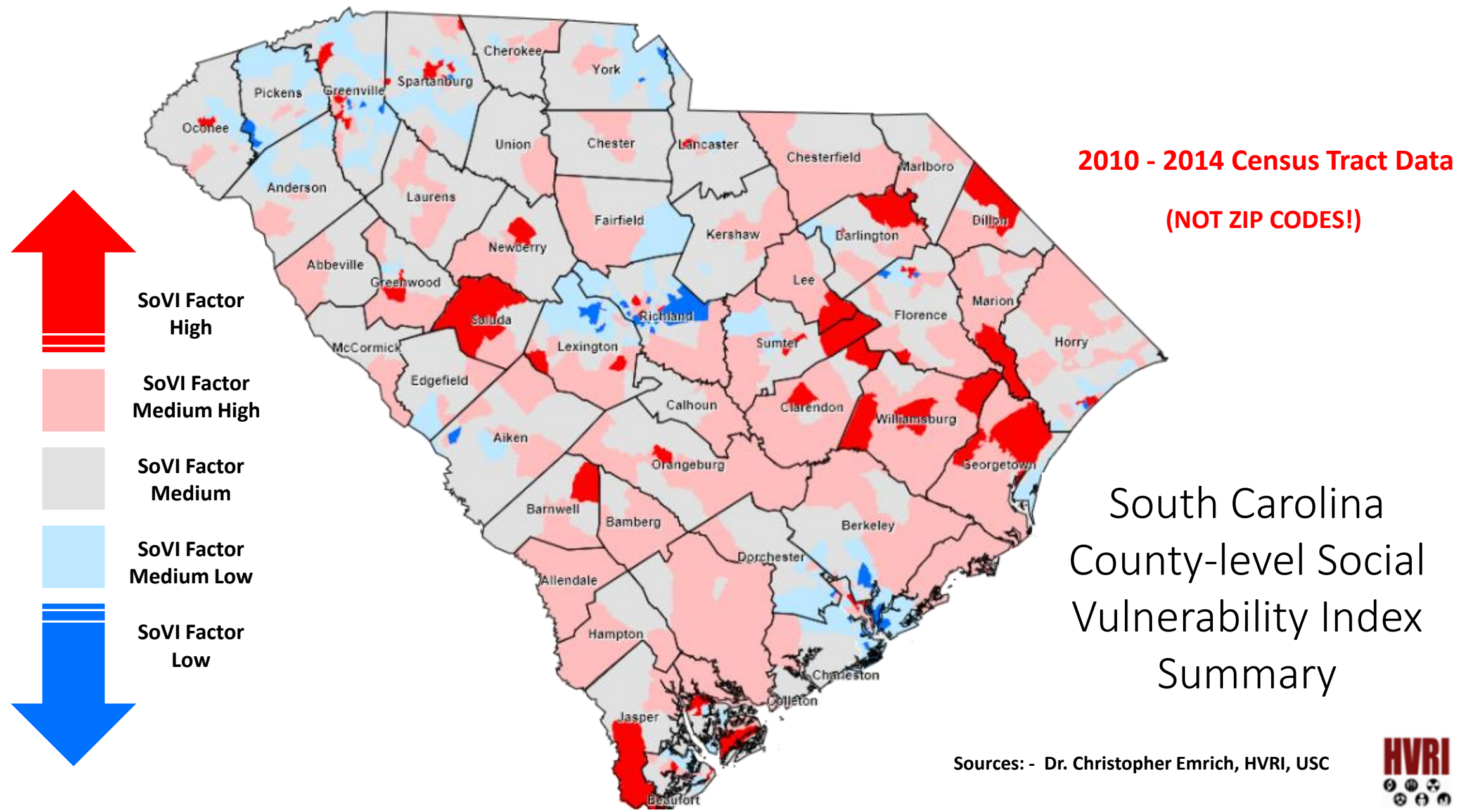
- Tenemos gente aquí para ayudar con traducción en español si usted requiere asistencia. Por favor pide asistencia a una persona con las camisas azules.
- Hay folletos en español si usted necesita uno.
- El borrador del Plan de Acción esta disponible en español en el internet en:  
[http://scommerce.com/sites/default/files/all/master\\_sc\\_action\\_plan\\_1600623\\_publiccommenspanish.pdf](http://scommerce.com/sites/default/files/all/master_sc_action_plan_1600623_publiccommenspanish.pdf)



