

Grantee: Columbia, SC

Grant: B-16-MH-45-0001

October 1, 2025 thru December 31, 2025

Grant Number:

B-16-MH-45-0001

Obligation Date:**Award Date:****Grantee Name:**

Columbia, SC

Contract End Date:

07/26/2025

Review by HUD:

Submitted - Await for Review

Grant Award Amount:

\$26,155,000.00

Grant Status:

Active

QPR Contact:

No QPR Contact Found

LOCCS Authorized Amount:

\$26,155,000.00

Estimated PI/RL Funds:

\$0.00

Total Budget:

\$26,155,000.00

Disasters:

Declaration Number

FEMA-4241-SC

Narratives

Disaster Damage:

In October 2015, the City of Columbia, along with much of the State of South Carolina, experienced unprecedented and historical rainfall and flooding resulting from an upper atmospheric low-pressure system that funneled tropical moisture from Hurricane Joaquin. This heavy and extended rainfall exceeded a once in a thousand-year flood event with more than two feet of rainfall in less than 48 hours. The rain and flooding caused extensive damage to many dams, bridges, roads, homes, and businesses in the state's capitol. As a result, approximately 400 homes and 60 businesses received rain and/or flood damage at an estimated value of \$65 million. In addition, the city sustained more than \$75 million in infrastructure losses. Most of the major and severe damages to housing occurred along the banks of Lake Katherine, Central and Lower Gills Creek, Wildcat Creek, and Penn Branch areas of the city. Numerous City of Columbia residents, including many of low-to-moderate income households, were forced to abandon their homes, and many houses were isolated as more than 100 streets were closed, blocked, or impassable. In addition to the damage to private residences and businesses, the city also experienced the total loss of one fire station and training facility. The flooding also impacted the city's utilities, wastewater treatment systems, and drinking water treatment and collection systems. Due to the fact that the ground surfaces were already saturated from rainfall in September, there were multiple dam failures in the city and a massive breach in the Columbia Canal. Flooding caused a 60-foot section of the Columbia Canal to wash away and caused the water level to drop below the level necessary for the city to pump water into its water treatment facility through normal operations. Additionally, waste water stations were completely submerged and multiple sewer and water lines were ruptured or broken. The canal breach combined with numerous line breaks throughout the water system led to a 10-day disruption of clean drinking water for more than 375,000 citizens who received boil water notices. The flooding and disruption of drinking water severely impacted the operations of the following: City Capitol Complex Governor's residential compound State Agencies City Government Agencies 5 colleges and 1 major university (40,000 students and 2,000 faculty) 5 Hospitals with 2,436 beds (including a Level 1 Trauma Center) US military installation -Fort Jackson (3,500 active duty members and 12,000 family members) All public, private, and parochial school districts Nursing homes and assisted care facilities Numerous Banking Institutions, Restaurants, Hotels, Tourist Destinations, and hundreds of other businesses and organizations This widespread damage to homes, businesses, and critical infrastructure exacted a human toll and disrupting the lives of the citizens of impacted communities in Columbia and across South Carolina who are still recovering. In Columbia, homes along and near the City's many creeks, lakes, and other waterways were inundated by floodwater causing almost complete destruction of some neighborhoods. Local businesses lost inventory and operations were halted leading to loss of income and wages. Exacerbating the overall economic loss was the decision to relocate the site of a previously scheduled major college football contest from Columbia's University of South Carolina stadium to the opposing team's stadium. As a result, businesses that were not otherwise impacted by the storm's waters experienced tremendous economic loss. The federal disaster declaration brought necessary resources from the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) to aid in response and recovery. Due to the scale of the damage, FEMA and SBA's resources, as well as private in

Recovery Needs:

The CDBG-DR program is considered a gap funding source and is intended to assist with recovery needs not covered by other public and private funding sources. While recovery efforts have continued, many impacts remain unaddressed due to the profound extent and diversity of the damages to housing, infrastructure, and the economy; the unique conditions and vulnerabilities of Columbia residents and businesses; and the limitations of funding assistance. This unmet need assessment provides essential information to better understand the most impacted areas and populations in the City, and guides development of the most effective recovery programs and priorities. This section updates the City's preliminary assessment of unmet recovery needs resulting from the October 2015 severe storm and flooding disaster (DR 4241). When major disasters occur, a significant amount of data and information must be collected and analyzed from numerous agencies, departments, and organizations. Accessing and compiling information on impacts and recovery resources can be a



