

## Introduction

This document is designed for use in the development and offering of tax credits as required by section 12—6—3660 of the Omnibus Coastal Property Insurance Reform Act of 2007. It is divided into six sections and includes common building considerations and detailed information of the following mitigation techniques:

1. Roof deck attachment
2. Secondary water barrier, also referred to as a sealed roof deck
3. Roof coverings
4. Gable end bracing
5. Reinforcing roof-to-wall connections
6. Opening protection for windows, exterior doors, garage doors and skylights

Each of the above items is described in detail to allow the homeowner, contractor, and inspector to determine the correct products to be used and the procedures for completing each mitigation technique. The use of products and installation procedures deemed acceptable to the local building official is mandatory for this program.

Building officials may approve the use of products and techniques after reviewing documentation such as testing and/or evaluation reports from a source they deem appropriate. For example, at their option, the building official may approve products based on evaluation reports produced by one of the following:

- ICC Evaluation Service, <https://icc-es.org/evaluation-report-program/>
- Texas Department of Insurance, <https://www.tdi.texas.gov/wind/prod/index.html>
- Florida Building Code Product Approval, [http://www.floridabuilding.org/pr/pr\\_app\\_srch.aspx](http://www.floridabuilding.org/pr/pr_app_srch.aspx)
- Miami-Dade County Product Approval <https://www.miamidade.gov/building/product-control.asp>

***It should be noted that the products and product approvals found in this manual are for illustrative purposes only and in no way, represent an endorsement by the South Carolina Safe Home Program or any other State agency. All products may not qualify in all areas. Check with your local building officials should you have any questions specific to the area in which you live.***

***It is important to remember that specific products used for retrofits may differ depending on the region of the state in which the home is built. An example might be roof covering. Homes located in the Midlands region would want to utilize shingles which incorporate measures to resist hail damage while those homes in the coastal areas would want to address and mitigate for high winds.***

***This document not only provides information for grant applicants but also for homeowners who may not qualify for the grant but are interested in the retrofits and potential tax credits and premium savings.***

In all cases, products used in the above mitigation techniques/retrofits must meet the minimum requirements of the most recently adopted International Building Code and those outlined in this document. The product's manufacturer frequently provides specific installation instructions and requirements for their specific product(s). If there is a conflict between this document and specific product installation instructions, the manufacturer's instructions shall prevail. (Page three of this document contains a checklist to be completed by the homeowner, contractor, or inspector to certify their retrofits were completed and completed in accordance with these instructions.) If the homeowner is participating in the SC Safe Home Grant Program, the checklist is completed and submitted electronically, the hardcopy version (below) may be retained as an optional means for the homeowner's records. If the homeowner is not participating in the SC Safe Home Grant Program but is completing the retrofits to their property, the hardcopy checklist will provide additional documentation for the homeowner as they work to determine what credits and discounts for which they qualify.

Additionally, the individual certifying the retrofits were completed must specifically certify that the fortification measure is not simply a repair or replacement of an existing item, but that the retrofits increase the structure's resistance to hurricane, rising floodwater, or catastrophic windstorm event damage. When retrofitting the roof, all three components as set in the manual must be completed.

For questions regarding your local building code, please refer to the South Carolina Association of Counties for specific contact information, <https://www.sccounties.org/> or the South Carolina Building Code Council, <https://lir.sc.gov/bcc/updates.aspx>

## CHECKLIST FOR COMPLETED WORK

1. Roof deck attachment was completed in accordance with the South Carolina resource document.

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Printed Name	Signature	Date Completed
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2. Secondary water barrier\sealed roof deck was installed in accordance with the South Carolina resource document

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Printed Name	Signature	Date Completed
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3. Roof coverings were installed in accordance with the South Carolina resource document

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Printed Name	Signature	Date Completed
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4. Gable end bracing was installed in accordance with the South Carolina resource document

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Printed Name	Signature	Date Completed
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5. Roof-to-wall connections were strengthened in accordance with the South Carolina resource document

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Printed Name	Signature	Date Completed
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6. Opening protection for the items below was installed in accordance with the South Carolina resource document:

- a. Windows
- b. Doors with glass/glazing
- c. Doors without glass/glazing
- d. Garage door
- e. Skylights

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Printed Name	Signature	Date Completed
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7. The retrofits completed were not simply a repair or replacement of an existing item; the retrofits will increase the structure's resistance to hurricane, rising floodwater, or catastrophic windstorm event damage.

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Printed Name	Signature	Date Completed
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