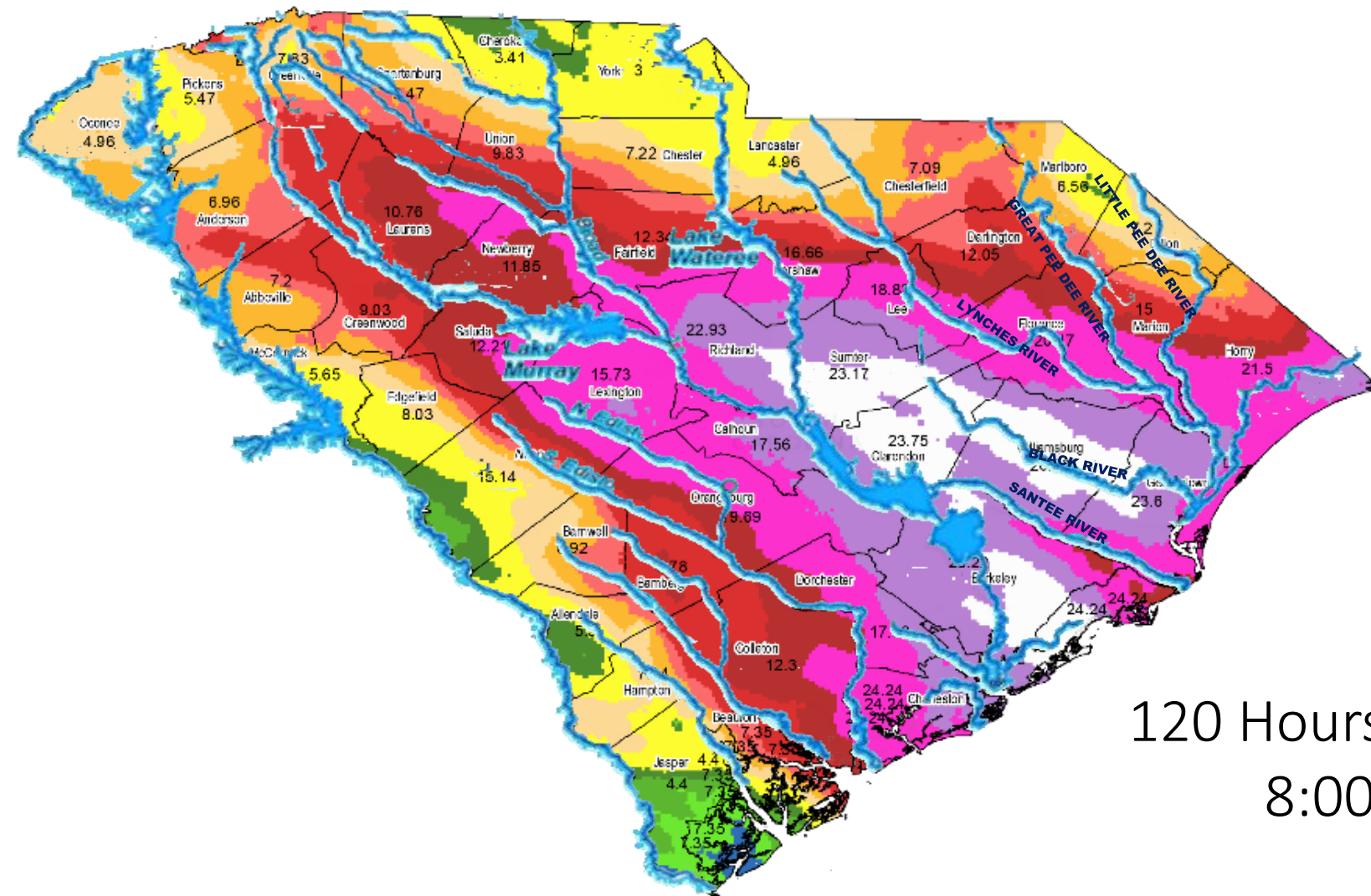
# South Carolina Disaster Recovery Office

