

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.**

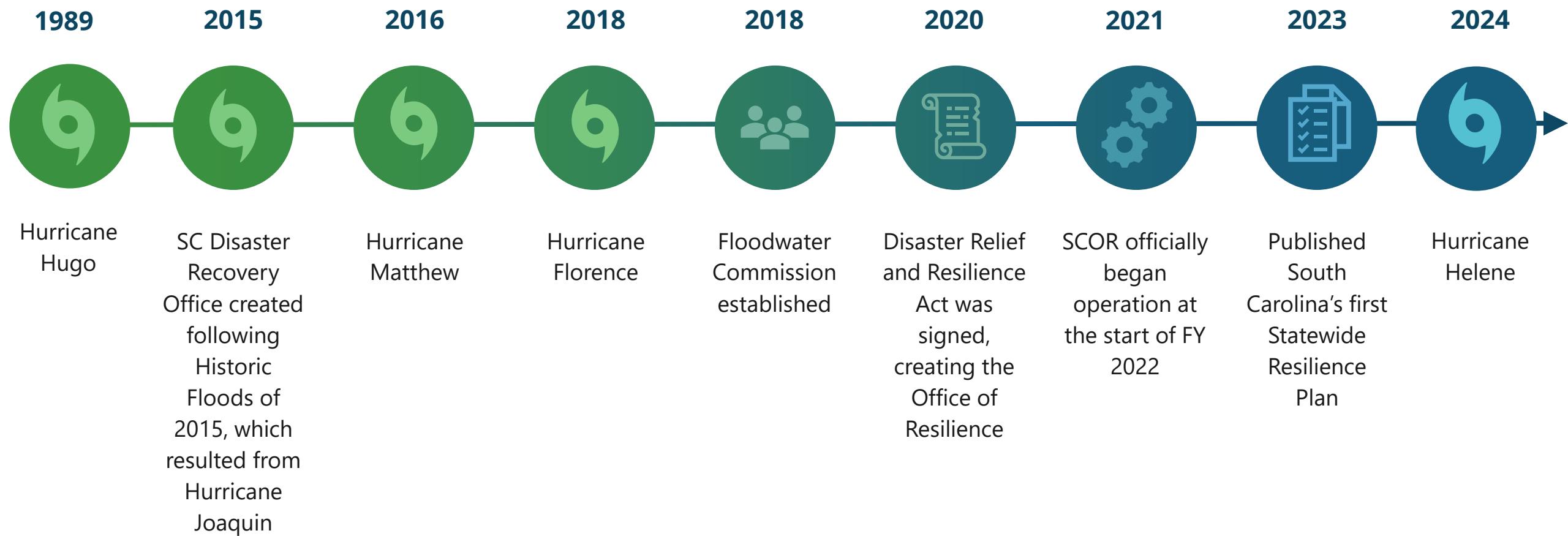


What is Resilience?

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, Presentially 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

1,829
/ 1,829 homes

Completion date: September 2021

Within 6-year allotment



2016 HURRICANE MATTHEW
\$95 million | 100% complete

1,142
/ 1,142 homes

Completion date: December 2022

Within 6-year allotment



2018 HURRICANE FLORENCE
\$72 million | 100% complete

488
/ 488 homes

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



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%
2016 Hurricane Matthew	24	46,672	\$39,700,863	\$436,116,988	SCOR- \$95M	21.8%
2018 Hurricane Florence	8	16,241	\$24,523,834	\$577,290,430	SCOR- \$72M	12.5%
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%

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

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

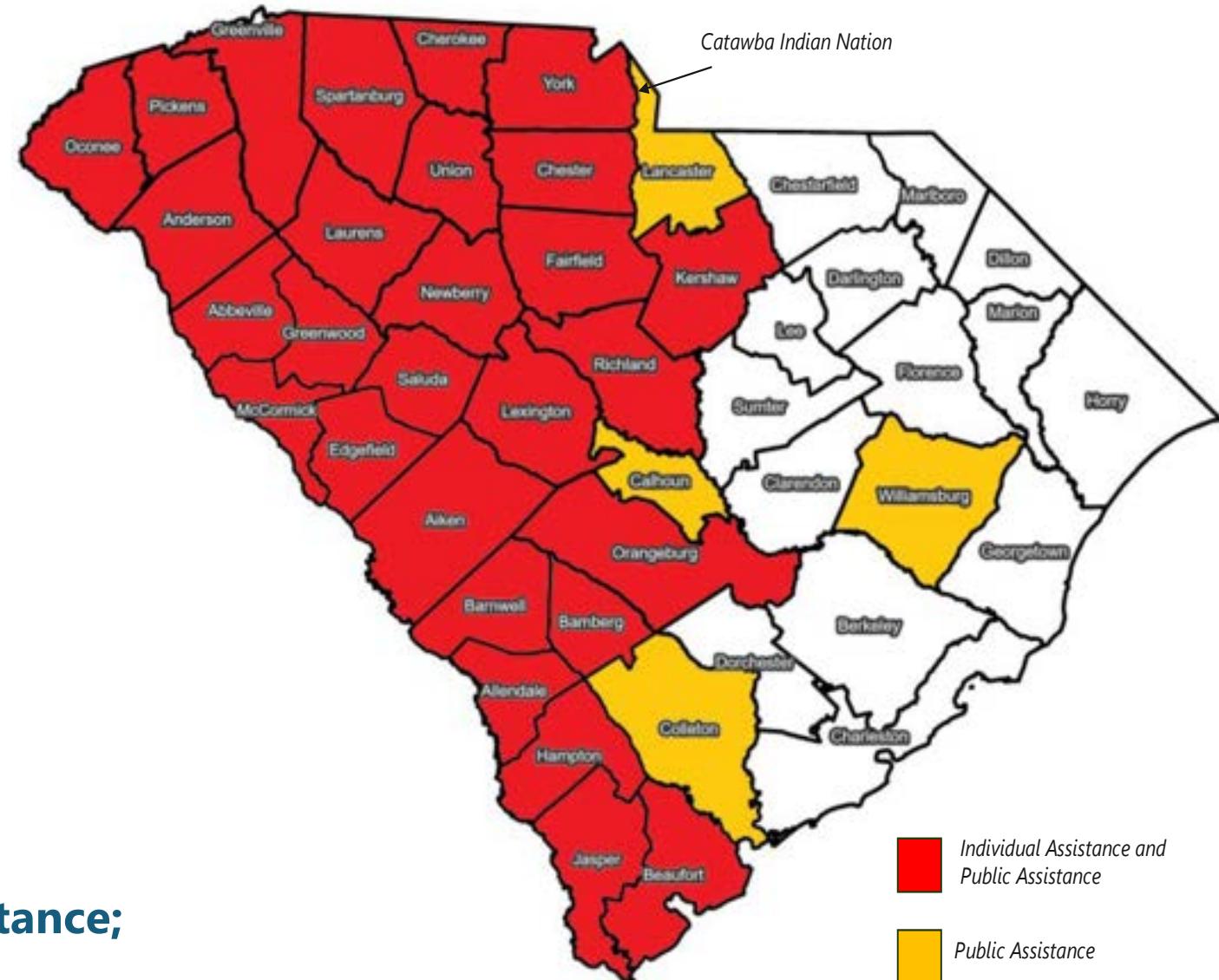
Receiving less than half of the total Community Development Block Grant-Disaster Recovery (CDBG-DR) funds from the previous 3 disasters

