

# Proviso 92D.4 Report

Hurricane Helene Habitat for Humanity Collaboration

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June 2026



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# Introduction

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## Overview – Proviso 92D.4

(SCOR: Hurricane Helene Habitat for Humanity Collaboration)

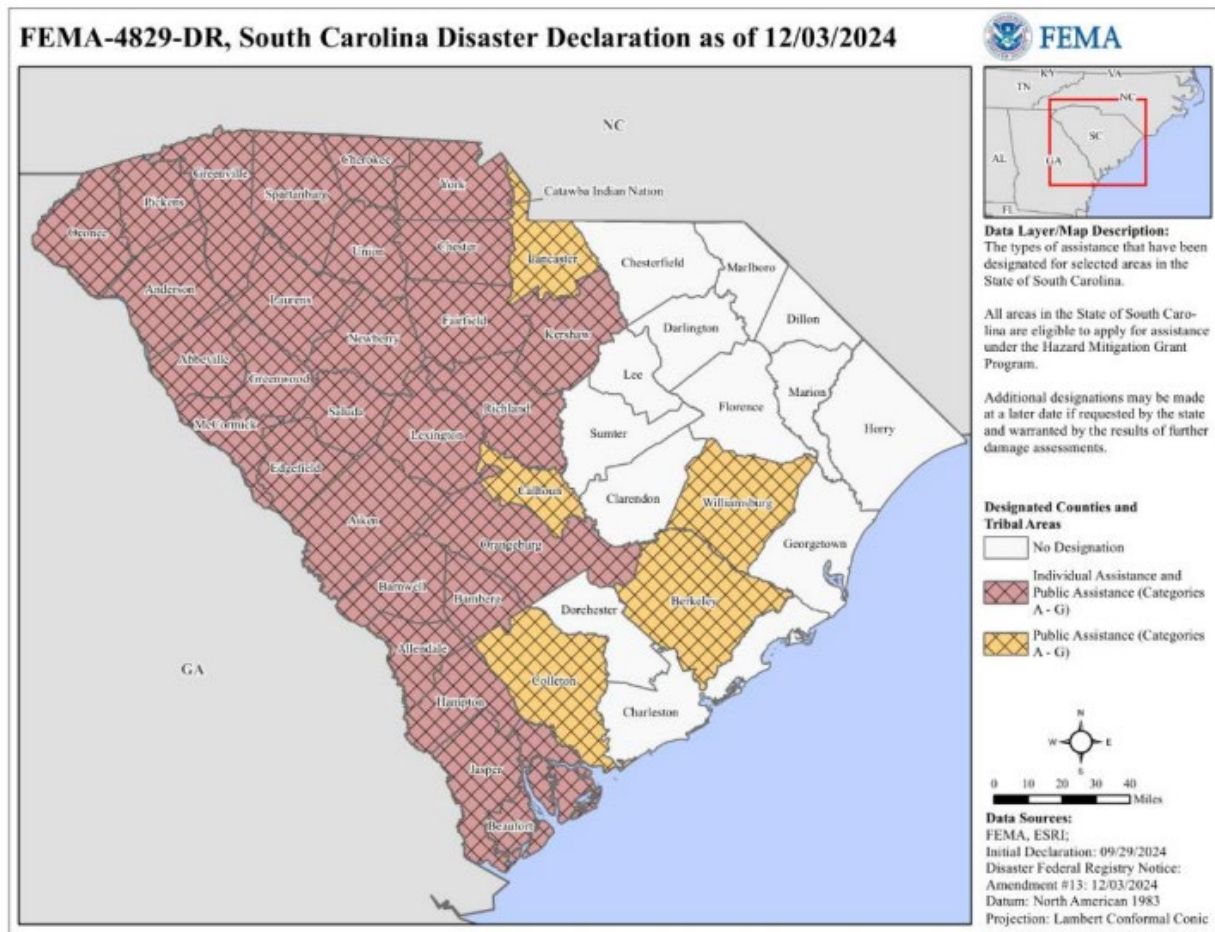
- (A) Of the funds appropriated to the South Carolina Office of Resilience (SCOR) for Fiscal Year 2025-26, \$2,000,000 shall be allocated for the Hurricane Helene Home Repair Program in partnership with Habitat for Humanity South Carolina. This program shall expand the Common Housing Operating Picture (CHOP) to repair owner-occupied residential homes for low- to moderate-income households located in FEMA Individual Assistance (IA) designated counties.
- (B) Grant funds shall be awarded to Habitat for Humanity South Carolina and distributed by county based on criteria established by SCOR, including demonstrated need, program capacity, local unmet needs, and alignment with the South Carolina Hurricane Helene Housing Strategy.
- (C) SCOR shall develop program guidelines, including subaward procedures, reporting requirements, and accountability measures. Habitat for Humanity South Carolina shall coordinate with SCOR to manage program obligations and oversee local Habitat affiliates responsible for conducting repairs.
- (D) Homeowner eligibility shall be determined by SCOR via CHOP, unless otherwise authorized by SCOR. Grant funds may be used for home repairs. A minimum of 55 homes damaged by Hurricane Helene shall be repaired across no fewer than 10 FEMA IA designated counties. Habitat for Humanity South Carolina shall submit quarterly outcome and budget reports to SCOR.
- (E) By June 30 of the fiscal year, SCOR shall submit a report to the Governor and the Chairmen of the Senate Finance and House Ways and Means Committees detailing grant allocations, participating affiliates, homes repaired, and the programs impact on post-disaster housing recovery. Unexpended funds shall be carried forward and used for the same purpose in the following fiscal year.

