

2024 Hurricane Helene Disaster Recovery Program

Community Development Block Grant – Disaster Recovery
Action Plan Overview
North Augusta, SC
May 27, 2025



Welcome

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.

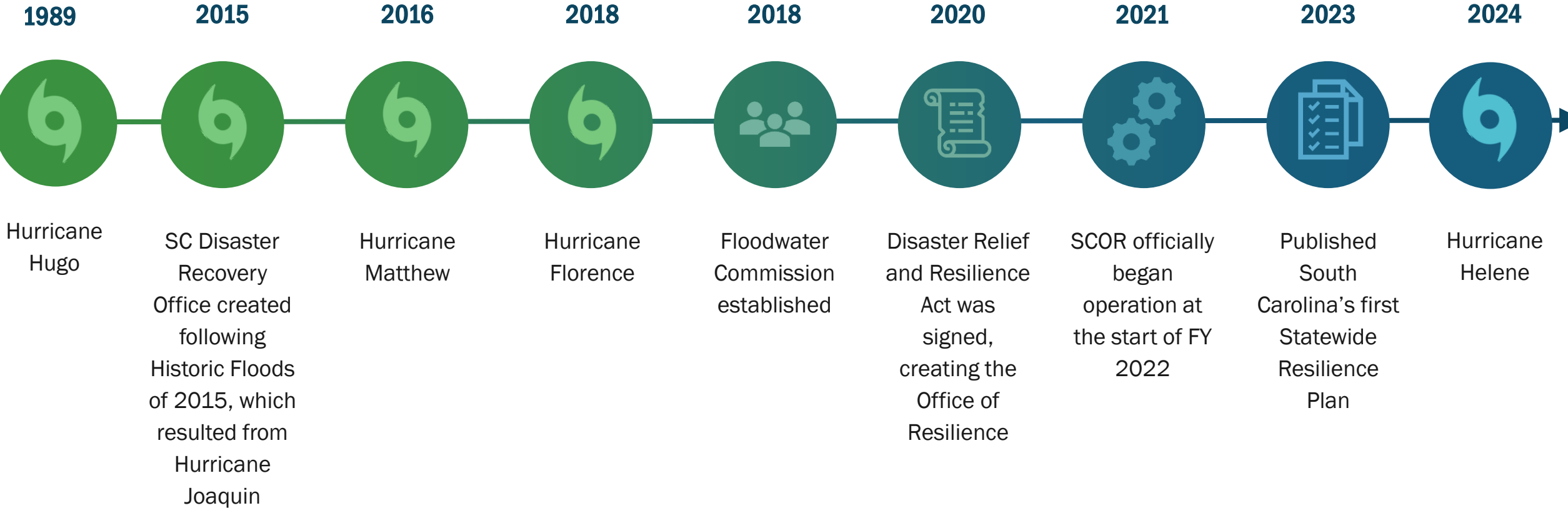
SCOR Disaster Recovery History

Eric Fosmire

Chief of Staff & General Counsel



History



2024 Hurricane Helene Recovery Team

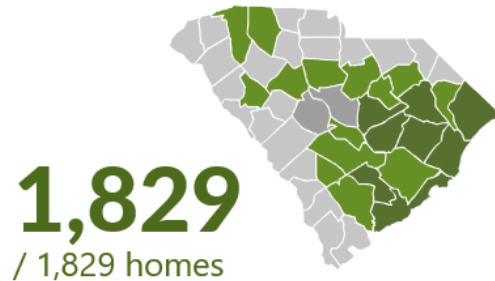
- ❑ The South Carolina Office of Resilience
- ❑ Formerly the South Carolina Disaster Recovery Office (SCDRO) and Palmetto Disaster Recovery (PDR)
- ❑ Served 30x counties, Presidentially declared for individual assistance, in the 2015, 2016, and 2018 hurricane disasters
- ❑ Rebuilt, Replaced, or Repaired 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.

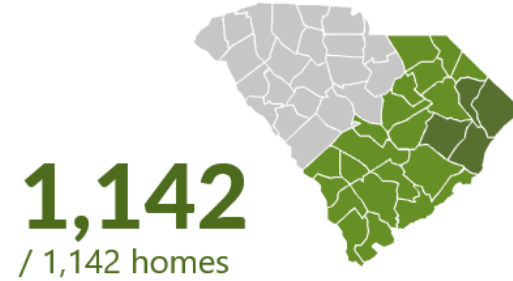


2015 SEVERE STORM
\$126 million | 100% complete



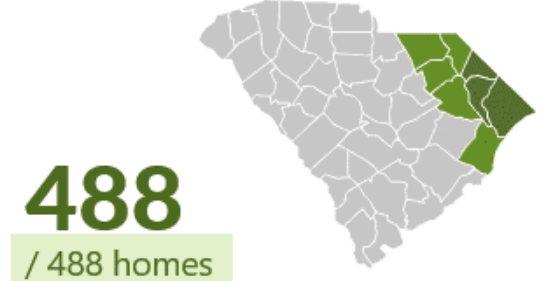
Completion date: September 2021
Within 6-year allotment