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

Hurricane Helene Impact & Action Plan Overview

2024 Hurricane Helene Disaster Impact

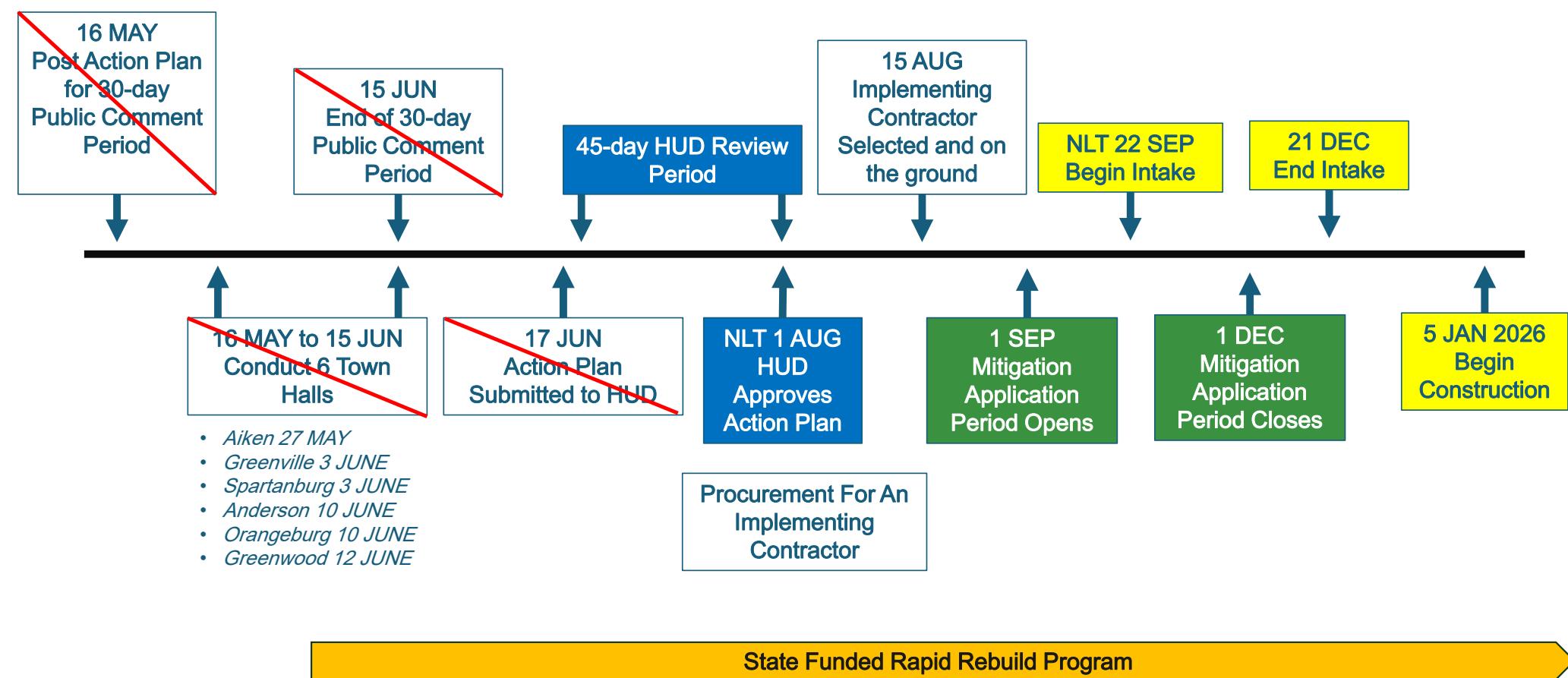
- 28 counties and the Catawba Indian Nation were declared for FEMA Individual Assistance (IA)
- 443,840+ citizens have applied to FEMA for Individual Assistance
- Approximately \$2.1B in Unmet Needs
 - Housing - \$1.7B (81%)
 - Infrastructure - \$192M (9%)
 - Economic - \$224M (10%)
- More renters applied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



