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BULLETIN 2021 - 02

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 28, 2021

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.

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).

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 2020-2021 funding cycle will be available July 1, 2021. 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 2021 (subject to the availability of funds) at which time the program will accept new applications.



The maximum individual grant amounts (effective July 1, 2021) are as follows:

Matching Grants: \$4,000.00

Non-matching Grants: \$5,000.00

To help applicants determine their estimated grant award, the South Carolina Department of Insurance has provided an award estimator located at [SCSafeHome.com](https://www.scsafehome.com). Please see the examples below.

To apply for a South Carolina Safe Home grant, please visit [SCSafeHome.com](https://www.scsafehome.com) and submit an application via the online portal. The website includes video tutorials to assist applicants with the application submission process.

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

*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.

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