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

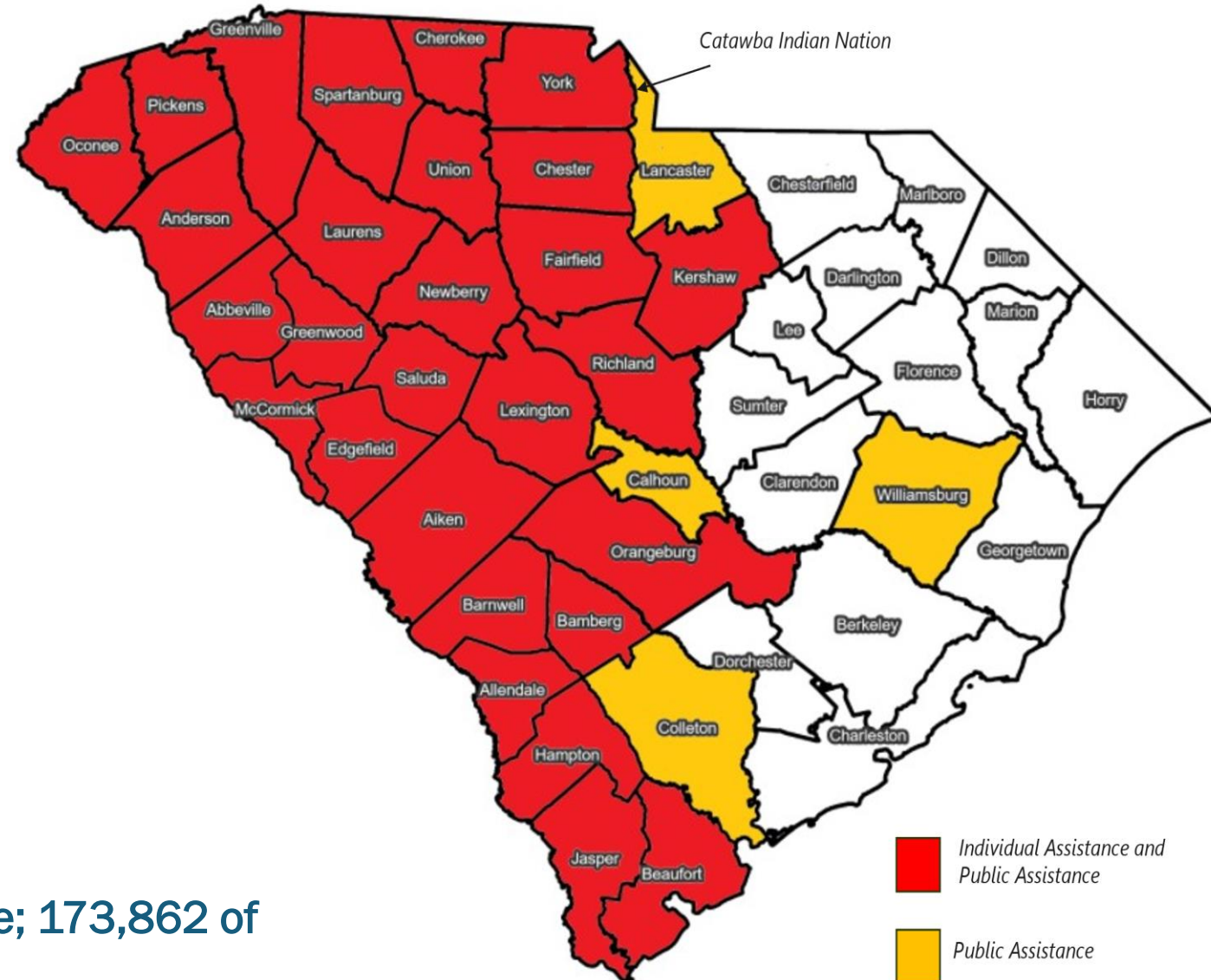
Receiving less than half of the total Community Development Block Grant-Disaster Recovery (CDBG-DR) funds from the previous 3 disasters

Hurricane Helene Impact & Action Plan Overview

Ran Reinhard
Director of Operations

2024 Hurricane Helene Disaster Impact

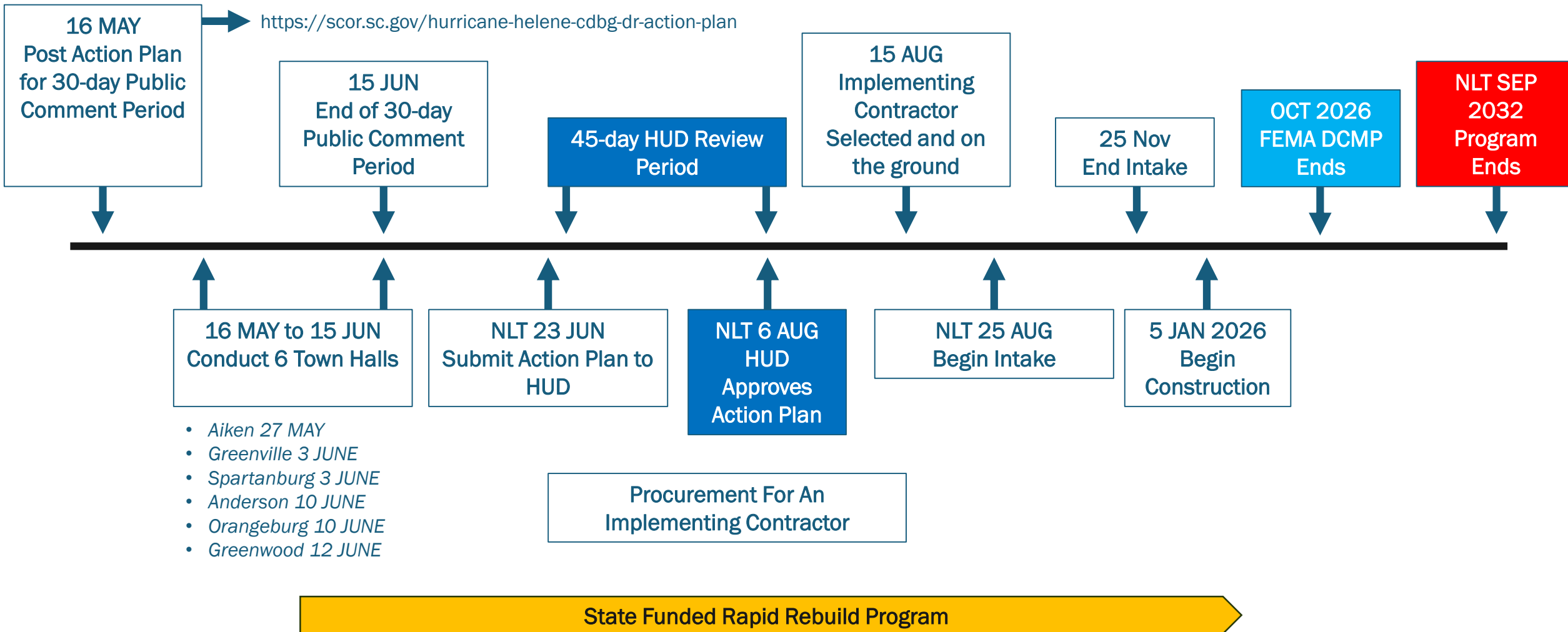
- ❑ 28 counties and the Catawba Indian Nation were declared for FEMA Individual Assistance (IA)
- ❑ 443,840+ citizens have applied to FEMA for Individual Assistance
- ❑ Approximately \$2.1B in Unmet Needs
 - Housing- \$1.7B (81%)
 - Infrastructure- \$192M (9%)
 - Economic - \$224M (10%)
- ❑ More renters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