2024 Hurricane Helene Recovery

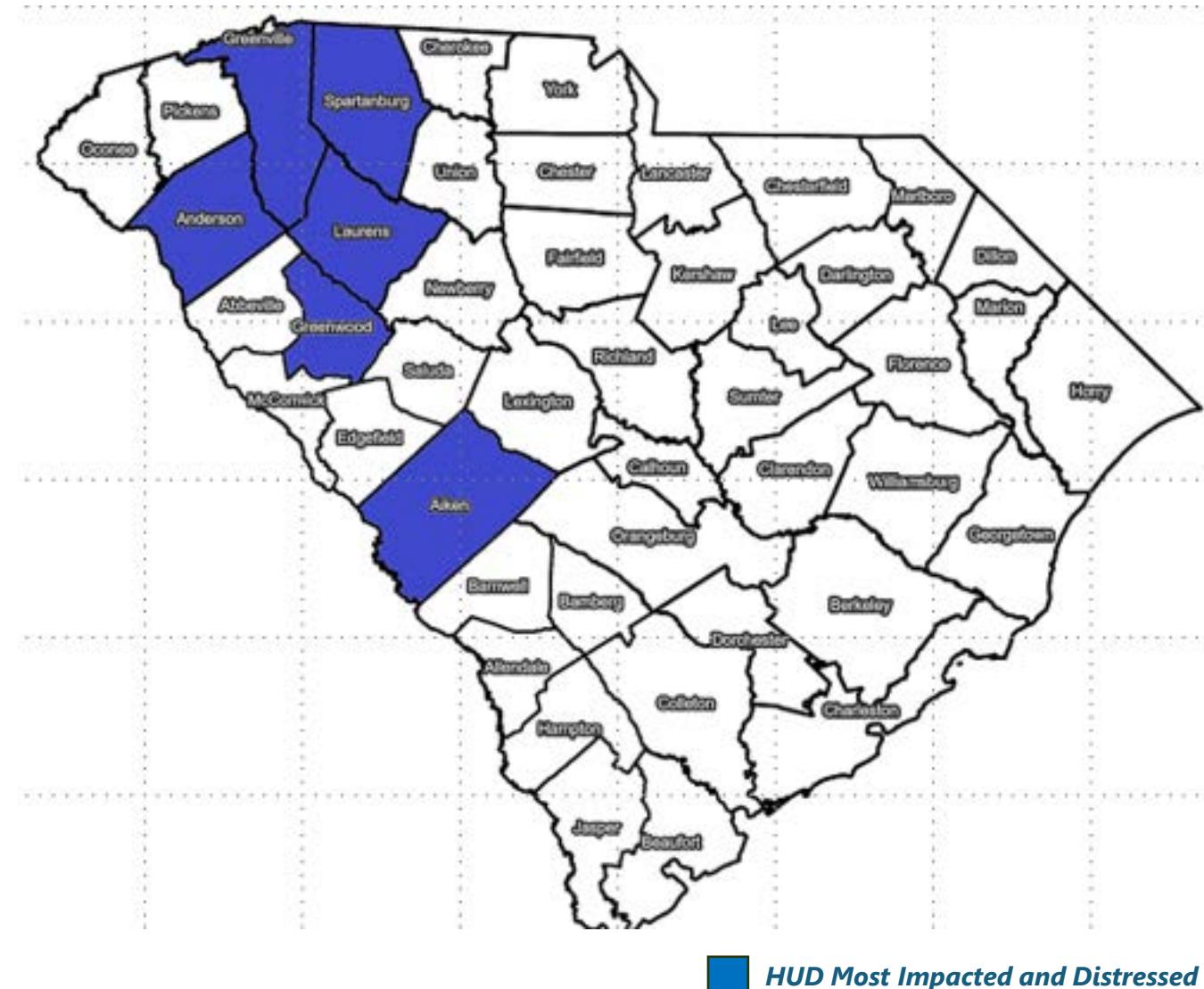
- The Department of Housing and Urban Development (HUD) has provided a \$150,354,000 Community Development Block Grant – Disaster Recovery (CDBG-DR) grant to South Carolina in the wake of Hurricane Helene in September 2024
- SCOR will administer the CDBG-DR grant for South Carolina
- Recovery will focus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



