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MEDIA ADVISORY

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SC Safe Home Awards Coastal Homeowners Grants to Strengthen Homes against Hurricanes

David Black, Director of the South Carolina Department of Insurance, announced today that the Department's SC Safe Home Program awarded 57 grants totaling more than \$248,000 to coastal homeowners this week.

The Program's Advisory Committee met and recommended the award of 57 grants to homeowners living in the coastal counties of Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Marion and Florence. "SC Safe Home is helping homeowners take proactive steps toward strengthening their homes and making them more resistant to the severe winds and damages caused by hurricanes. We know that hurricane season officially begins in June but it is never too early to begin to prepare," said Director Black.

Research indicates that the single most effective measure a homeowner can make to strengthen their home is to replace their roof with a stronger, safer roofing system. SC Safe Home roofing systems include several different components such as a secondary water barrier to help resist against water intrusion, enhanced nailing patterns, roofing shingles that are manufactured to higher wind-ratings and the of bracing of gable-ends. Director Black added, "Ninety percent (90%) of the grants awarded this week will assist with the installation of new, improved roofing systems. Retrofitted structures are more attractive risks to insurance companies. Homeowners that have completed mitigation projects through SC Safe Home have reported premium reduction savings of up to 24% on their property insurance."

According to the Federal Emergency Management Agency (FEMA), society saves \$4.00 in possible losses and reconstruction costs post disaster for every dollar spent on mitigation. Based on this information, SC Safe Home has already reduced the potential loss and future reconstruction costs from a hurricane or severe wind event by more than \$24.5 million.

Grant funds are currently available through the SC Safe Home Program. Grants of up to \$5,000 are available for owner-occupied primary residences and may be awarded on a matching or non-matching basis. For information about SC Safe Home and to access an application for grant funds, please visit www.scsafehome.com or call the SC Department of Insurance at 803-737-6160.

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