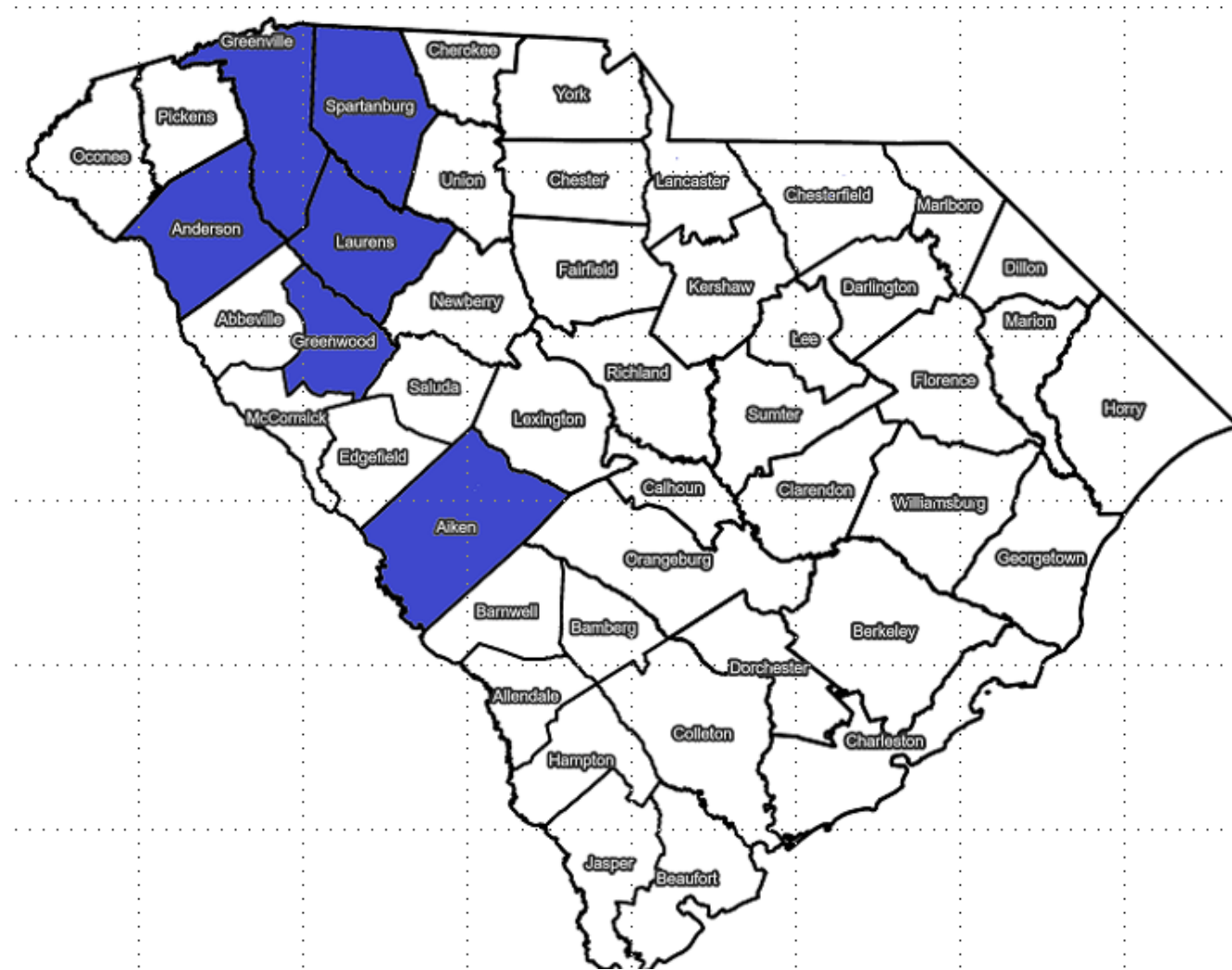


CDBG-DR HUD-Identified MIDs

☐ 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



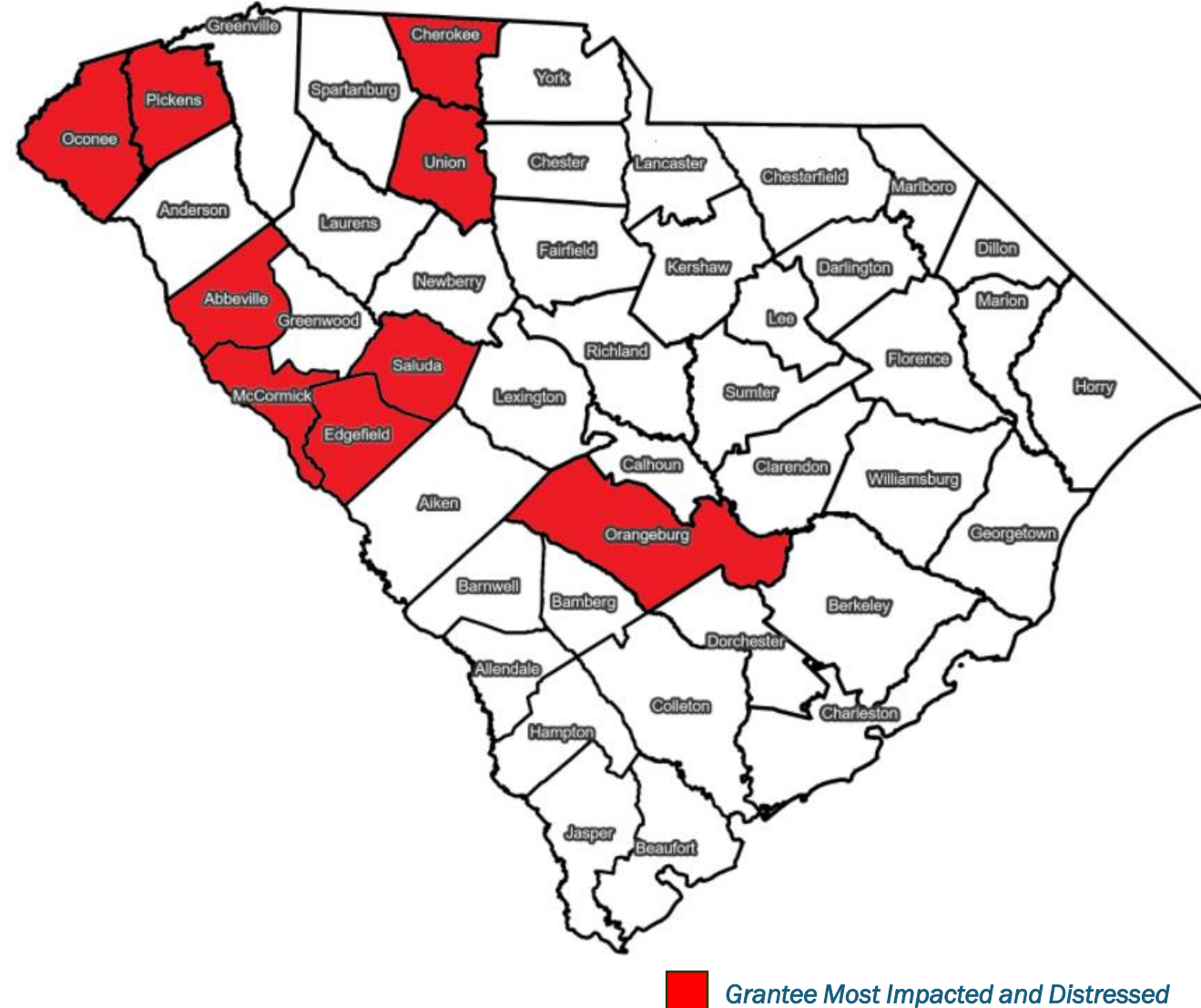
 HUD Most Impacted and Distressed