## Town Hall Action Plan Briefing

# Where are the Most Vulnerable?

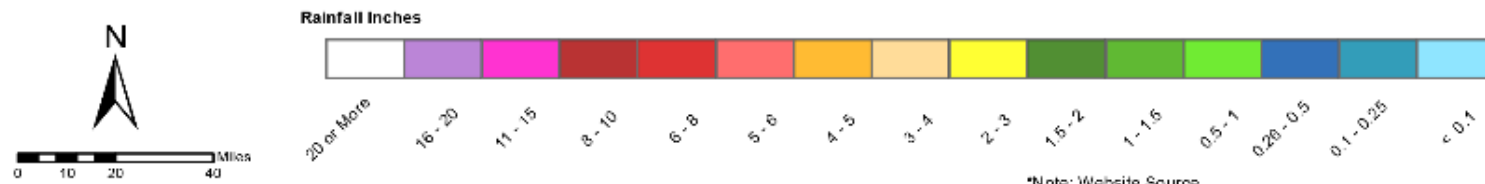


# What Happened



County	Rainfall (Inches)
Williamsburg	26.63
Charleston	24.40
Clarendon	23.75
Georgetown	23.60
Berkeley	23.22
Sumter	23.17
Richland	22.93

120 Hours Of Reported Rainfall As Of  
8:00 AM, October 5, 2015



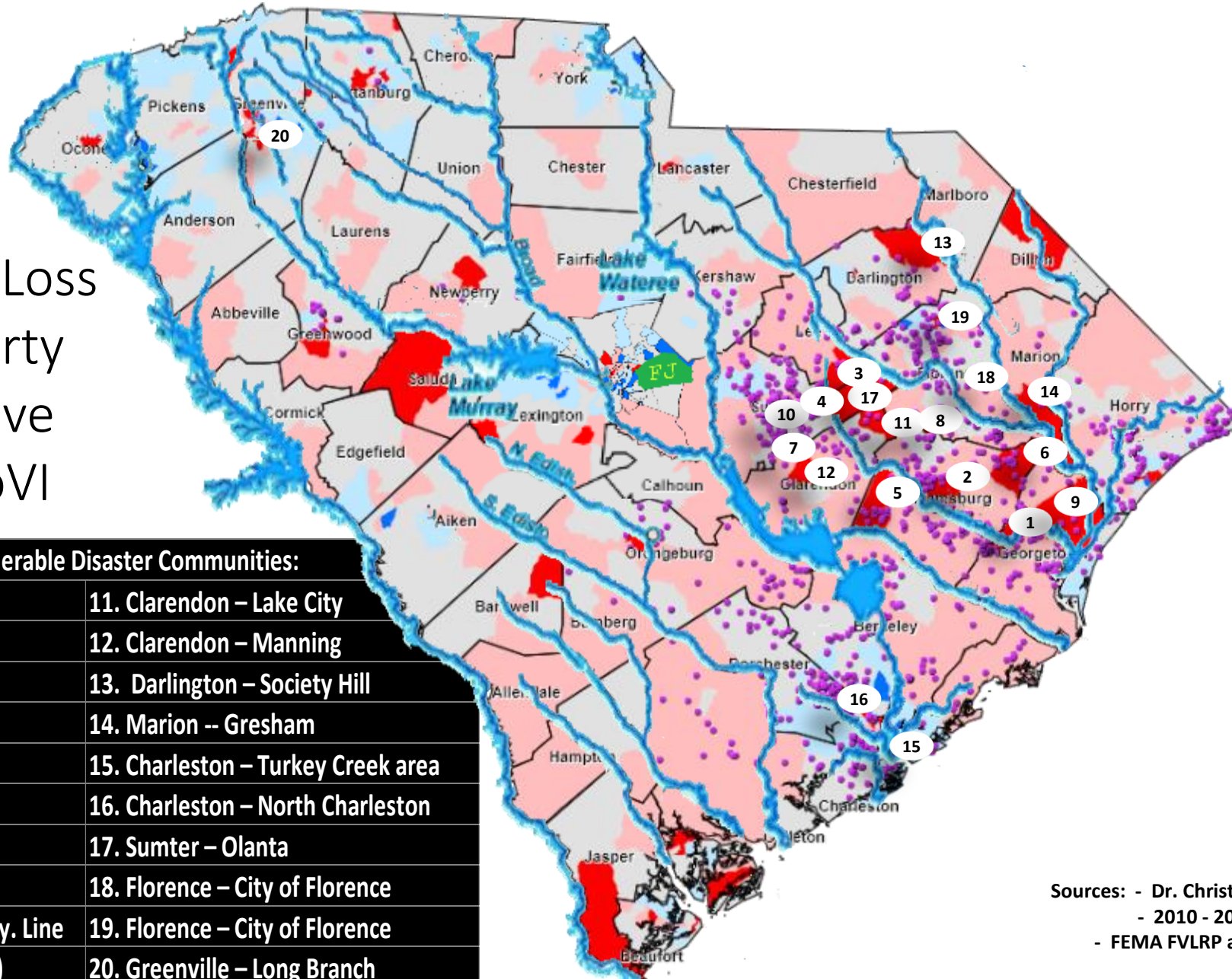
\*Note: Website Source  
<http://www.srh.noaa.gov/ridge2/Precip/qpfhourlyshape/latest/>



