



South Carolina Department of Insurance

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BULLETIN 2019-03

TO: All Potential Applicants for South Carolina Safe Home Mitigation Grants

FROM: Raymond G. Farmer
Director 

SUBJECT: SC Safe Home Mitigation Grant Program Award Amount – Notice of Program Revisions and Maximum Grant Amounts

DATE: June 27, 2019

The South Carolina Department of Insurance administers the SC Safe Home Mitigation Grant Program as outlined in Section 38-75-485 of the South Carolina Code of Laws. The law and program were recently updated by the South Carolina General Assembly. The program provides matching and non-matching grant funds to help coastal property owners retrofit their homes to make them less vulnerable to the strong winds that accompany hurricanes and severe storms. The primary source for the grant funds comes from all property insurers doing business in South Carolina.

The grant award amounts are based on the total annual adjusted gross household income of the applicant, adjusted for family size relative to the county area median income or the state median family income, whichever is higher. These 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 \$5,000.00. There is approximately \$2.2 million available for funding for this year's Safe Home program.

The initial round of the 2019-2020 funding cycle will be available July 1, 2019. At this time, the program will accept applications and award grants using the outlined methodology. The total amount awarded during this round will not exceed \$1.1 million. The second round of funding will be available in mid-December 2019 (subject to the availability of funds) at which time the program will accept new applications.

The maximum individual grant amounts (effective July 1, 2019) are as follows:

Matching Grants \$4,000

Non-matching 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 example below:

Matching Grants	Non-Matching Grants
Applicant's Annual Adjusted Gross Income for the household size <i>exceeds</i> 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 <i>does not exceed</i> 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

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.

Please direct any questions you may have regarding this Bulletin to the SC Safe Home staff at (803)737-6087 or scsafefhome@doi.sc.gov.