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*

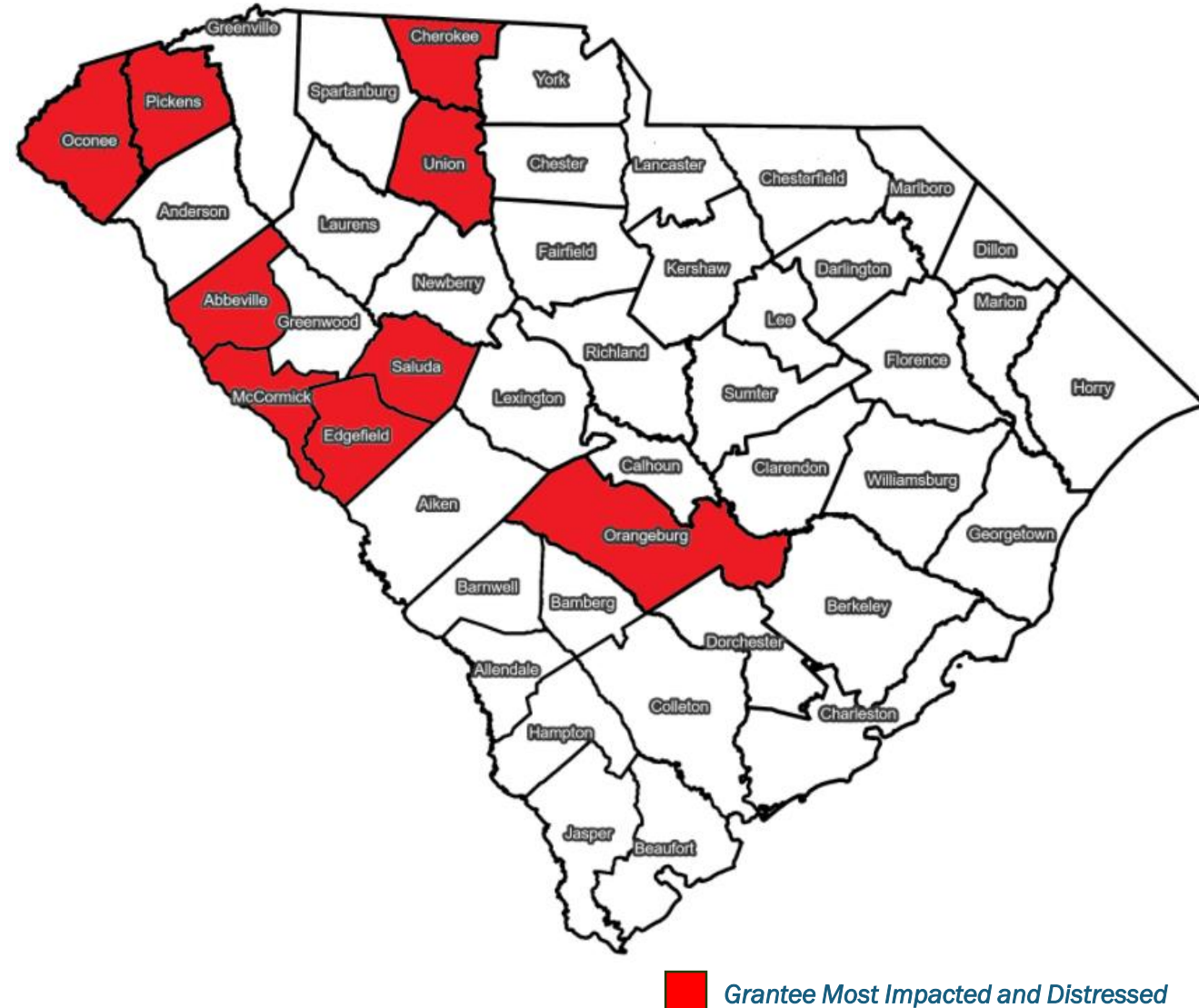
□ SCOR will use up to the remaining 20% of the Community Development Block Grant- Disaster Recovery funding in these counties



