



**Advisory Committee for the South Carolina Building Code Council, Loss
Mitigation Grant Program and South Carolina Comprehensive Hurricane
Damage Mitigation Grant Program**

Location: Independent Insurance Agents and Brokers of SC

800 Gracern Road, Columbia SC 29210

Meeting Minutes

June 22, 2011

Call to order:

Ann Roberson called the meeting to order at 2:00 p.m. The following committee members were in attendance: Allison Dean Love, Carl Simmons, Gary Mason, Gary Wiggins, Emily Dziuban, Drew Streett, Bruce White and Frank Sheppard. Ed West assigned his proxy to Carl Simmons and Jon Boettcher assigned his to Ann Roberson.

Approval of May 25, 2011 Minutes:

Mrs. Roberson asked if there were any additional comments or remarks concerning last month's minutes. Mr. Simmons noticed a typo with his name on the first page and *Article 3, Purpose* in the Plan of Operations should be the only words italicized. These changes were noted. Ms. Dziuban made the motion to approve the minutes as amended and Mr. Sheppard seconded the motion. The motion carried and the minutes were accepted.

Review of Applications:

Ms. Roberson stated that the Subcommittee met Tuesday, June 21st and they decided to pull application 2184 so that it could be discussed separately. Application 2238 was listed as a matching but was corrected to read as a non-matching grant. Mrs. Roberson stated about 5 applications were applications for opening protection.

Following a brief discussion regarding the age of some of the homes listed in the synopsis, Mr. Simmons made a motion to approve the synopsis. Mr. Sheppard seconded the motion and following a vote the synopsis was approved as submitted.

Old Business:

Mrs. Roberson stated that application 2184 was constructed in 2006. The homeowners were supplied with OSB Board protection when they purchased the home. She added that the applicants meet the qualifications for a matching grant. She added that the homeowners are interested in the program because they are an older couple and need something a little lighter to hoist up onto their home. The subcommittee stated they wanted to bring it to the attention of the Advisory Committee. One of the committee members referenced the Plan on Operation and the intent of the Omnibus Act.

Mrs. Roberson responded by stating that the purpose of the program was to mitigate a home thereby making it stronger and less vulnerable to the strong winds associated with hurricanes and other wind storm events. Mrs. Roberson also reminded the Advisory Committee that during previous meetings, the committee had agreed that OSB Board and plywood were not considered suitable methods of protection and that this had been incorporated into the grant guidelines.

Mr. Wiggins stated the home in application 2184 was built to code and that he believed grants funds for a shuttering system would be considered an enhancement to the home. Mrs. Roberson stated the homeowners indicated that they wanted to install an aluminum shuttering system. Mr. Sheppard stated that this application should be granted. Mr. Streett agreed and stated that the homeowners meet the requirements and they should not be technically denied. Mrs. Roberson added that age of applicant is not a factor when determining if the applicant in fact qualifies. Mr. Sheppard added that these are matching grants which means that the homeowner's money is being spent as well.

Ms. Love stated that she is working on a project with Smart Home Alabama ns they only consider funds for homes built using IRC 2003 codes or later. They also give priority to firefighters, policemen, municipal employees, emergency responders and elderly couples. Mr. Sheppard suggested that we determine a year that would be considered acceptable for those homes that the Advisory Committee would review and consider. Mr. Wiggins stated that he thought 2002-2004 would be a good year to draw the line because of the codes and standards in place.

Mrs. Roberson asked Ms. Love if the Fortified Program had a date specific that they wouldn't look at, for example, nothing after say, 2002-2004. Ms. Love was unsure.

Mr. Wiggins made a motion for Mr. Simmons and Mr. Wiggins to conduct an investigation of a date certain that might be applicable for homes qualifying homes that would meet the committee's standards for mitigation purposes by the August Advisory Committee Meeting. Mrs. Roberson stated she would like to ask the Department's legal division to review Mr. Simmons and Wiggins's information because she felt that it could be challenged. Ms. Love seconded the motion. The motion was carried.

Mr. Sheppard then made a motion to hold application 2184 until the August Advisory Committee Meeting. Mr. Street made the motion to approve and Ms. Love seconded.

Mrs. Roberson stated there were two articles in the Post and Courier about two and half weeks ago that discussed Catastrophe Savings Accounts. She explained that the articles received a lot of attention but

we were having difficulties finding any banks would not set them up for interested customers. The second article was directed to the Department of Insurance. Joseph McDonald was in touch with Wachovia and understood that they had been opening catastrophe savings accounts but had temporarily stopped due to their merger with Wells Fargo. Mrs. Roberson and Mr. McDonald have been speaking to with other banks and consumers to keep them informed. Ms. Love asked why Mrs. Roberson should have to get involved when it is the state law. Mrs. Roberson stated while it is included in the Omnibus Act, it is not a mandate. Mrs. Roberson asked if any of the Advisory Committee members knew of any contact people with other financial institutions that the Department could get in touch with.

New Business:

Mrs. Roberson stated that we needed to update the Plan of Operations and that the most recent version had been supplied via e-mail to the committee. She said that Regulation 69-76 and was included in the e-mail to all members. It is now in effect and provides further clarification of the rules and procedures outlined in the Plan of Operation. The regulation outlines the requirements for inspectors and contractors working with the program.

Mrs. Roberson stated that the Department had been contacted by a contractor that had been with the program and was currently under a 6 month suspension. She explained that he has expressed interest in reapplying to the Advisory Committee and was told that he would need to do so in writing. We have not heard from him since that communication.

The meeting concluded at 2:59 p.m. Mrs. Roberson announced the next meeting will be July 20th.

Respectfully submitted,

Casey Brunson