# Where it Happened

FEMA Verified Loss  
of Real Property  
\$5K And Above  
Over High SoVI

Top 20 Most Vulnerable Disaster Communities:	
1. Georgetown – North Andrews	11. Clarendon – Lake City
2. Williamsburg – Kingtree	12. Clarendon – Manning
3. Lee – Lynchburg	13. Darlington – Society Hill
4. Sumter – E Calhoun St. Ext.	14. Marion -- Gresham
5. Williamsburg – Greeleyville	15. Charleston – Turkey Creek area
6. Williamsburg – Hemingway	16. Charleston – North Charleston
7. Sumter – Sumter Shannontown	17. Sumter – Olanta
8. Florence – Lake City	18. Florence – City of Florence
9. Georgetown – Black River to Cnty. Line	19. Florence – City of Florence
10. Sumter – City of Sumter (South)	20. Greenville – Long Branch



Sources: - Dr. Christopher Emrich, HVRI, USC  
- 2010 - 2014 Census Data  
- FEMA FVLRP as of 21 March 2016

# Federal Government Response

- ❑ October 2015, President declared 24 counties for Individual Assistance
- ❑ FEMA had over 103,000 people register for Individual Assistance
- ❑ Approximately 28,000 received some financial support
- ❑ Max Grant = \$33,000 (130 received)
- ❑ Average disbursement about \$3,000
- ❑ On June 17<sup>th</sup>, 2016 HUD released their requirements for the release of \$156M in Disaster Recovery money



# State Response

- ❑ October 2015, Requested \$140 million for Housing from Federal Government
- ❑ Stood up the South Carolina Disaster Recovery Office
- ❑ Provided guidance:
  - Provide a Non-Political Solution
  - Accelerate the Recovery
  - Focus on Most Vulnerable People in most impacted and distressed areas
  - Housing Focused
- ❑ Establish Disaster Recovery Board