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

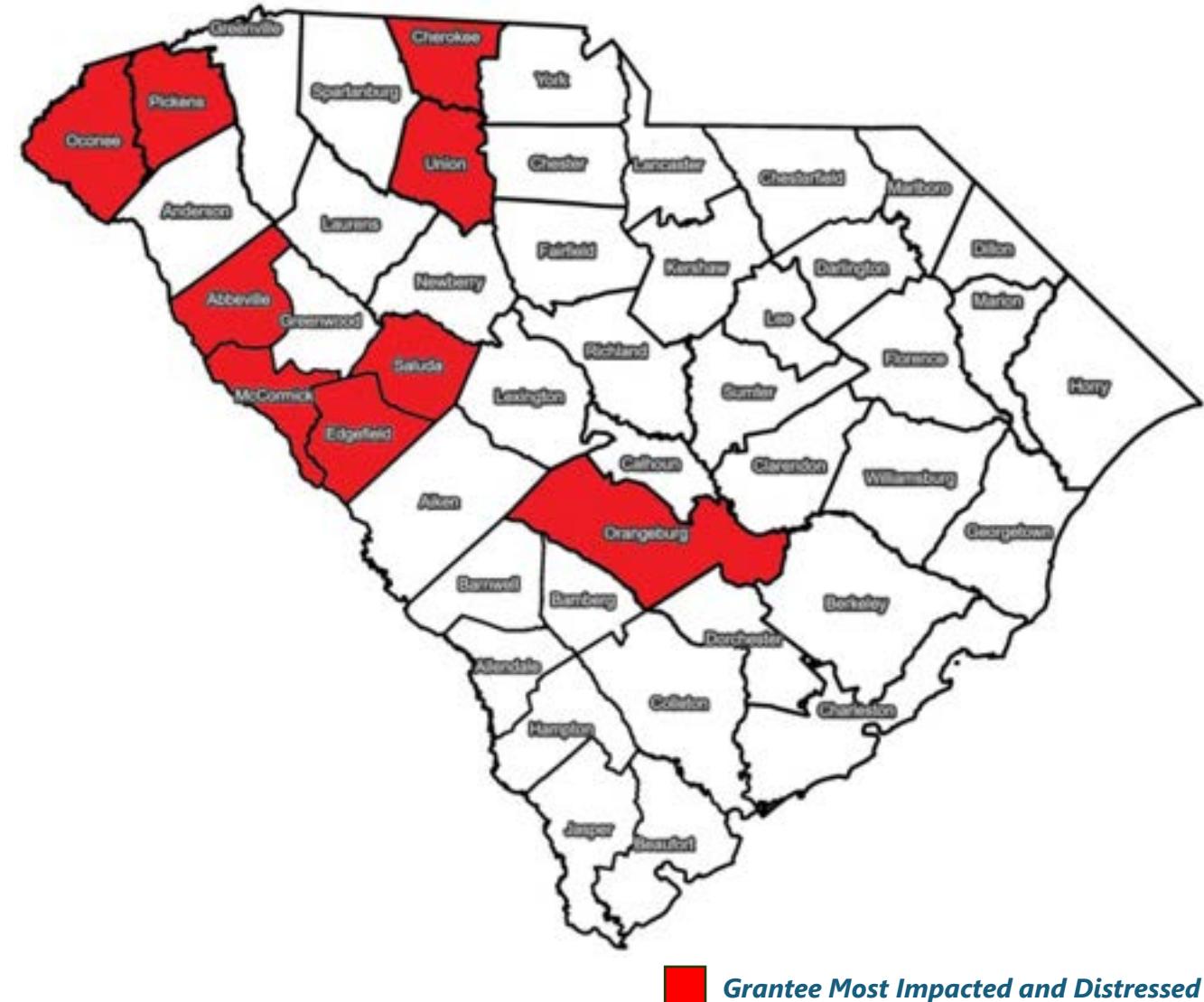


CDBG-DR Grantee-identified MIDs

- SCOR identified 9 counties as Grantee Most Impacted and Distressed (MID)

- *Abbeville*
- *Cherokee*
- *Edgefield*
- *McCormick*
- *Oconee*
- *Orangeburg*
- *Pickens*
- *Saluda*
- *Union*

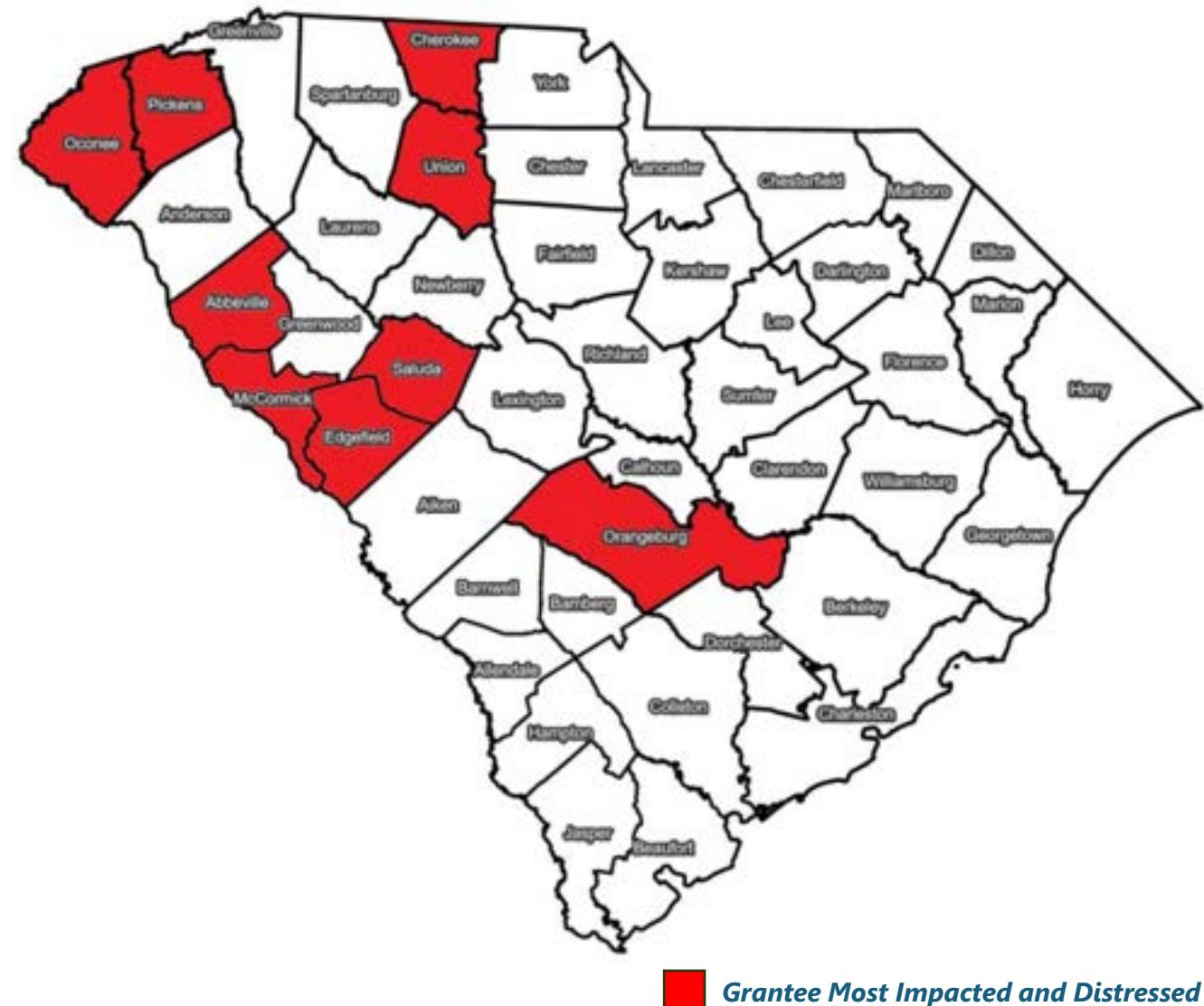
- SCOR will use up to the remaining 20% of the Community Development Block Grant- Disaster Recovery funding in these counties