**Cover:** Before and After Photo of Home in this Program

# Programmatic Context and Overview

## Hurricane Helene Impacts

On September 29, 2024, a Presidential Major Disaster Declaration was issued per the request of South Carolina Governor Henry McMaster in response to the September 25, 2024, catastrophic wind driven, and flooding disaster caused by Hurricane Helene. 28 counties and the Catawba Indian Nation were declared for FEMA Individual Assistance and Public Assistance, while an additional five counties were declared for FEMA Public Assistance only, as seen in the map below. Hurricane Helene is South Carolina's fourth major disaster in ten years. For the 2015, 2016, and 2018 South Carolina disasters combined, FEMA received approximately 170,000 valid Individual Assistance registrants. For Hurricane Helene, that number nearly tripled at over 440,000.



## Hurricane Helene and Housing Needs

The unmet housing need associated with this storm is immense. SCOR's Unmet Needs Assessment, as part of the Action Plan for its Community Development Block Grant – Disaster Recovery program, found that there is an estimated \$1.7 Billion in unmet housing needs when considering the impact minus the funding available (FEMA, SBA, insurance, and other sources of known funding).

### *SCOR's Role in Addressing Unmet Need from Helene*

The South Carolina Office of Resilience is currently administering a FEMA Disaster Case Management Program grant, HUD Community Development Block Grant – Disaster Recovery program, and a state funded Rapid Rebuild Program.

**FEMA Disaster Case Management Program:** Disaster Case Management (DCM) is a partnership between a disaster case manager and a citizen impacted by a disaster to help in the long-term with their disaster-caused needs—whether these are financial, physical, or emotional. Case managers work with individuals to develop and carry out an Individualized Recovery Plan, with a focus on problem solving and connection to resources and services. This program is a primary point of entry into SCOR's housing recovery programs, and referral to partner resources meeting a variety of unmet disaster-caused needs.