challenge due to varying quality, availability, formatting, and timing of different sources. Estimates of unmet needs are based on the best available information as of October 1, 2017, and represent the City's calculation of remaining recovery gaps. Since October 2015, nonprofit volunteer organizations such as St. Bernard Project (SBP), Restoring Hope, and the Midlands Flood Recovery Group have rebuilt 58 homes within the City of Columbia at an estimated value of \$2,314,200, using an average contractor price of \$39,900 per home. This contribution will be noted as a part of the Duplication of Benefits analysis during the applicant intake process. Unmet needs were estimated through a comparison of financial impacts of the qualified disaster event with subsequent recovery funding that has been received or is anticipated. The City of Columbia has worked with the following agencies during the unmet needs assessment and has incorporated data from the following key sources including the Federal Emergency Management Agency (FEMA) Individual Assistance (IA) Program, FEMA Public Assistance Program (PA) Small Business Administration (SBA) National Flood Insurance Program (NFIP) Columbia Housing Authority (CHA) SC State Housing Finance Authority Affordable Housing Coalition City of Columbia Building Department City of Columbia GIS and Planning Departments City of Columbia Consolidated Plan City of Columbia Comprehensive Plan City of Columbia Building and Permits City of Columbia Office of Business Opportunity (OBO) South Carolina Emergency Management Department Engineering estimates for FEMA PA Projects United States 2010 Decennial Census 2014 American Community Survey (ACS) Volunteer Organizations Active in Disaster (VOAD) Public and Stakeholder outreach and feedback This assessment is organized into three main categories: Housing, Infrastructure, and Economic Development. Identifying and documenting the needs across these three core areas allowed the City to strategically allocate limited resources to address the most critical recovery needs while making proactive resilience investments to minimize impacts of future flood events. A high-level overview of the unmet needs assessment is shown in Table 13 using the best available data and information as of October 1, 2017. It is critical to understand that these figures are based on the available information at the time this Action Plan Amendment was developed. Based upon this information, City of Columbia has identified \$210,388,416 in unmet recovery needs, a 57% increase attributable to estimates of \$170 million in repairs to the Columbia Canal. Although infrastructure is currently shown with the largest gap in funding, the City considers housing the largest unmet need due to the large number of residents impacted by the flood and the limited number of affordable low-moderate housing option.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$0.00	\$26,167,274.37
Total Budget	\$0.00	\$26,155,000.00
Total Obligated	\$0.00	\$26,155,000.00
Total Funds Drawdown	\$0.00	\$26,155,000.00
Program Funds Drawdown	\$0.00	\$26,155,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$26,155,000.00
HUD Identified Most Impacted and Distressed	\$0.00	\$26,155,000.00
Other Funds	\$ 0.00	\$ 12,274.37
Match Funds	\$ 0.00	\$ 12,274.37
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
City of Columbia	\$ 0.00	\$ 26,139,450.00

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	70.00%	94.55%	94.55%
Minimum Non Federal Match	\$.00	\$.00	\$12,274.37
Overall Benefit Amount	\$16,545,143.35	\$22,348,718.13	\$22,348,718.13
Limit on Public Services	\$3,923,250.00	\$.00	\$.00
Limit on Admin/Planning	\$5,231,000.00	\$2,519,080.93	\$2,519,080.93
Limit on Admin	\$1,307,750.00	\$1,307,750.00	\$1,307,750.00
Most Impacted and Distressed	\$26,155,000.00	\$26,155,000.00	\$26,155,000.00

Overall Progress Narrative:

This is the Final QPR for the closeout of CDBG-DR Grant #B-16-MH-45-0001. The final SF-425 is included in the documents tab.



Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
DR-01-ADMIN, Administration	\$0.00	\$1,307,750.00	\$1,307,750.00
DR-02-PLANNING, Planning	\$0.00	\$1,211,330.93	\$1,211,330.93
DR-03-ECONDEV, Economic Development	\$0.00	\$0.00	\$0.00
DR-04-HOUSG, Housing Programs	\$0.00	\$22,395,252.79	\$22,395,252.79
DR-05-BUYOUT-HMGP, FEMA HMGP MATCH Program	\$0.00	\$1,240,666.28	\$1,240,666.28
DR-06-PUBFIMPRV, Public Facilities & Improvements	\$0.00	\$0.00	\$0.00

Activities

Project # / DR-04-HOUSG / Housing Programs



Grantee Activity Number: 04-ERP-LMI-JL-9107405017

Activity Title: Columbia Elevation Reimbursement Program-LMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