CDBG-DR Grantee-identified MIDs

Why these counties?

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

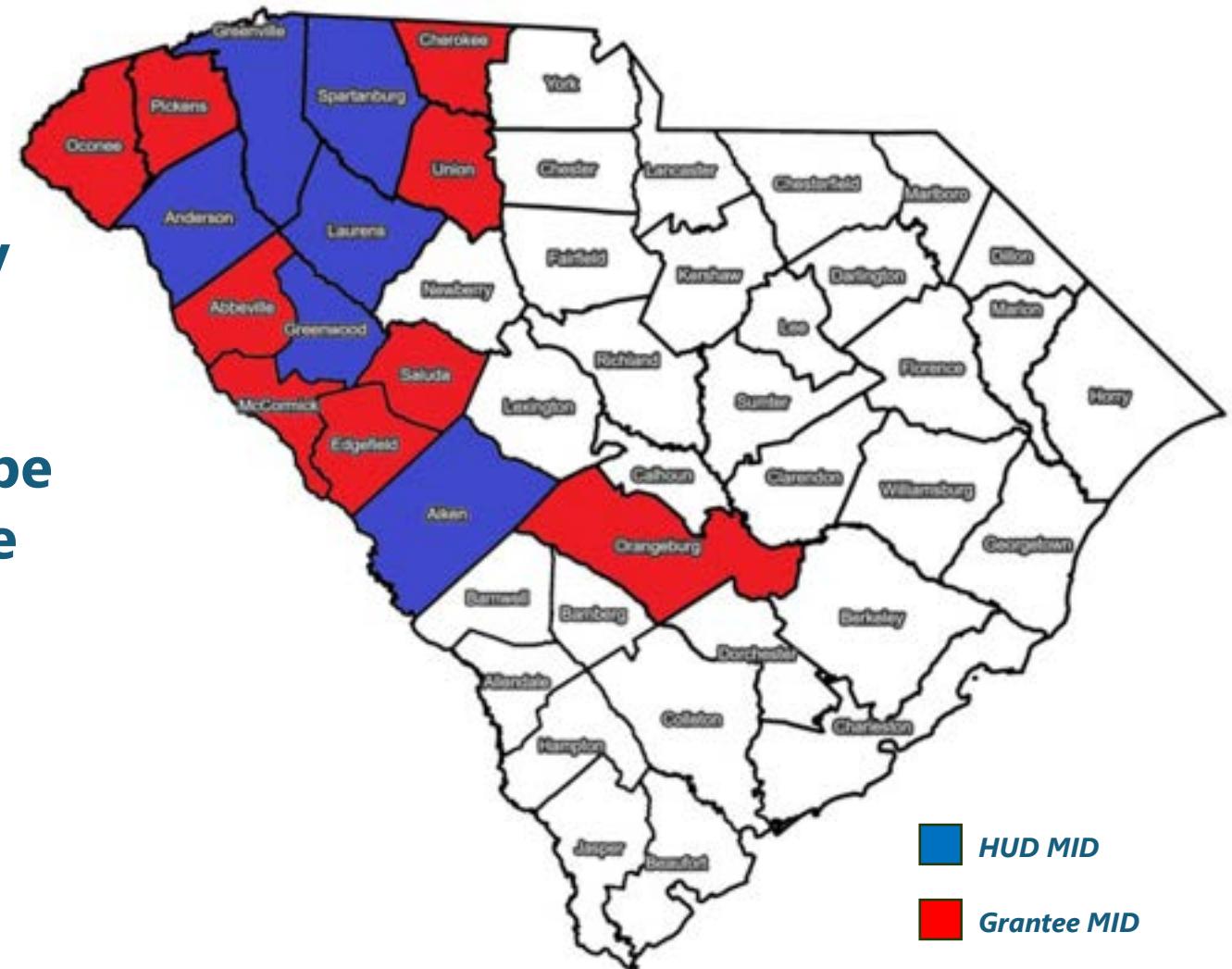


CDBG-DR Area of Operation

- The area of operation will cover the 15 Most Impacted and Distressed counties identified by HUD and SCOR