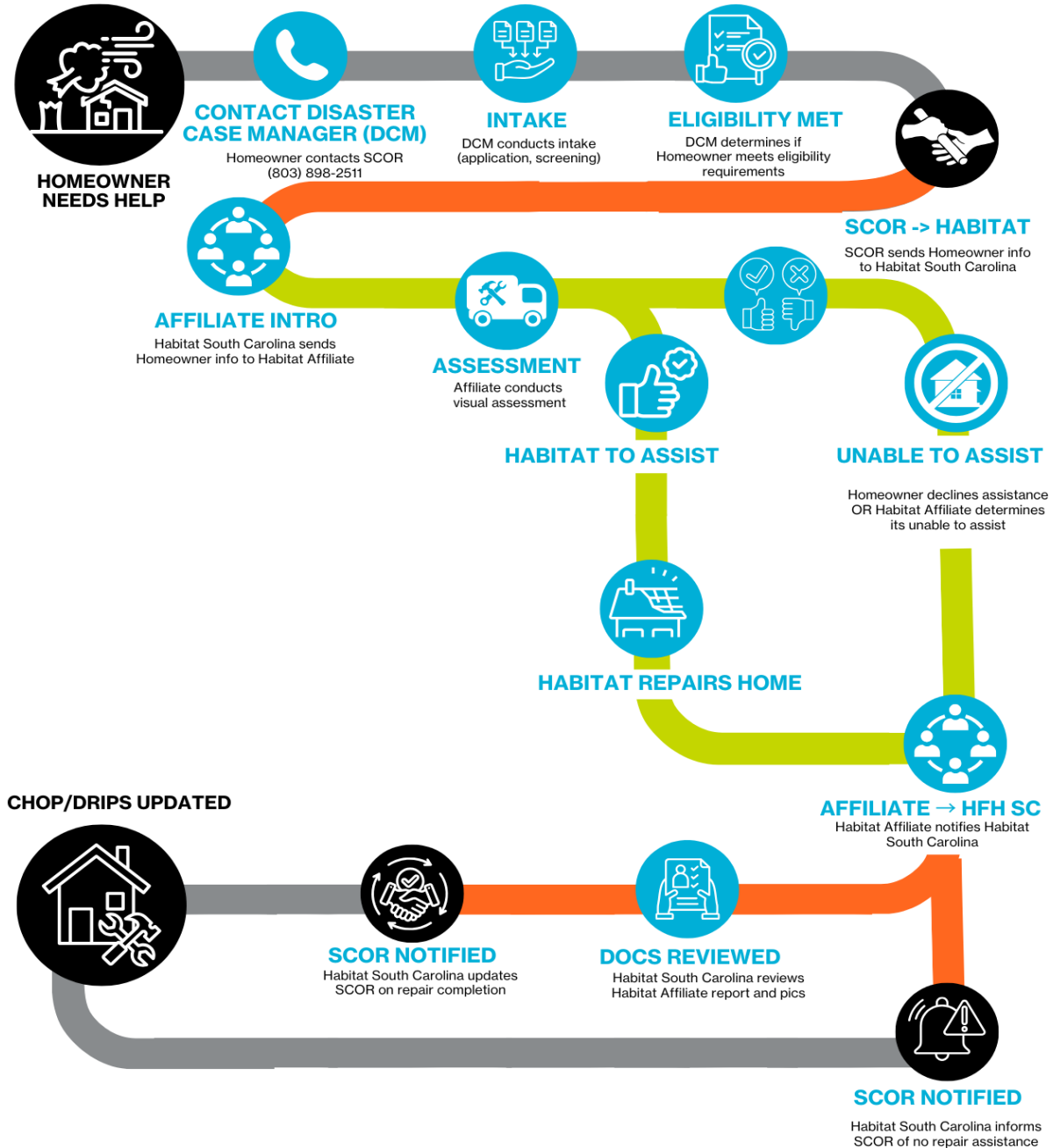
**CDBG-DR Program:** HUD has allocated \$150,354,000 in CDBG-DR funds to the State of South Carolina in response to Hurricane Helene through the Allocation Announcement Notice published in the Federal Register at 90 FR 4759 dated January 16, 2025. Through this program, SCOR expects to serve approximately 700 homes through the following activities (1) repair, reconstruction, or replacement of single-family owner-occupied homes; (2) voluntary buyout of single-family owner-occupied homes; and (3) repair of single-family rental units for affordable housing. Not all FEMA declared counties are eligible for this funding, and priority is given based on income, as well as considerations for the elderly, disable, and families with children in the household.

**Rapid Rebuild:** Funded through the Disaster Relief and Resilience Reserve Fund, and designed to get a head start on housing recovery, SCOR is using state dollars to rebuild homes in the disaster impacted area.