# HUD Federal Requirements For Use of Disaster Recovery Money

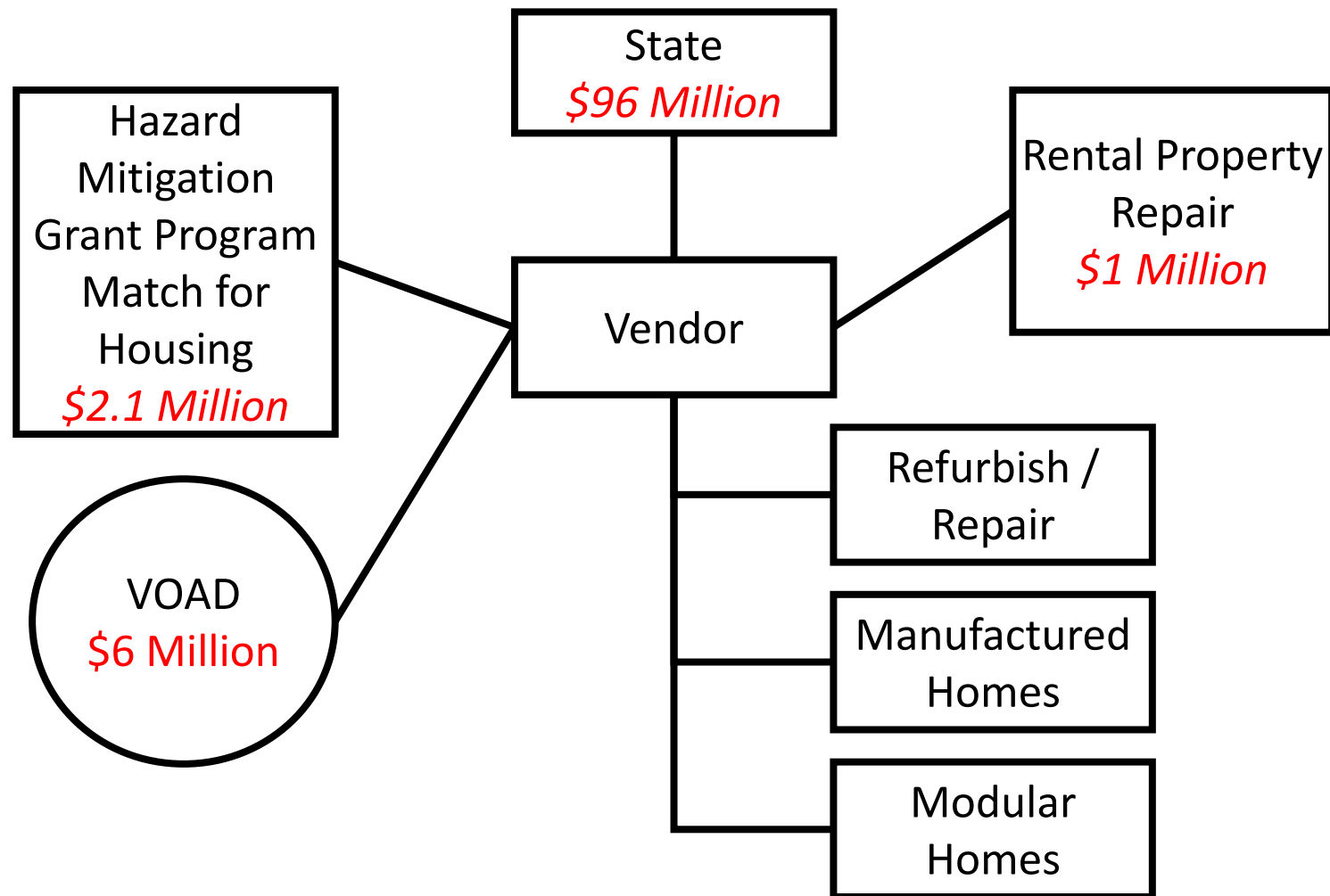
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- ❑ Gave South Carolina \$156,664,000 divided between:
  - The State received \$96,827,000
  - Lexington County received \$16,332,000 (10.4%)
  - Richland County received \$23,516,000 (15%)
  - City of Columbia received \$19,989,000 (12.8%)
- ❑ The State must spend a minimum of \$65 million on the most impacted counties
  - Charleston, Dorchester, Florence, Georgetown, Horry, Sumter, Williamsburg
- ❑ No duplication of benefits