CDBG-DR Grantee-identified MIDs

□ Why these counties?

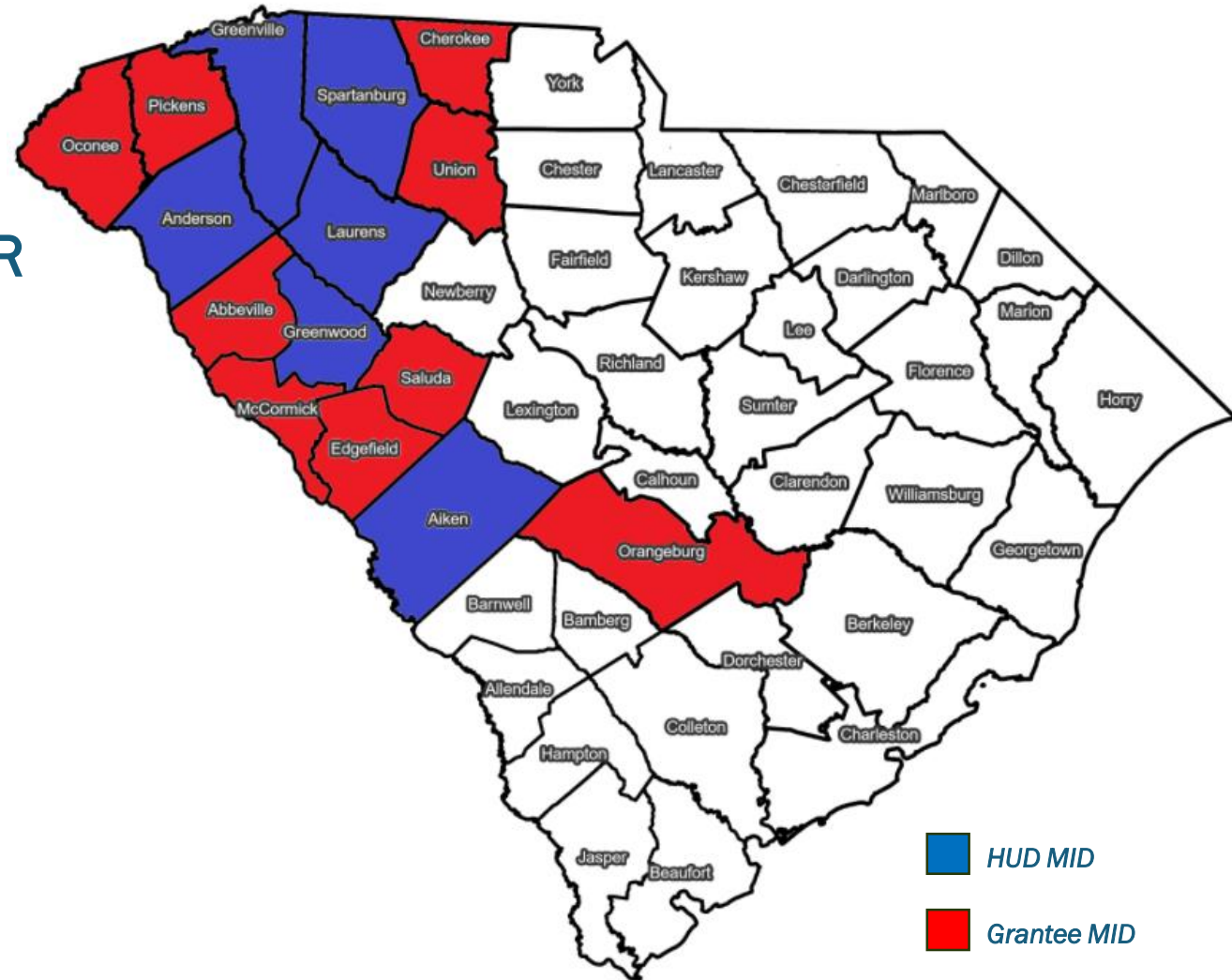
- # of applicants
- % of Low to Moderate Income (LMI) Citizens
- County capacity to recover
- Geographic