**Coordination:** The unmet need is greater than any one program or organization can fulfill. As part of SCOR's mission, the agency is statutorily authorized to collaborate with federal, state, and local stakeholders and to coordinate statewide disaster recovery efforts to facilitate disaster rebuilding and aid citizen housing recovery efforts in the disaster impacted counties. SCOR is actively coordinating with Voluntary Organizations Active in Disaster (VOADs), Long Term Recovery Groups (LTRGs), local governments, and fellow state agencies to this end. The program set forth in this proviso is a key piece of this coordination effort. When SCOR identifies a citizen or household with an unmet housing need, the case can either be referred, based on eligibility and capacity to a federal or state funded repair or reconstruction/replacement program or referred to an outside housing service provider through what is known as the Common Housing Operating Picture. This provides for more efficient resource allocation across the board, with non-profit partners able to pick up those cases that are within their area and capability, while stretching federal and state dollars and reducing

duplication of efforts. This system is the main process flow by which SCOR coordinates and transfers cases to Habitat of Humanity in furtherance of this proviso.

## Process Overview



## **Reporting Mechanisms and Processes**

SCOR and Habitat for Humanity South Carolina are maintaining regular accountability measures and reporting guidelines. Additionally, Habitat for Humanity South Carolina is providing oversight to local affiliates, reporting back and providing documentation to SCOR. Habitat for Humanity South Carolina is providing detailed information on the specific repairs conducted and photographic documentation for all Helene projects it oversees, regardless of funding source. This approach enhances the communication and collaboration between all partners statewide and allows SCOR to have a comprehensive overview of the full scope of needs, assistance, gaps, and impact resulting from the storm. Further, it allows entities to leverage dollars for increased aid to citizens, while decreasing any potential duplication of assistance that could have arisen without such transparent and ongoing collaboration. For all projects utilizing proviso funding, full documentation and compliance reporting is provided to SCOR to ensure all requirements and standards are met or exceeded.

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## Case Summary

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### Overall Number of Cases

Repair Cases – Summary	
<b>Eligible Cases Received (Total)</b>	184
SC Office of Resilience	163
Habitat for Humanity Homeowners	18
City	3
<b>Active Cases (Total)</b>	106
Homeowner Communications/Assessments Underway	18
Pending SCOR Re-Evaluation	3
Repairs (Scheduled or In-Progress)	8
<b>Repairs Completed*</b>	<b>77*</b>
<b>Cases Released to SCOR (Total)</b>	78
Homeowner Denial (Need Met) or Self-Recovered	24
Homeowner Unresponsive or Capacity Limitation (Need Unknown)	13
Reassigned to CDBG-DR, SCOR, or Another Partner	31
Denied (Need Unmet)	6
Homeowner Ineligible (Non-Helene)	5

*\*Repairs reported on chart limited to the households who receive assistance via the Habitat Helene Home Repairs Program administered by Habitat South Carolina. Additional post-disaster housing assistance provided locally by affiliates not included in this data set.*