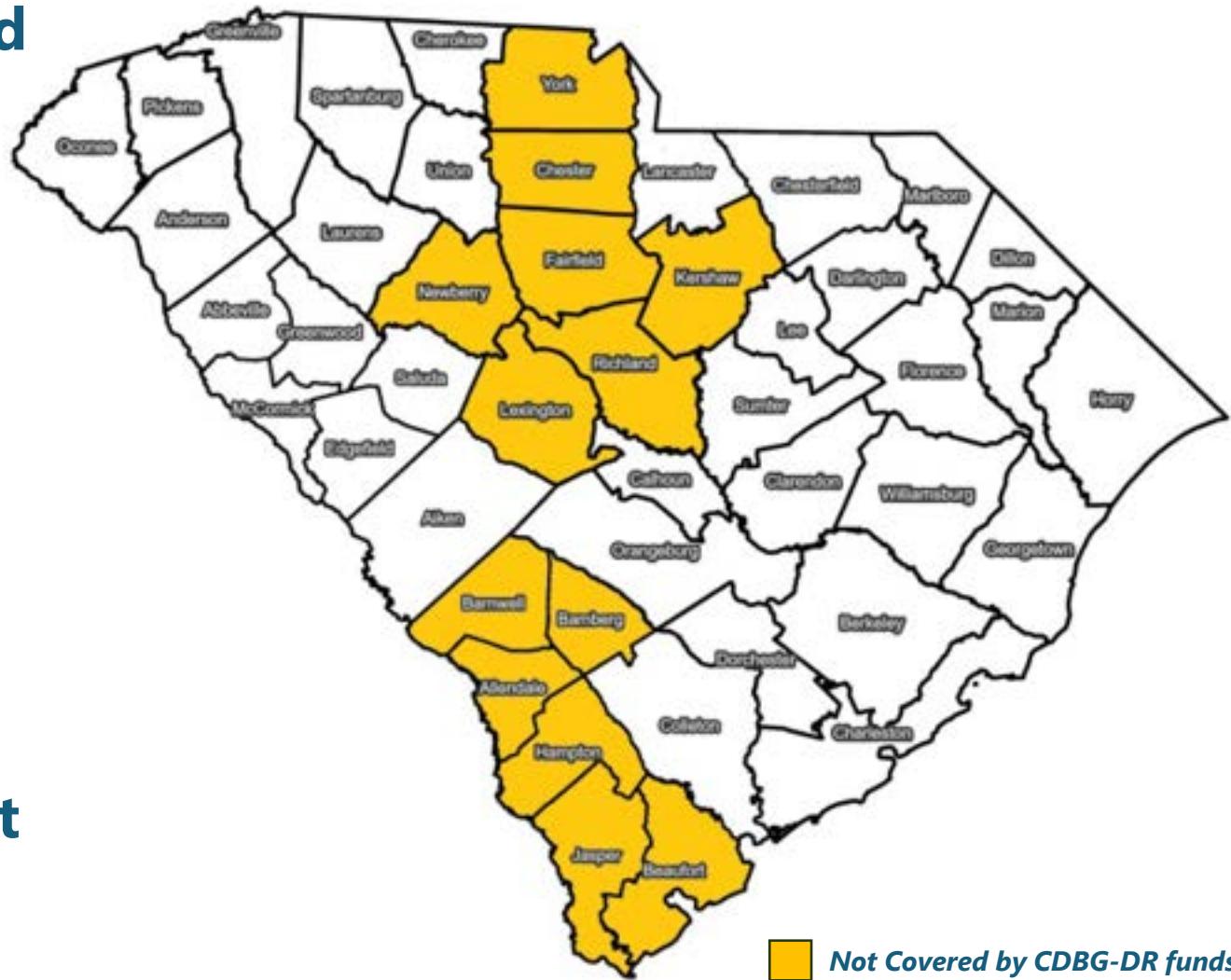
- HUD requires 70% of the funds be used to benefit Low to Moderate Income (LMI) citizens