# State Plan: Method of Distribution



# State Plan: Focus and Intent

- ☐ Focus on 22 of the Individual Assistance Disaster declared counties
- ☐ Consists entirely of Housing Program Activities
- ☐ Single Vendor to Repair, Rebuild or Replace approximately 1500 homes
- ☐ Spends 100% of funds on those in low to moderate income category
- ☐ Build/repair to HUD Quality Standards and warranty work for 1 year
- ☐ Opportunity to appeal decisions provided online
- ☐ Building to begin on or about Spring 2017



# State Plan: Eligibility Requirements

- ☐ Damaged property must be in one of the 22 Individual Assistance declared counties
- ☐ Applicants must demonstrate ownership interest
- ☐ Damaged property must have been primary residence at time of October 2015 severe weather
- ☐ Applicant must agree to a 3 year lien for Home Owners
- ☐ Applicant must agree to a 5 year HUD Affordability Period for Rental Properties
- ☐ Priority to “the most vulnerable” -- defined as:
  - Verified household income at 80 percent or below **Area Median Income (AMI)** for the county in which you live
  - Persons with **documented disabilities**; and **age-dependent household members** (age 65 and above OR 5 and below)



# State Plan: Prioritization Matrix

Priorities will be addressed as follows:	HOUSEHOLD'S LOW TO MODERATE INCOME CATEGORY (LMI)		
	30% AMI or BELOW <b>(Extremely Low)</b>	31% AMI to 50% AMI <b>(Very Low)</b>	51% AMI to 80% AMI <b>(Low)</b>
Applicant's Household Includes Both Age Dependent & Disabled	1st Priority	3rd Priority	5th Priority
Applicant's Household Includes Either Age Dependent or Disabled	2nd Priority	4th Priority	6th Priority
Applicant's Household Includes Neither Age Dependent or Disabled	5th Priority	7th Priority	8th Priority



# Frequently Asked Questions

## Who is administering the CDBG-DR funds in my area?

Four different grantees were awarded in South Carolina:

- State of South Carolina
- Richland County
- Lexington County
- City of Columbia

The grant to the State of South Carolina will be administered by the State Disaster Recovery Office. If you have questions about CDBG-DR in areas covered by the other grantees, we encourage you to contact the appropriate city or county government.





# Frequently Asked Questions

## What counties will we serve by the grant awarded to the State?

Citizens in the following FEMA declared disaster areas will be eligible to apply for housing assistance:

Bamberg	Berkeley	Calhoun	Clarendon	Charleston
Colleton	Darlington	Dorchester	Fairfield	Florence
Georgetown	Greenville	Greenwood	Horry	Kershaw
Lee	Marion	Newberry	Orangeburg	Spartanburg
Sumter	Williamsburg			



# Frequently Asked Questions

## The flood happened in October of last year – why is this program just starting?

Congress set this money aside in December 2015, but the notice of the funding allocation and rules were not posted until June 17<sup>th</sup>, 2016. The State Disaster Recovery Office has been working since November to position itself to best serve the impacted and “hurting” populations of South Carolina.



# Frequently Asked Questions

## When can I apply and become eligible for services?

Applicant eligibility is a part of the state's action plan, and can only be implemented once HUD approves the state's action plan. However, we have partnered with Hearts and Hands, a non-profit case management organization, and we anticipate they will handle the initial application and eligibility screening for all individuals requesting CDBG-DR assistance.

Once the action plan has been approved by HUD and the vendor hired to manage this funding, the vendor will be responsible for public outreach to find applicants.



# Frequently Asked Questions

## When will the money be available?

The availability of funds is based on four events:

- HUD noticing CDBG-DR rules in the Federal Register (June 17, 2016)
- Submission and approval of the action plan (July 19<sup>th</sup>, HUD has 60 days to review)
- Procurement of the implementation vendor
- Application and screening of individuals

We believe we could begin rendering services as early as Spring 2017.



