



South Carolina Department of Insurance

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Governor

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Director

Media Release

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For Immediate Release**

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Director of Insurance Announces Re-Opening of SC Safe Home Grant Program

The South Carolina Department of Insurance is pleased to announce the SC Safe Home program will be available and open to receive applications beginning today. The mitigation program began providing grants to homeowners wanting to strengthen their homes against hurricane damage in 2007 has reopened and now provides an on-line application portal. "We are excited to offer the on-line portal to our coastal homeowners and believe the new system will improve efficiency and provide better customer service," stated Ray Farmer, Director of the South Carolina Department of Insurance.

SC Safe Home provides matching and nonmatching grant funds to help coastal property owners retrofit their homes and make them less vulnerable to the strong winds that accompany hurricane and severe storms. "Since 2007, more than 5,200 grants have been awarded to coastal homeowners totaling more than \$22.7 million in funds. This year, the program will be able to award \$2.4 million in grants to help residents of coastal communities strengthen their homes and prepare for impending storms," said Director Farmer.

The program has undergone some changes and now the award amounts are based on the total annual adjusted gross household income of the applicant allowing for family size, relative to the median family income in their home county or statewide, whichever of those figures is higher. The statewide and countywide income figures are published annually by the United States Department of Housing and Urban Development (HUD).

If the cost of the mitigation project exceeds the amount of the grant award, the remaining cost is the responsibility of the applicant. No grant award may exceed five thousand dollars. The maximum individual grant amounts are as follows:

Matching Grants \$4,000

Nonmatching Grants - \$5,000

To help applicants determine their estimated grant award, the South Carolina Department of Insurance has provided an award estimator located at SCSafeHome.com.

Please see the examples below:

To apply for a SC Safe Home grant, please visit SCSafeHome.com and submit an application via the online portal. Video tutorials, also located on this site, are available to assist applicants with the application submission process.

Matching Grants	Non-Matching Grants
Applicant's Annual Adjusted Gross Income for the household size exceeds 80% of HUD median for the county in which the home is located and the state average for household size.	Applicant's Annual Adjusted Gross Income for the household size does not exceed 80% of HUD median for the county in which the home is located or the state average for household size.
Maximum award is \$4,000	Maximum award is \$5,000
Homeowner matches Safe Home's contribution dollar-for-dollar up to the award maximum.	No homeowner matching required.
Example 1: New roof estimate = \$8,500 Safe Home pays: \$4,000 Homeowner pays: \$4,500	Example 1: New roof estimate = \$8,500 Safe Home pays: \$5,000 Homeowner pays: \$3,500
Example 2: Opening Protection (hurricane shutters) estimate = \$4,700 Safe Home pays: \$2,350 Homeowner pays: \$2,350	Example 2: Opening Protection (hurricane shutters) estimate = \$4,700 Safe Home pays: \$4,700 Homeowner pays: \$0

For questions regarding this information please contact Ann Roberson, South Carolina Department of Insurance at aroberson@doi.sc.gov or (803)737-6207.

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