- HUD allocates 6 years for the completion of the grant

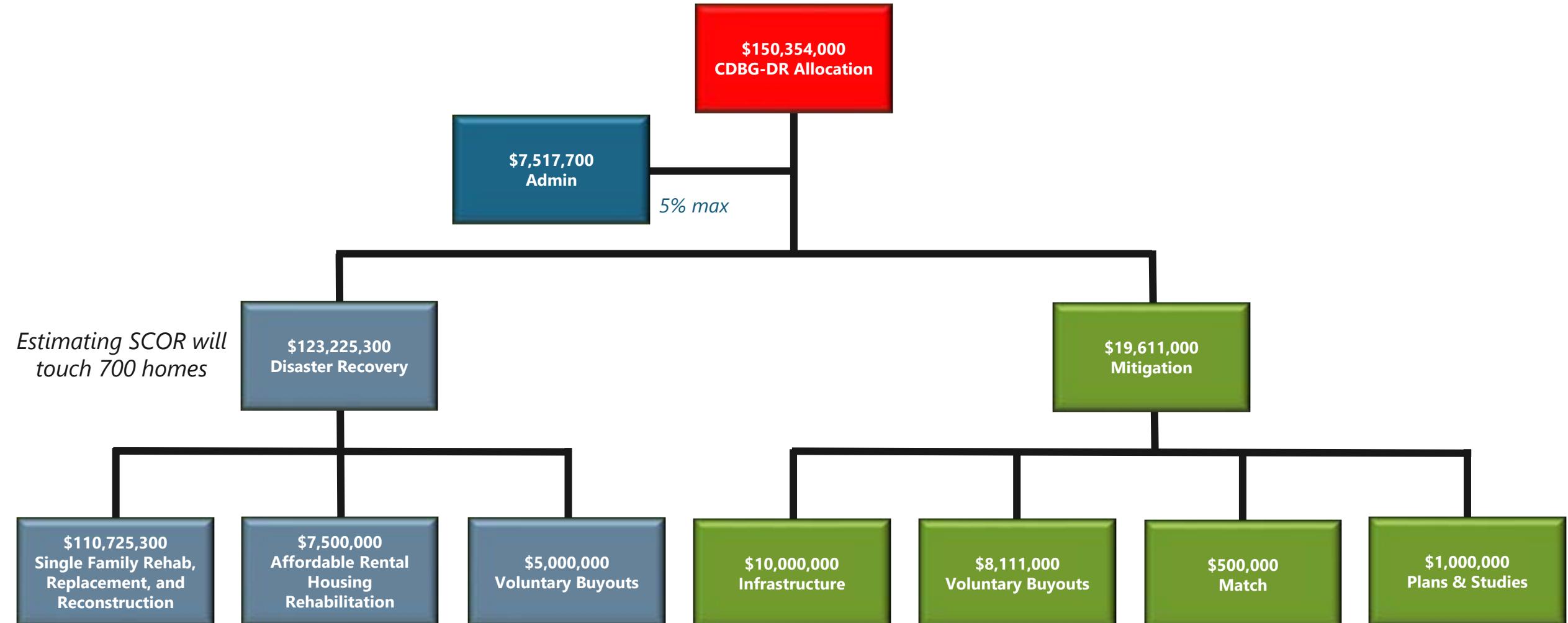


Counties Not Covered by CDBG-DR Funds

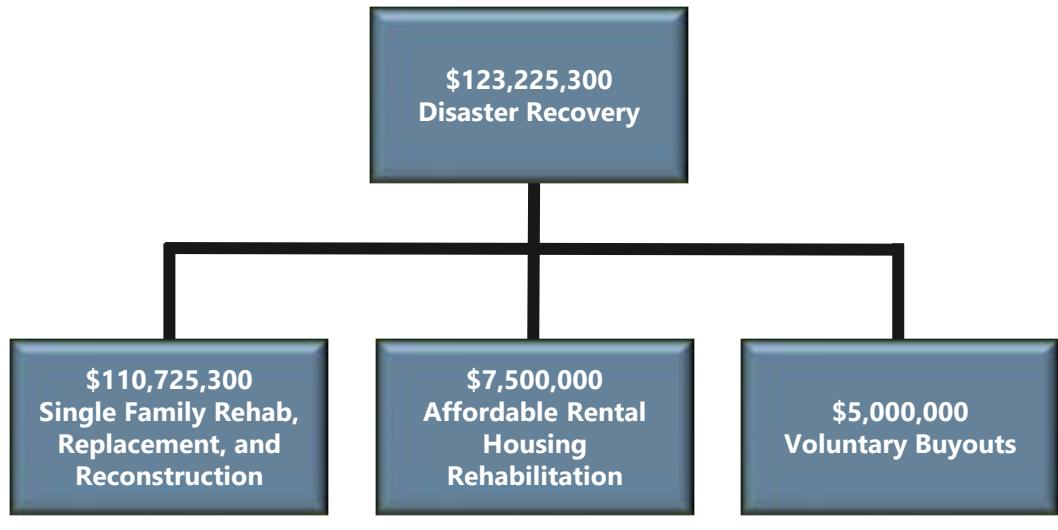
- **HUD identified the most impacted and distressed counties**
- **SCOR may serve the other IA declared counties and the Catawba Indian Nation by rebuilding destroyed homes with state funding, if available**
- **SCOR will coordinate with volunteer and philanthropic housing organizations in an effort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

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 and disability are typically not considered earned income*

How SCOR Will Prioritize Service to Citizens

	HOUSEHOLD'S AREA MEDIAN INCOME (AMI) CATEGORY			
	30% AMI or Below	31% to 50% AMI	51% to 80% AMI	81% to 120% AMI
<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

How SCOR Will Prioritize Service to Citizens

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

How SCOR Will Prioritize Service to Citizens

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

How SCOR Will Prioritize Service to Citizens

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

How SCOR Will Prioritize Service to Citizens

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

How SCOR Will Prioritize Service to Citizens

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 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**