# Frequently Asked Questions

## What do I need to apply?

First, you must have an unmet housing need caused by the October 2015 severe storm event. You must also meet the income requirements and provide documents such as income tax records, county records, etc. to support your claim.

## How do you decide which houses to repair first?

Once we determine eligibility, we will prioritize citizens based on their income, whether or not they are age dependent, and/or disabled.





# Frequently Asked Questions

## If I received money from FEMA or my insurance company, am I still eligible?

Like most federal disaster programs, ***Congress prohibits both FEMA and HUD from duplicating benefits for individuals.*** As part of the eligibility determination process for CDBG-DR, we will confirm that individuals have unmet needs over and above any assistance already received from insurance policies, FEMA, or any other disaster assistance program.

To ensure that we maintain accountability of public funds, ***each application will be reviewed individually to ensure non-duplication of benefits.*** Applicants are encouraged to provide all information about insurance proceeds, FEMA Individual Assistance, Small Business Administration Loans, and any other support they have received after the disaster. This will speed up the application process considerably.



# Frequently Asked Questions

## What services will you provide?

Our goal is to repair or replace homes for the most vulnerable people, using a number of strategies:

- Repair and refurbishment of damaged homes
- Replacement with manufactured or modular homes

Due to limited resources and a requirement to serve as many households as possible, individuals will not have the opportunity to choose between all available options. Rather, a rules-based approach to determining a solution will be used by the implementation vendor to determine what service will be made to an individual or family based on pre-storm condition, location, and cost of the solution.



# Frequently Asked Questions

## Why are you addressing housing only?

There are a number of programs that exist to address the needs of individuals, business, and governments following a disaster including:

- FEMA IA and PA
- FSA Farm Loans
- SC Farm Aid Fund
- SBA Housing/Working Capital Loans
- NFIP Insurance Proceeds

In addition, the State of South Carolina recently set aside over \$180 million dollars for other severe weather recovery programs. Given the resources allotted to all of these other activities, the state has chosen to limit CDBG-DR funding to address unmet housing needs of citizens affected by the 2015 severe weather.



# Frequently Asked Questions

## What can you do for people who have extensive damage to their home?

In order to make the biggest impact and reach the greatest number of people possible, our goal is to make homes livable again – that means safe, sanitary and secure. Accordingly, we will finish the home and replace many appliances, but will not necessarily return the home to a pre-flood condition or replace all of a family's belongings.



# Frequently Asked Questions

## What can you do for people who lived in mobile homes?

Individuals who lived in mobile homes are eligible for housing assistance like any other applicant. However, mobile homes are often difficult and expensive to repair and frequently do not return to an acceptable condition after repair. Depending on the extent of damage to the mobile home, it may be repaired or it may be replaced altogether.





# Frequently Asked Questions

## How much input will I have into the design or repair of my home?

When homes are repaired, and fixtures or appliances replaced, the appliances and fixtures will be standard and purchased by the state's implementation vendor.

Manufactured or modular homes that are purchased will have standard plans; there will be limited options or designs.



# Frequently Asked Questions

## Why is my house in a floodplain now? Do I have to have flood insurance?

Flood insurance requirements will be determined on a case-by-case basis using FEMA National Flood Insurance Program maps. Eligible homes will have some requirement for flood insurance if the homeowner accepts CDBG-DR assistance.

## I knew my house was in a floodplain, but I didn't have flood insurance. Can I get help?

In most cases, you will be eligible for assistance if you meet all other eligibility requirements, but you will have to agree to purchase flood insurance as a condition of receiving CDBG-DR assistance



# Frequently Asked Questions

## What if I can't afford flood insurance?

The decision to accept CDBG-DR assistance is a personal one and applicants should weigh the benefits of new or improved housing against the cost to maintain that property. This includes additional insurance costs as well as potential increased property taxes if the value of your home increases as a result of these repairs.





# Public Feedback And Individual Discussion