■ Grantee Most Impacted and Distressed

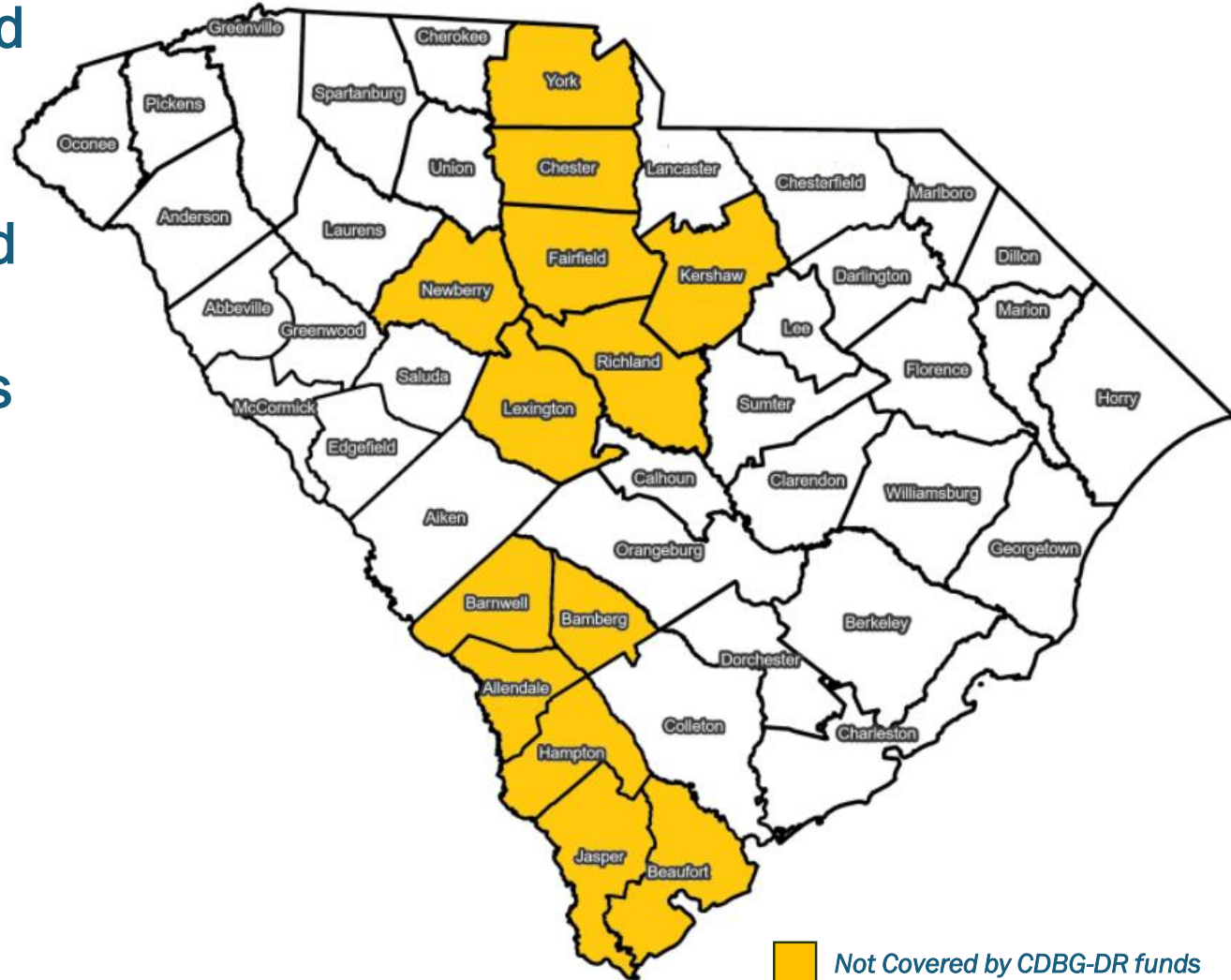
CDBG-DR Area of Operation

- ❑ 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

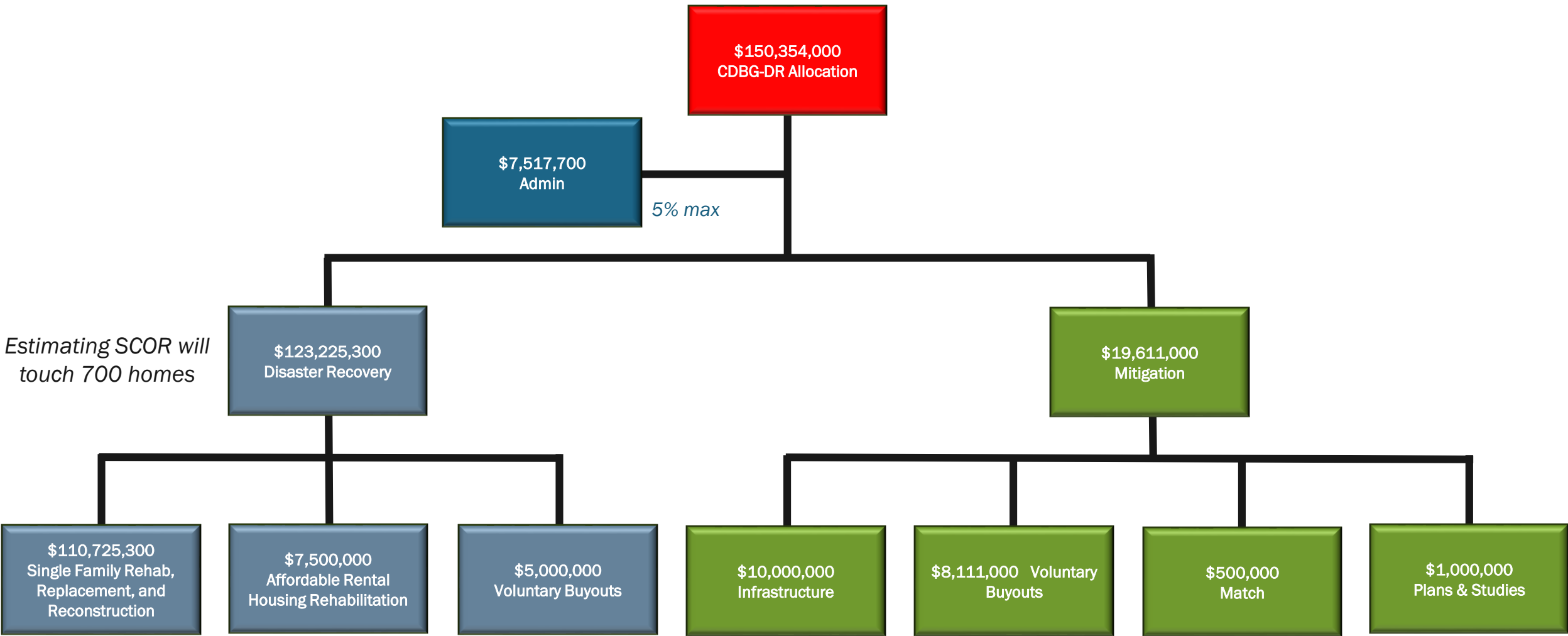


Counties Not Covered by CDBG-DR Funds

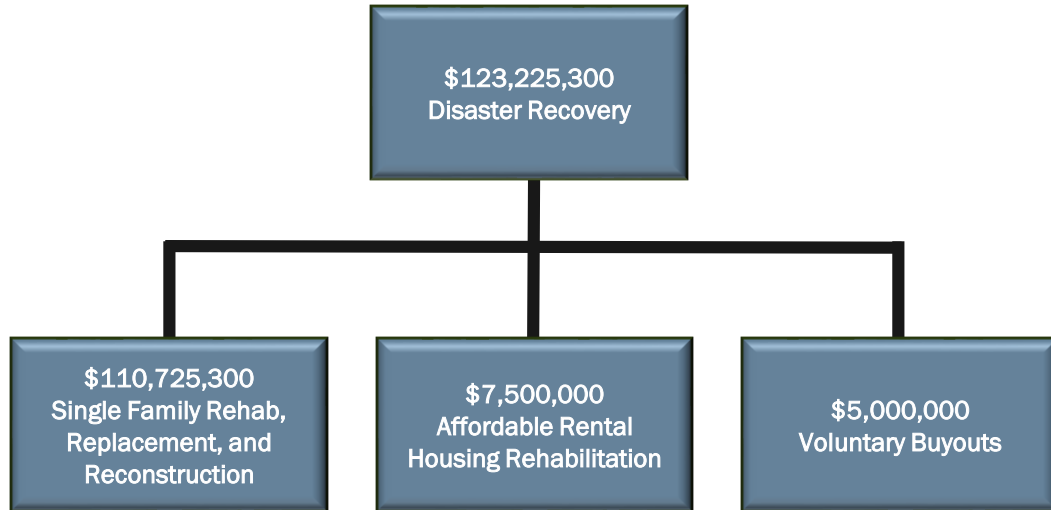
- ❑ HUD identified the most impacted and distressed counties
- ❑ SCOR may serve the other IA declared counties and the Catawba Indian Nation by rebuilding destroyed homes with state funding, if available