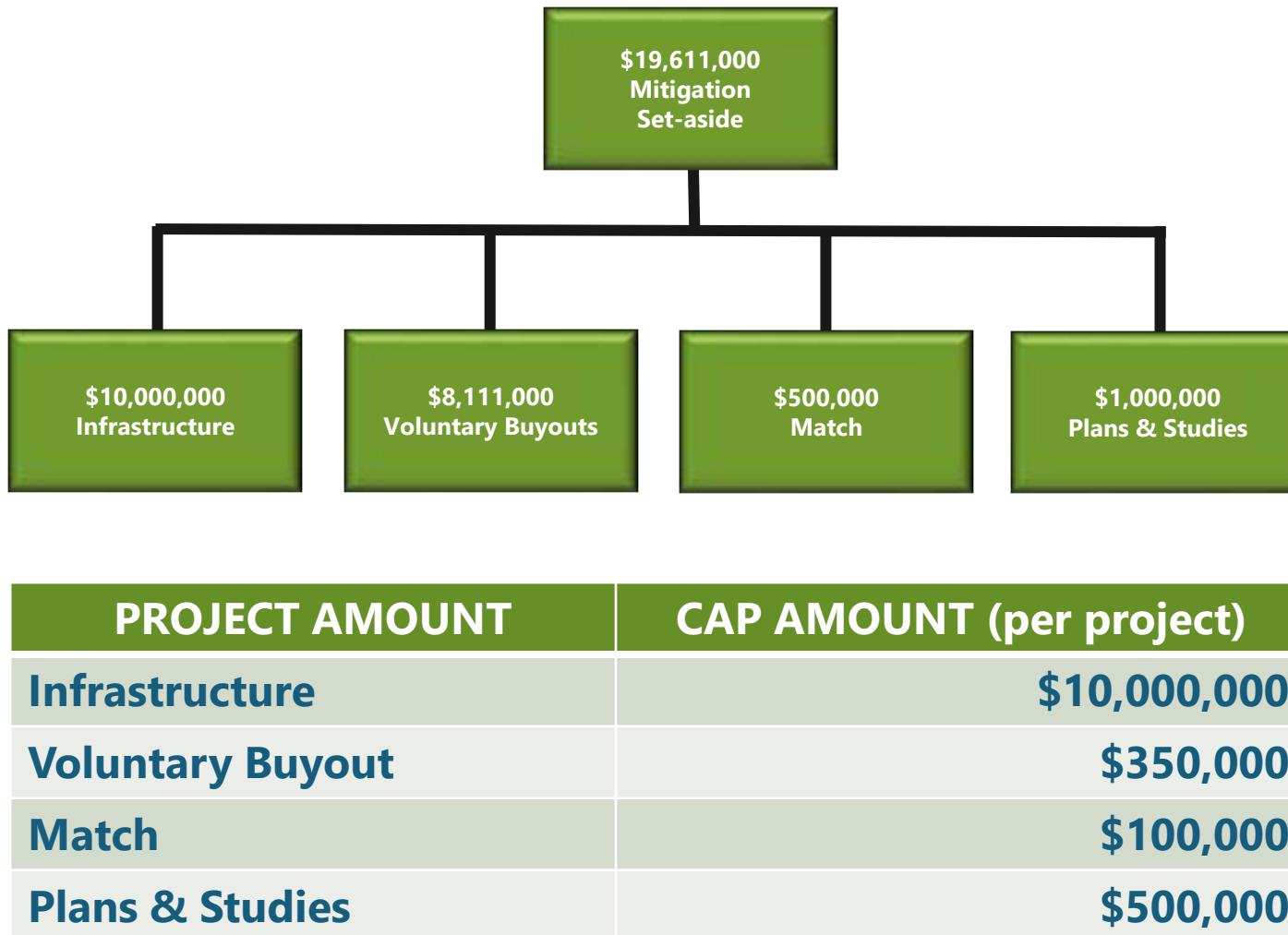
Resilient Building

- 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**

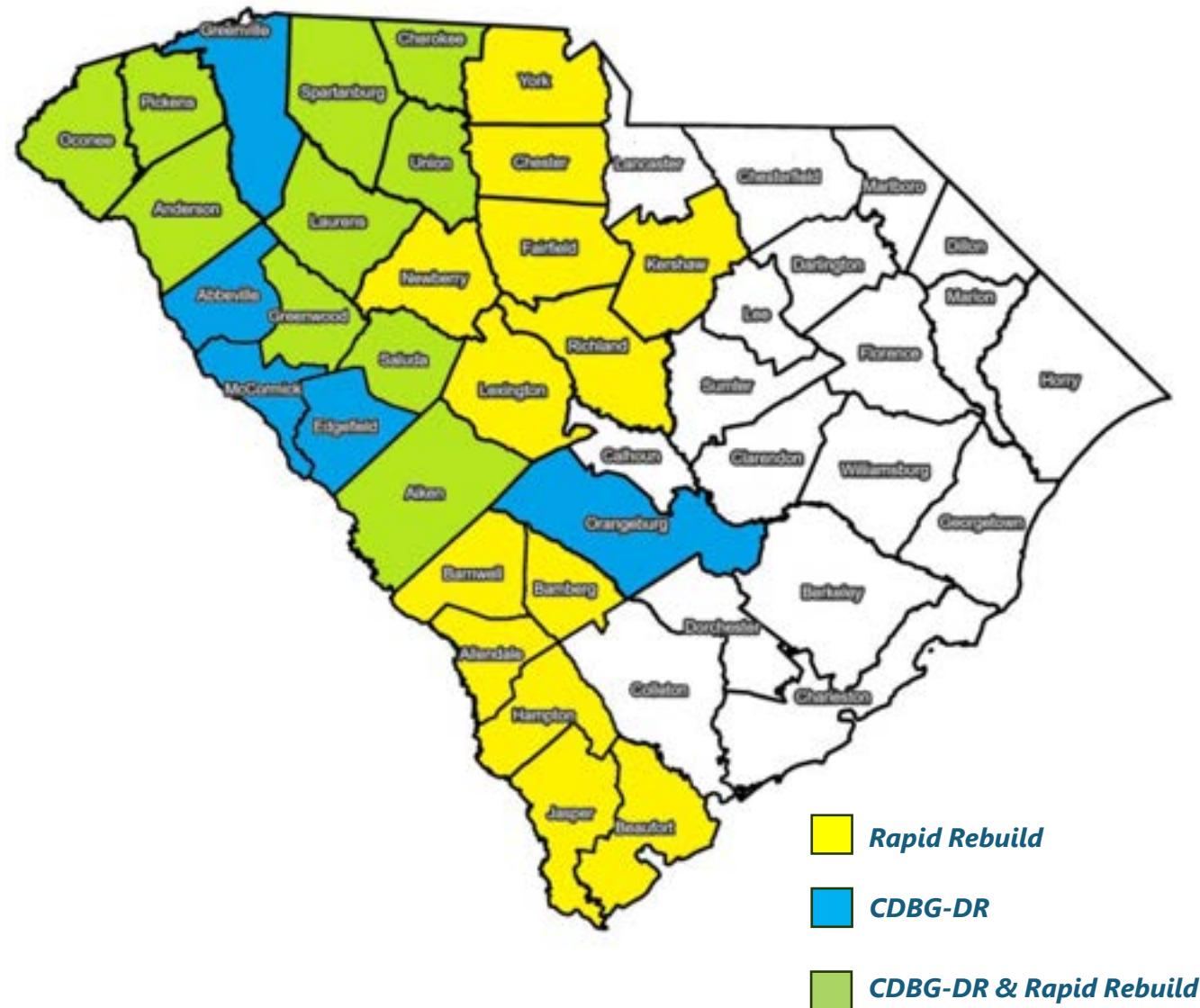
Mitigation Program Distribution



- 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 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**
- **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?