




BULLETIN 2022 - 05

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

FROM: Michael Wise
Acting Director 

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

DATE: June 28, 2022

The South Carolina Department of Insurance administers the South Carolina Safe Home Mitigation Grant Program as set forth in S.C. Code Ann. § 38-75-485 (2017). 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. Property insurers doing business in South Carolina are the primary source of funding for the grant program.

Grant award amounts are based on the cost of the mitigation project and 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) [HUD 2022 Datasets](#).

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. There is approximately \$2.2 million available for funding for this year's Safe Home program.

The initial round of the 2022-2023 funding cycle will be available July 1, 2022. At this time, the program will accept applications and award grants using the methodology described above. The total amount awarded during this round will not exceed \$1.1 million. The second round of funding should be available in December 2022 (subject to the availability of funds) at which time the program will accept new applications. The Department will publish on its website when the new cycle begins in December 2022.



The maximum individual grant amounts (effective July 1, 2022) are as follows:

Matching Grants: \$4,000.00

Non-matching Grants: \$5,000.00

To help applicants determine the estimated grant award amount, the South Carolina Department of Insurance has provided an award estimator located at SCSafeHome.com. Please see the examples 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 South Carolina Safe Home grant, please visit SCSafeHome.com and submit an application via the online portal. The website includes video tutorials to assist applicants with the application submission process.

****Applicants remain responsible for any costs of the mitigation project exceeding the amount of the grant award, in addition to any required matching.***

Please direct any questions you may have regarding this Bulletin to the South Carolina Safe Home staff at (803)737-6807 or scsafehome@doi.sc.gov.

Bulletins are the method by which the Director of Insurance formally communicates with persons and entities regulated by the Department. Bulletins are Departmental interpretations of South Carolina insurance laws and regulations and provide guidance on the Department's enforcement approach. Bulletins do not provide legal advice. Readers should consult applicable statutes and regulations or contact an attorney for legal advice or for additional information on the impact of that legislation on their specific situation.