- ❑ SCOR will coordinate with volunteer and philanthropic housing organizations in an effort to provide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

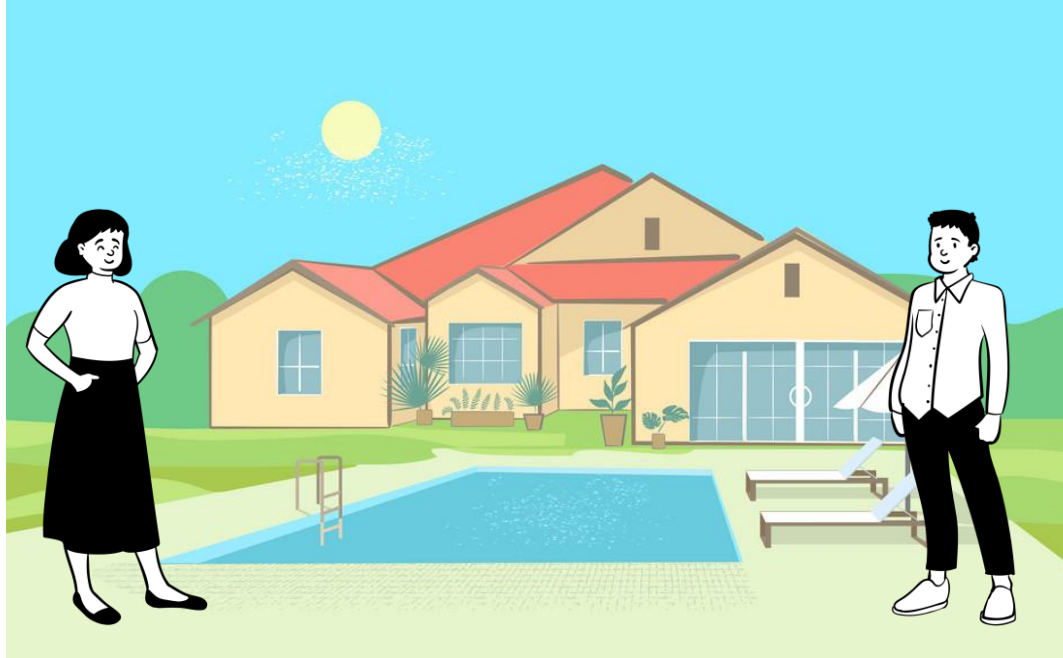
	HOUSEHOLD'S AREA MEDIAN INCOME (AMI) CATEGORY			
	30% AMI or Below	31% to 50% AMI	51% to 80% AMI	81% to 120% AMI
<i>Applicant's Household Includes Either Age Dependent or Disabled</i>	Priority 1	Priority 3	Priority 5	Priority 7
<i>Applicant's Household Includes Neither Age Dependent or Disabled</i>	Priority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

