



# South Carolina Department of Insurance

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## BULLETIN 2023-02

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

**FROM:** Michael Wise *Michael Wise*  
Director

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

**DATE:** July 3, 2023

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### I. PURPOSE

The South Carolina Department of Insurance administers the South Carolina Safe Home Mitigation Grant Program outlined 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 making them less vulnerable to the strong winds that accompany hurricanes and severe storms. Property insurers doing business in South Carolina are the primary funding source for the grant program. This bulletin is issued to provide notice of some program revisions as well as modifications to maximum grant amounts.

### II. PROGRAM REVISIONS AND MAXIMUM GRANT AMOUNTS

Grant award amounts are based on the Mitigation Grant Type selected by the applicant, 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. The United States Department of Housing and Urban Development (HUD) HUD 2022 Datasets publish these statewide and countrywide income figures annually.

If the cost of the mitigation project exceeds the amount of the grant award, the remaining cost is applicant's responsibility. The following table outlines the three Mitigation Grant Types and their corresponding maximum award amounts. Grants may be awarded up to the maximum amounts set forth below.

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Mitigation Award Type	Award Amounts will not exceed
<p align="center"><b>Resilient Mitigation Award</b></p> <p align="center">Roof retrofits meeting SC Safe Home Retrofit Guidelines <i>AND</i> The Institute for Business and Home Safety FORTIFIED ROOF Program Retrofit Guidelines</p>	<p align="center"><b>Non-matching Grants: up to \$7,500.00</b></p> <p align="center"><b>Matching Grants: up to \$6,000.00</b></p>
<p align="center"><b>Sustainable Mitigation Award</b></p> <p align="center">Roof retrofits meeting SC Safe Home Retrofit Guidelines only <i>OR</i> Window Replacement and Opening Protection Retrofits meeting SC Safe Home Opening Protection Guidelines</p>	<p align="center"><b>Non-matching Grants: \$5,000.00</b></p> <p align="center"><b>Matching Grants: \$4,000.00</b></p>
<p align="center"><b>Hurricane Shuttering and Protective Barrier Systems Award</b></p> <p align="center">Installation of hurricane shuttering and protective barrier systems meeting SC Safe Home Opening Protection Guidelines</p>	<p align="center"><b>Non-matching and Matching: \$3,000.00</b></p>

Approximately \$2.2 million is available for funding for this year’s SC Safe Home program.

**III. GRANT FUNDING CYCLES AND APPLICATIONS**

A. Grant Funding Cycles

Applications for the initial round of the 2023-2024 funding cycle will be available July 5, 2023. Currently, 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 grant funding should be available in January 2024 (subject to the availability of funds) at which time the program will accept new applications. The Department will publish on its website the starting date for the second round of funding in January 2024.

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## B. Grant Estimators

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

<b>Resilient Mitigation Matching Grants</b>	<b>Resilient Mitigation Non-Matching Grants</b>
Applicant's Annual Adjusted Gross Income for the household size <i>exceeds</i> 80% of the 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 the HUD median for the county in which the home is located or the state average for household size.
Maximum Award is \$6,000	Maximum Award is \$7,500
Homeowner matches Safe Home's contribution dollar- for-dollar up to the award maximum. *	No homeowner matching required. *
<b>Example 1:</b> New roof estimate =\$11,670 Safe Home pays: \$6,000 Homeowner pays: \$5,670	<b>Example 1:</b> New roof estimate =\$11,670 Safe Home pays: \$7,500 Homeowner pays: \$4,170.

<b>Sustainable Matching Grants</b>	<b>Sustainable Non-Matching Grants</b>
Applicant's Annual Adjusted Gross Income for the household size <i>exceeds</i> 80% of the 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 the 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. *
<b>Example 1:</b> New roof estimate = \$8,500 Safe Home pays: \$4,000 Homeowner pays: \$4,500	<b>Example 1:</b> New roof estimate = \$8,500 Safe Home pays: \$5,000 Homeowner pays: \$3,500
<b>Example 2:</b> Window Replacement and Opening Protection estimate = \$4,700 Safe Home pays: \$2,350 Homeowner pays: \$2,350	<b>Example 2:</b> Window Replacement and Opening Protection estimate = \$4,700 Safe Home pays: \$4,700 Homeowner pays: \$0

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<b>Hurricane Shuttering and Protective Barrier Systems</b>	
<b>Matching and Non-Matching Grants</b>	
Applicant's Annual Adjusted Gross Income for the household size <i>exceeds</i> 80% of the 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 the HUD median for the county in which the home is located or the state average for household size.
Maximum award is \$3,000	Maximum award is \$3,000
Homeowner matches Safe Home's contribution dollar-for-dollar up to the award maximum. *	Homeowner responsible for responsible for any costs of the mitigation project exceeding the amount of the grant award.
Example 1: Hurricane Shuttering System Estimate = \$5,250 Safe Home pays \$3,000 Homeowner pays \$2,250	Example 1: Hurricane Shuttering System Estimate = \$5,250 Safe Home pays \$3,000 Homeowner pays remainder of cost of retrofit, \$2,250

**C. Submission of Grant Applications**

To apply for a South Carolina Safe Home grant, please visit [SCSafeHome.com](http://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](mailto:scsafehome@doi.sc.gov).

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