## Participating Affiliates

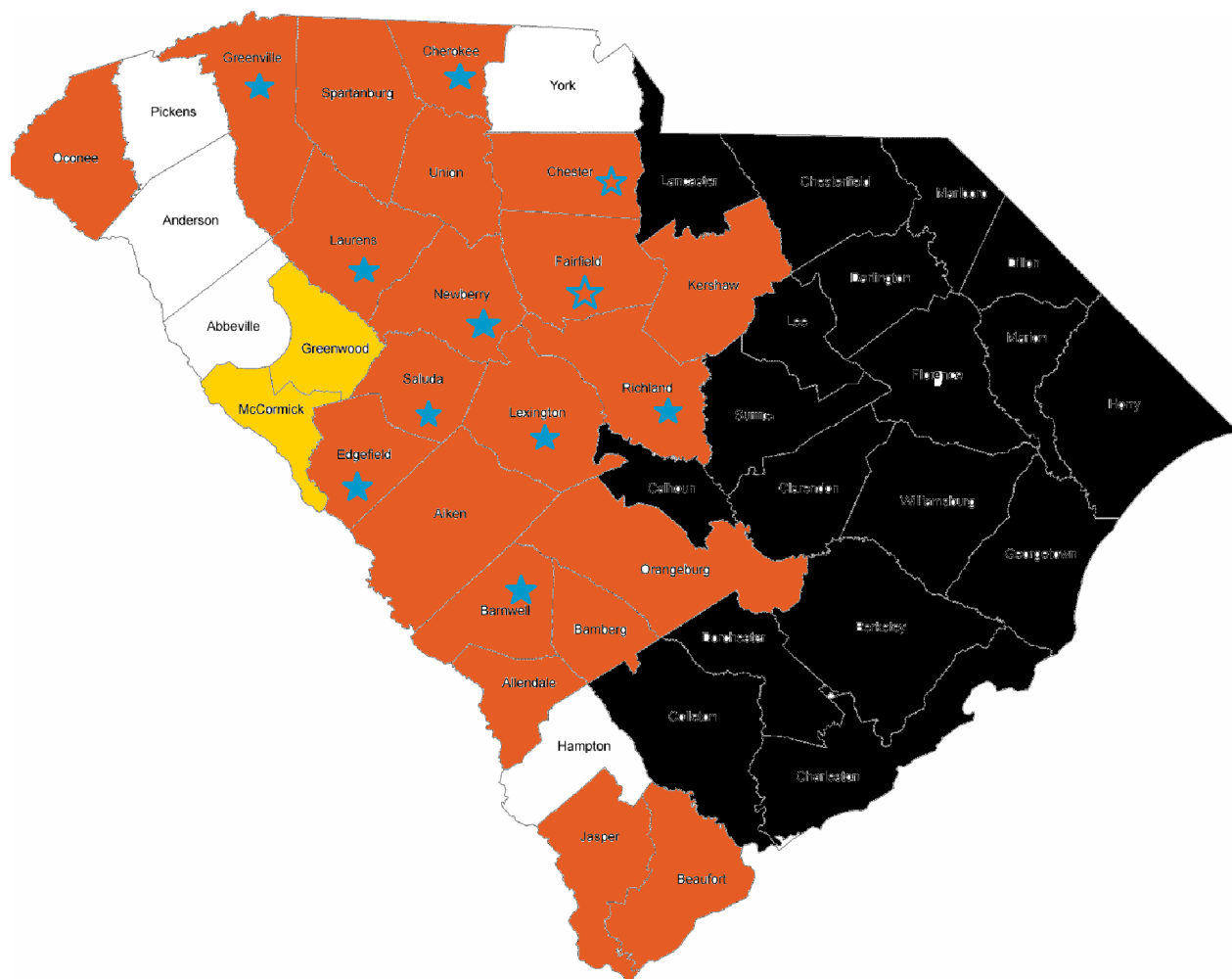
The affiliates listed below are participating in the Hurricane Helene recovery effort under the administration and oversight of Habitat for Humanity South Carolina. Under this initiative, Habitat for Humanity South Carolina and its 12 participating affiliates are offering housing recovery assistance to the 28 IA-designated counties impacted by Helene.

Aiken County Habitat for Humanity  
Central South Carolina Habitat for Humanity  
Edisto Habitat for Humanity  
Habitat for Humanity of Anderson  
Habitat for Humanity of Cherokee County  
Habitat for Humanity of Greenville County  
Habitat for Humanity of Kershaw County  
Habitat for Humanity of Spartanburg  
Habitat for Humanity of the Lowcountry  
Habitat for Humanity of York County  
Oconee County Habitat for Humanity  
Pickens County Habitat for Humanity

## Coverage: Repairs In-Progress or Completed

The map below shows all counties that has received assistance via the partnership between Habitat for Humanity South Carolina and SCOR (as of June 30, 2026). Counties in orange show areas where home repairs have already been completed; counties in yellow show additional counties that have repairs in-progress. Counties that have utilized proviso dollars on projects are designated with a star.

*Note: Chester County and Fairfield County have projects currently underway that have proviso allocations, but those projects have not been completed. The counties are shared in orange based on completions of non-proviso funded Helene repairs by Habitat for Humanity South Carolina.*