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

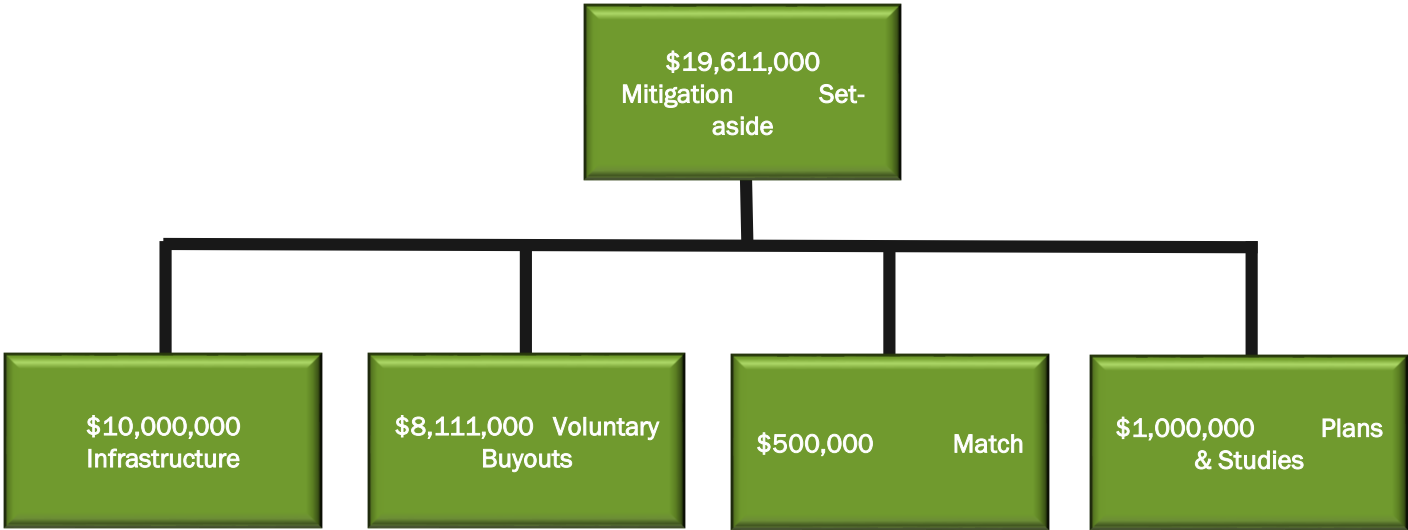
- ❑ Resilient building practices will be employed whenever appropriate to the scope of work

- ❑ 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

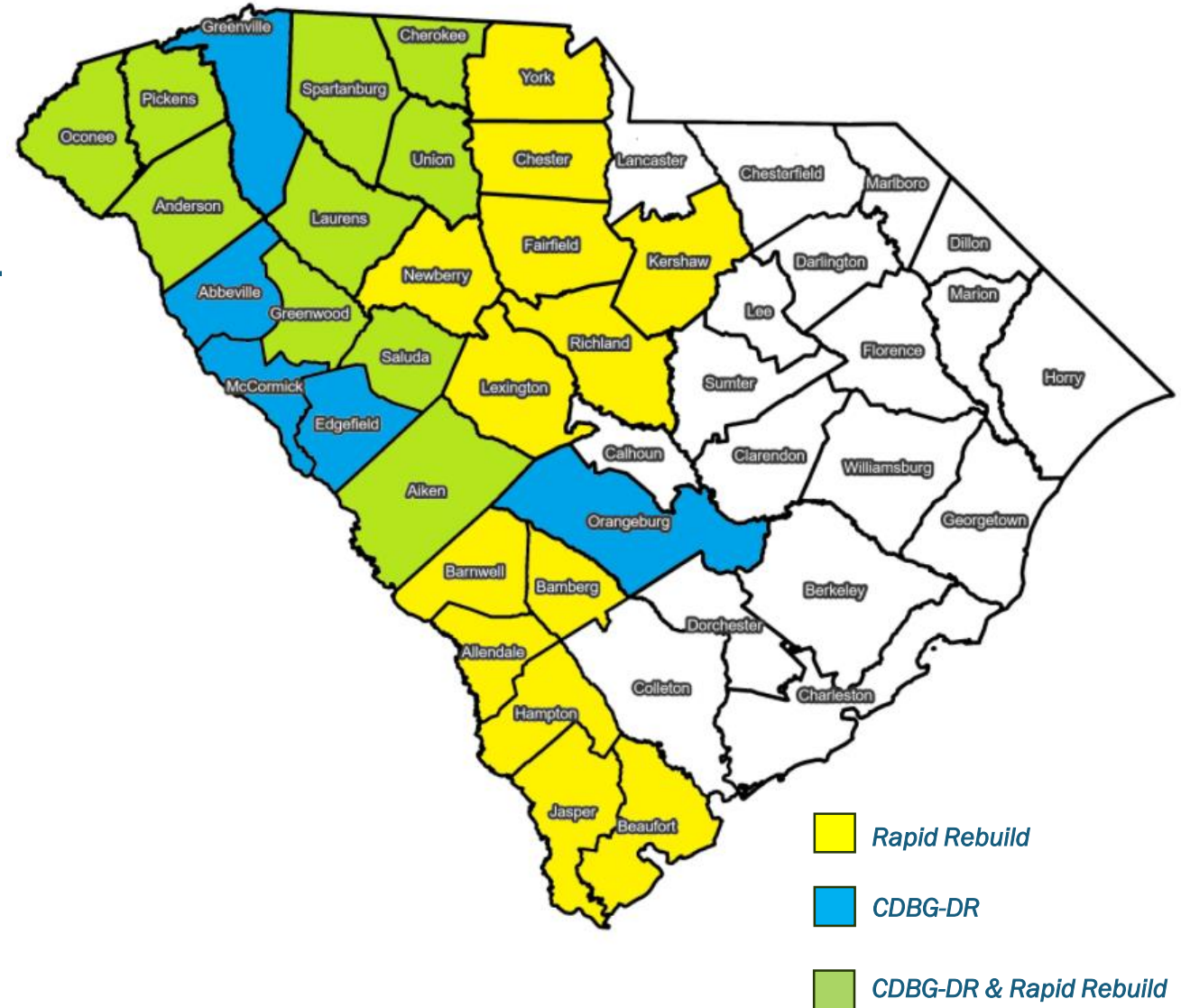


PROJECT AMOUNT	CAP AMOUNT (per project)
Infrastructure	\$10,000,000
Voluntary Buyout	\$350,000
Match	\$100,000
Plans & Studies	\$500,000

- 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

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

☐ 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?