DR-04-HOUSG

Projected Start Date:

12/31/2017

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod

Activity Status:

Completed

Project Title:

Housing Programs

Projected End Date:

06/29/2020

Completed Activity Actual End Date:**Responsible Organization:**

City of Columbia

Overall	Oct 1 thru Dec 31, 2025	To Date
Total Projected Budget from All Sources	\$0.00	\$21,809.60
Total Budget	\$0.00	\$21,809.60
Total Obligated	\$0.00	\$21,809.60
Total Funds Drawdown	\$0.00	\$21,809.60
Program Funds Drawdown	\$0.00	\$21,809.60
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$21,809.60
City of Columbia	\$0.00	\$21,809.60
Most Impacted and Distressed Expended	\$0.00	\$21,809.60

Activity Description:

The ERP will assist LMI homeowners that sustained severe damages with significant repair and reconstruction costs due to newly adopted elevation requirements. Eligible owner-occupants at the time of the flood, who have initiated elevation of their damaged structure in accordance with Columbia floodplain requirements prior to the one year anniversary of the flood disaster, will be provided up to \$20,000 in reimbursement of CDBG-DR funding.

The city recognizes that owners of "severely" damaged homes have incurred significant repair and reconstruction costs due to newly adopted elevation requirements and is committed to offsetting increased recovery costs for homeowners who were required to rebuild more resilient homes in order to prevent future losses. Eligible owner-occupants who have initiated elevation of their damaged structure in accordance with City of Columbia floodplain requirements will be provided up to \$20,000 in reimbursement of CDBG-DR funding. It is envisioned that this funding coupled with \$30,000 in ICC funding will relieve some of the recovery burdens for households in the most impacted areas of the city. Project Delivery costs are included within this budget.

Location Description:

The damaged structure must be within in the City of Columbia limits and within the floodplain. The most impacted areas with severe damages to housing occurred along the banks of Lake Katherine, Central and Lower Gills Creek, Wildcat Creek, and Penn Branch areas of the City.

Activity Progress Narrative:

Cost increases reduced the number of beneficiaries that could be served.

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Elevated Structures	0	1/2

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	1/2
# of Singlefamily Units	0	1/2

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/2	0/0	1/2	100.00
# Owner	0	0	0	1/2	0/0	1/2	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None



Grantee Activity Number: 04-MRP-LMI-JL-9107406017

Activity Title: Columbia Minor Repair Program-LMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

DR-04-HOUSG

Projected Start Date:

12/31/2017

Benefit Type:

Direct (HouseHold)

National Objective:

Low/Mod

Activity Status:

Completed

Project Title:

Housing Programs

Projected End Date:

07/26/2025

Completed Activity Actual End Date:**Responsible Organization:**

City of Columbia

Overall	Oct 1 thru Dec 31, 2025	To Date
Total Projected Budget from All Sources	\$0.00	\$9,108,987.96
Total Budget	\$0.00	\$9,108,987.96
Total Obligated	\$0.00	\$9,108,987.96
Total Funds Drawdown	\$0.00	\$9,108,987.96
Program Funds Drawdown	\$0.00	\$9,108,987.96
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$9,108,987.96
City of Columbia	\$0.00	\$9,108,987.96
Most Impacted and Distressed Expended	\$0.00	\$9,108,987.96

Activity Description:

The Minor Repair Program (MRP), administered by the city's Community Development Department, assists low-to-moderate income owner-occupied households that sustained Minor-Low and Minor-High damages as a result of the 2015 storm and who have remaining repair needs not covered by the FEMA Individual Assistance Program or Small Business Administration. Funding up to \$25,000 will repair rain/flood damages including work related to environmental remediation, Green Building improvements, and other repairs necessary to bring dwellings up to the International Property Maintenance Code, thus ensuring these housing units are more resilient to future natural hazards.

As a result of outreach efforts and information provided by applicants, the City also recognizes that many homeowners did not wait for federal assistance to complete necessary repairs, many securing loans or using savings to pay for repairs. To address this unmet need the City may reimburse applicants who used personal funds to repair damage to their homes resulting from the storm if the program determines the costs associated with these repairs are both reasonable and necessary. Reimbursements are limited to costs incurred by homeowners for repairs completed prior to program application and within one year of the 2015 Flood. The minimum amount of reimbursement is \$5,000 with a \$10,000 maximum allowable. Applicants for reimbursement may include households already deemed eligible. Detailed receipts will be necessary. Project Delivery costs are included within this budget.