## Fiscal Update – Funds Allocated and Expended

### Invoiced Expenditures

Project #	City	State	County	Total Project Scope \$	Invoiced to Proviso Funds
					<b>\$2,000,000.00</b>
1	Joanna	SC	Laurens	\$49,534.00	\$19,331.00
2	Lexington	SC	Lexington	\$28,577.41	\$17,577.41
3	Saluda	SC	Saluda	\$18,105.00	\$4,605.00
4	Greenville	SC	Greenville	\$18,932.24	\$6,705.24
5	Prosperity	SC	Newberry	\$22,287.90	\$4,787.90
6	Johnston	SC	Edgefield	\$12,625.00	\$4,860.00
7	Columbia	SC	Richland	\$33,823.02	\$7,814.02
8	Hopkins	SC	Richland	\$71,242.50	\$71,242.50
9	Eastover	SC	Richland	\$10,065.40	\$10,065.40
10	Gadsden	SC	Richland	\$22,378.50	\$12,378.50
11	Gadsden	SC	Richland	\$4,041.50	\$4,041.50
12	Hopkins	SC	Richland	\$11,003.50	\$11,003.50
13	Newberry	SC	Newberry	\$70,526.48	\$30,026.48
14	Irmo	SC	Richland	\$61,330.00	\$38,166.91
15	Williston	SC	Barnwell	\$32,349.10	\$18,011.69
16	Waterloo	SC	Laurens	\$15,396.40	\$6,396.40

17	Joanna	SC	Laurens	\$25,989.00	\$20,989.00
18	Gaffney	SC	Cherokee	\$108,275.00	\$53,275.00
				<b>\$616,481.95</b>	<b>\$341,277.45</b>

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## Summary of Completed Repairs

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As of June 30, 2026, Habitat for Humanity South Carolina has completed repairs in 9 of the 10 required counties. By the end of July 2026, 2 additional counties will receive allocations from the proviso, bringing the total number of impacted counties to 11, surpassing the minimum required. Eighteen (18) homes have had repairs completed (33% of final goal). Another eight (8) projects are in-progress, with an additional six (6) under assessment (work expected to begin by August 2026). The unmet housing recovery need from Hurricane Helene far exceeds the funding available. Habitat for Humanity South Carolina and SCOR continue to work together to identify solutions and resources to address the unmet need existing throughout communities hit hard by Hurricane Helene. The collaboration between the entities has enabled Habitat for Humanity to complete 77 home repairs at a value of \$1,169,953.04 (18 homes have utilized \$341,277.45 of proviso funds).

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# Impact Story

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## Case Feature from Cherokee County

*Note: Names have been changed for the purposes of this report.*

For the past 12 years, the Smith family has lived in their home in Gaffney. Their household includes two parents and seven children, six of whom still live at home. Their family has grown through both foster care and adoption, and their home has provided stability and support through every stage of that journey.

Mr. Smith works as a heavy machine operator for a local construction company, while Mrs. Smith left her career as a bookkeeper to become a full-time caregiver and stay-at-home mother. In addition to managing a busy household, she helps coordinate the medical, therapy, and educational needs of their children, including their youngest child, who has cerebral palsy and complex medical needs.

After Hurricane Helene, the Smith family experienced significant water damage throughout their home, including severe structural damage that resulted in their kitchen and dining room flooring sinking nearly six inches. When their insurance company denied coverage for the storm-related damage, the family was left facing costly repairs they could not afford on their own. The resulting moisture issues led to mold and fungal growth, creating serious concerns for the family's health. Five members of the household have asthma, and the poor indoor air quality contributed to ongoing respiratory problems. Their youngest child was particularly affected and required repeated courses of antibiotics and steroids due to breathing complications.

Through Habitat for Humanity South Carolina's Hurricane Helene Home Repair Program, the family received extensive repairs to address both structural and environmental concerns. The project included demolition and removal of damaged materials, mold remediation measures, structural floor repairs and replacement of damaged joists, piers, and subflooring, installation of new luxury vinyl plank flooring, carpet replacement, minor electrical and drywall repairs, installation of a vapor barrier, chimney removal and roof repairs, and replacement of an outdated HVAC system. Temporary storage units and content relocation services were also provided during construction.

The improvements have made a considerable difference for the family by creating a healthier and safer living environment while relieving a major financial burden. As repairs are completed, the Smith family looks forward to enjoying their home without concerns about mold, water damage, or the health impacts those conditions created. They are especially grateful to once again have a safe place to gather as a family and welcome relatives and friends into their home.

The Smith family is deeply appreciative of Habitat for Humanity South Carolina and the local affiliate, its partners, volunteers, and contractors for their support throughout the process. The assistance provided through this project has helped preserve a multi-generational family home while improving the health, safety, and long-term stability of the household.