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SC Safe Home Reaches Milestone, Retrofits More Than 1000 Homes

Scott Richardson, Director of the South Carolina Department of Insurance, announced today that the Department's SC Safe Home Program has awarded a total of 1,018 grants to South Carolina homeowners. "In the little more than two years since it began, the SC Safe Home Program has helped more than 1,000 homeowners with mitigation projects aimed at strengthening their homes against the destructive winds of a hurricane. We commend these homeowners for their foresight, knowing that mitigation protects property and, more importantly, saves lives," said Richardson.

SC Safe Home provides a comprehensive and coordinated approach to mitigation by offering coastal homeowners grant funds to assist in the strengthening and fortification of their homes. Grants of up to \$5,000 are available for owner-occupied homes and may be awarded on a matching or non-matching basis. To date, SC Safe Home has awarded grants totaling more than \$4,568,000 to homeowners located in the following coastal counties: Beaufort, Berkeley, Colleton, Charleston, Dorchester, Florence, Georgetown, Horry, Jasper, Marion and Williamsburg.

According to the Federal Emergency Management Agency (FEMA), society saves \$4.00 in possible losses and the resulting reconstruction costs for every dollar spent on mitigation. Based on this information, SC Safe Home has reduced the potential loss and future reconstruction costs from a hurricane or severe wind event by more than \$18.2 million. "Structures retrofitted through SC Safe Home are more attractive risks to insurance companies. Homeowners that completed mitigation projects have reported premium reduction savings of up to 24% on their property insurance," stated Director Richardson.

Science indicates that the single most effective mitigation measure a homeowner can make is the replacement of the roof with a stronger, safer roofing system. Seventy-six percent (76%) of the grant recipients have selected to retrofit their roof systems through SC Safe Home. Homeowners that have selected to replace their windows with impact resistant systems and hurricane shutters have reported on average a 29% savings in their energy costs.

SC Safe Home continues to make an important economic impact to coastal communities by creating jobs in the construction and home improvement industries. To date, 81 certified inspectors and 58 certified contractors are working with the Program. Due to overwhelming interest in the program, another round of training is scheduled for March 8-9, 2010 for properly

licensed contractors and inspectors interested in becoming involved with SC Safe Home. The training classes will be offered at the Department of Insurance located at the Capitol Center, 1201 Main Street, Columbia, SC 29201. For more information about the classes including registration information, please visit the SC Safe Home web site, www.scsafehome.sc.gov .

Mitigation programs, such as SC Safe Home, stress the benefits of a more resilient infrastructure with buildings designed to better withstand hurricane damage. “Buildings constructed and retrofitted to code-plus standards outlined by programs, like SC Safe Home, will ease the need for state and federal post-disaster funding and will reduce the losses not only to the homeowner but to state, local and federal governments as well,” Director Richardson concluded.

For more information about SC Safe Home visit www.scsafehome.sc.gov or call 803-737-6207.

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