Location Description:

Most of the major and severe damage to housing occurred along the banks of Lake Katherine, Central and Lower Gills Creek, Wildcat Creek, and Penn Branch areas of the city. Numerous City of Columbia residents,



including many of low-to-moderate income households, were forced to abandon their homes, and many houses were isolated as more than 100 streets were closed, blocked, or impassable. For the Minor Repair Program, damage must be located within Columbia City limits.

Activity Progress Narrative:

Cost increases reduced the number of beneficiaries that could be served.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	24/37

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	24/37
# of Singlefamily Units	0	24/37

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	24/17	0/20	24/37	100.00
# Owner	0	0	0	18/17	0/20	24/37	75.00

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None



Grantee Activity Number: 04-SRRP-JL-9107404017
Activity Title: Columbia Small Rental Repair Program-LMI

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 DR-04-HOUSG
Projected Start Date:
 04/01/2018
Benefit Type:
 Direct (HouseHold)
National Objective:
 Low/Mod

Activity Status:
 Completed
Project Title:
 Housing Programs
Projected End Date:
 12/31/2021
Completed Activity Actual End Date:

Responsible Organization:
 City of Columbia

Overall	Oct 1 thru Dec 31, 2025	To Date
Total Projected Budget from All Sources	\$0.00	\$864,530.16
Total Budget	\$0.00	\$864,530.16
Total Obligated	\$0.00	\$864,530.16
Total Funds Drawdown	\$0.00	\$864,530.16
Program Funds Drawdown	\$0.00	\$864,530.16
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$864,530.16
City of Columbia	\$0.00	\$864,530.16
Most Impacted and Distressed Expended	\$0.00	\$864,530.16

Activity Description:

In identifying affordable housing opportunities per the CDBG Disaster Recovery Uniform Relocation Act (URA) Policies and Procedures. Funding for this program will be capped at \$100,000 single-unit rental; \$125,000 Duplex; \$150,000 Triplex; \$175,000 Quadplex structures including work to address compliance with city building codes, environmental remediation, and Green Building standards.

As part of the eligibility requirements for CDBG-DR assistance, rental property owners must agree to rent to Low-to-Moderate Income (LMI) individuals and families at affordable rates and make rehabilitated rental units available first to existing or displaced LMI households. Rental property owners must sign a grant agreement requiring that all rehabilitated units remain affordable for a period of two (2) years.

The provision of safe, disaster resistant housing for residents impacted by the October 2015 flood is critical to the City of Columbia’s long-term recovery strategy. Based on applicant input and remaining housing needs cited in this Action Plan Amendment, the city has determined that single-family rental properties suffered extensive damage from the declared disaster.

Initially, the City received only a few applications for this program, perhaps because many property owners used insurance proceeds to complete necessary repairs or because rental owners were not permitted to register those units with FEMA if they registered damages to their residences. Consequently, a new outreach strategy was initiated to contact all property owners with rental units in the City of Columbia using information from the SBA’s database of storm damaged commercial properties and a list of landowners registered with the Code Enforcement Department. In early September approximately 1850 letters were mailed to property owners



soliciting interest in the program. Currently, the City has 36 eligible applications from rental property owners that will serve LMI households for two (2) years. Registration with FEMA is no longer required. Project Delivery costs are included within this budget.

Location Description:

Most of the major and severe damages to housing occurred along the banks of Lake Katherine, Central and Lower Gills Creek, Wildcat Creek, and Penn Branch areas of the city. Numerous City of Columbia residents, including many of low-to-moderate income households, were forced to abandon their homes, and many houses were isolated as more than 100 streets were closed, blocked, or impassable. For the Small Rental Repair Program, damaged residence must be located within Columbia City limits.

This program will assist displaced rental households – including those not FEMA registered but who can provide evidence of storm damage.

Activity Progress Narrative:

Updating data for close out.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	8/5

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	5/5
# of Singlefamily Units	0	5/5

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	4/5	1/0	5/5	100.00
# Renter	0	0	0	4/5	1/0	5/5	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

Monitoring, Audit, and Technical Assistance

Event Type	This Report Period	To Date
Monitoring, Audits, and Technical Assistance	0	27
Monitoring Visits	0	1
Audit Visits	0	0
Technical Assistance Visits	0	16
Monitoring/Technical Assistance Visits	0	10
Report/Letter Issued	0	10

