South Carolina Department of Commerce
Disaster Recovery Office

Town Hall Action Plan Briefing
Where are the Most Vulnerable?

South Carolina County-level Social Vulnerability Index Summary

Sources: - Dr. Christopher Emrich, HVRI, USC

2010 - 2014 Census Tract Data (NOT ZIP CODES!)
OCT 2016 Hurricane Vulnerability

Matthew Impact
SoVI, Damage
High, High
High, Med
High, Low
Med, High
Med, Med
Med, Low
Low, High
Low, Med
Low, Low
OCT 2016 Hurricane Vulnerability
OCT 2016 Hurricane Unmet Needs

- Housing Unmet Need is **11** times greater than Infrastructure Unmet Need
- Housing Unmet Need is **15** times greater than Economic Development Unmet Need
- Housing Unmet Need is **6** times greater than Infrastructure and Economic Development Unmet Need combined

The $65.3M CDBG-DR Grant will allow us to address **less than 13% of the overall Unmet Needs**

### Summary of Impacts/Support

<table>
<thead>
<tr>
<th></th>
<th>Housing</th>
<th>Infrastructure</th>
<th>Economy</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of Estimated Impact</td>
<td>$548,867,025</td>
<td>$361,007,029</td>
<td>$64,382,893</td>
<td>$974,256,948</td>
</tr>
<tr>
<td>Amount of Funds Available</td>
<td>$112,750,037</td>
<td>$322,243,312</td>
<td>$31,117,641</td>
<td>$466,110,991</td>
</tr>
<tr>
<td>Unmet needs</td>
<td>$436,116,988</td>
<td>$38,763,717</td>
<td>$33,265,252</td>
<td>$508,145,957</td>
</tr>
<tr>
<td>Percent of Total</td>
<td>85.83%</td>
<td>7.63%</td>
<td>6.55%</td>
<td></td>
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</tbody>
</table>
24 Counties were declared for Individual Assistance from the October 2016 Hurricane.

16 of those counties were also declared for Individual Assistance from the October 2015 Severe Storm.
Federal Government Response

- October 2016, President declared 24 counties in SC for Individual Assistance
- FEMA had over 47,000 people register for Individual Assistance
- Average disbursement about $1,458
- On JAN 23\textsuperscript{rd}, 2017 HUD released their requirements for the release of $65.3M in Disaster Recovery money; with 80% designated for Marion County
State Response

- South Carolina recovering from the 2015 Severe Storm

- Governor guidance:
  - *Provide a Non-Political Solution*
  - *Focus on Most Vulnerable People in most impacted and distressed areas*
  - *Housing Focused*
HUD Federal Requirements For Use of Disaster Recovery Money

- Allocated South Carolina $65,305,000
- The State must spend a minimum of 80% on the most impacted; Marion county
- A minimum of 80% must be spent on Low-to-Moderate income citizens
- No duplication of benefits
State Plan: Method of Distribution

Statewide Results:
- +/- 826 Homes repaired/replaced
- +/- 20 Rental units repaired

Marion County Results:
- +/- 661 Homes repaired/replaced
- +/- 20 Rental units repaired

South Carolina Disaster Recovery Office
State Plan: What We Do Not Do

- No money directly to citizens
- No reimbursement for what you have already done
State Plan: Focus and Intent

- Focus on the 24 Individual Assistance Disaster declared counties
- Majority of work will be in Marion County
- Consists entirely of Housing Program Activities
- Single Vendor to Repair, Rebuild or Replace approximately 825+ homes
- Spend 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 Fall 2017
State Plan: Eligibility Requirements

- Damaged property must be in one of the 24 Individual Assistance declared counties.
- Must be a citizen with demonstrated ownership interest.
- Damaged property must have been primary residence at time of October 2016 Hurricane Matthew.
- Applicant must agree to a 3 year lien for Home Owners.
- Applicant must agree to a 5 year HUD Affordability Period for Rental Properties.
- Verified household income at 80 percent or below **Area Median Income (AMI)** for the county in which you live.
Priorities will be addressed as follows:

<table>
<thead>
<tr>
<th>Applicant’s Household Includes</th>
<th>30% AMI or BELOW (Extremely Low)</th>
<th>31% AMI to 50% AMI (Very Low)</th>
<th>51% AMI to 80% AMI (Low)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Age Dependent &amp; Disabled, or Multiple Disabled Individuals</td>
<td>1st Priority</td>
<td>3rd Priority</td>
<td>5th Priority</td>
</tr>
<tr>
<td>Either Age Dependent or Disabled</td>
<td>2nd Priority</td>
<td>4th Priority</td>
<td>6th Priority</td>
</tr>
<tr>
<td>Neither Age Dependent or Disabled</td>
<td>5th Priority</td>
<td>7th Priority</td>
<td>8th Priority</td>
</tr>
</tbody>
</table>

Age Dependent: 65 years old and above OR 5 years old and below
Who is administering the CDBG-DR funds in my area?

The grant to the State of South Carolina will be administered by the State Disaster Recovery Office.
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:

- Allendale
- Bamberg
- Barnwell
- Beaufort
- Berkeley
- Calhoun
- Charleston
- Chesterfield
- Clarendon
- Colleton
- Darlington
- Dillon
- Dorchester
- Florence
- Georgetown
- Hampton
- Horry
- Jasper
- Lee
- Marion
- Marlboro
- Orangeburg
- Sumter
- Williamsburg
Frequently Asked Questions

What is the timeline?

11 OCT
Hurricane

23 JAN
Received Federal Register

1 OCT
Start Building

 HUD
60 Day Review

15 AUG
Contractor On Ground

24 APR
Action Plan Due to HUD

18 APR - AUG
Contractor Procurement Process

1-14 APR
Public Comment Period

3-7 APR
Town Halls

Palmetto Disaster Case Management

South Carolina Disaster Recovery Office
When can I apply and become eligible for services?

Applicant eligibility is a part of the state’s action plan. It can only be implemented once HUD approves the state’s action plan and has an implementation contractor on the ground. However, we are working with **Palmetto Disaster Recovery** to 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 also be responsible for public outreach to find applicants.
Frequently Asked Questions

What do I need to apply?

First, you must have an unmet housing need caused by the October 2016 Hurricane Matthew. You must also meet the low to moderate 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.
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.
What services will you provide?

Our goal is to repair or replace homes for the most vulnerable citizens:
• Repair and refurbishment of damaged homes
• Replacement of homes beyond repair

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.

If you had a manufactured home, you will be offered a manufactured home. If you had a stick-built home, you will be rehabbed or potentially replaced.
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
- SBA Housing/Working Capital Loans
- NFIP Insurance Proceeds

Given the resources allotted, the state has chosen to limit CDBG-DR funding to address unmet housing needs of citizens affected by the 2016 Hurricane Matthew.

The housing unmet need for Hurricane Matthew affected counties is 11 times greater than the infrastructure unmet needs and 15 times greater than the economic development needs.

The $65.3M CDBG-DR Grant will only address less than 13% of the overall unmet need.
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 repair the home, but will not necessarily return the home to a pre-hurricane condition or replace personal belongings. (i.e. furniture, clothing, etc.)
What can you do for people who lived in manufactured homes?

Individuals who lived in manufactured homes are eligible for housing assistance like any other applicant. However, manufactured 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 manufactured home, it may be repaired or it may be replaced altogether.
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 homes that are purchased will have standard plans; there will be limited options or designs.
What if my house is 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.
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.