



Steps to Apply for an SC Safe Home Grant



South Carolina
Department of Insurance

- **Step 1:** Get copy of grant application and guidelines from <http://scsafehome.sc.gov>. If you do not have access to a computer please call the SC Safe Home Program and we will send a hard copy via the U.S. mail. You may reach us by calling 803-737-6207 and 803-737-6117.

- **Step 2:** Review the Eligibility Checklist to make sure your property falls within the following guidelines:
- Owner-occupied, either site-built or manufactured/modular
- Residence has a current valid property tax assessment and is adequately insured. The assessed or insured value, does not exceed \$300,000.

- Based upon your income and the value of your structure, you will either qualify for a matching or non-matching grant.
- Say for instance, your residence is in Horry County, and it is valued at less than \$150,000.00 and your annual income is below \$41,040.00, then you qualify for the non-matching grant funds. Grant awards will not exceed \$5,000.00.

- You will qualify for matching grant funds if your home's value is greater than \$150,000 but not more than \$300,000 and your annual income is above \$41,040.00. This means that for every grant dollar you receive, you will have to match it one to one. Again, grant awards will not exceed \$5,000.00.

- **Step 3:** Please review page 2 of the application and check boxes that apply.
- You will note that the first box asks if you have had an inspection completed of your property by a certified wind examiner.
- You will need to contact a Certified Wind Examiner from the list found on the website and ask them to come to your home and complete an assessment of your property. You, the homeowner, will be required to pay for the inspection report. The report will not exceed \$150.00.

- The Inspection Report/Assessment will provide a “road map” for the improvements that you will want to consider making to your property in order to strengthen it against the high winds associated with hurricanes.

- **Step 4:** Once you have received your completed and signed Inspection Assessment Report you will want to review it thoroughly and then select several Certified Contractors from the list of Certified Contractors found on the SC Safe Home website to give you estimates for the improvements listed in your Inspection Assessment Report. It is always smart to shop around for the best estimate.

- **Step 5:** Once you have your estimates in hand, complete the remainder of the application by including a copy of the signed Inspection Assessment Report, the Inspection Assessment Report Recommendations and the estimate for the specified recommendations that you have selected.

- **Step 6:** You will also need to make sure that you include a copy of either your insurance declaration page or your county property assessment.
- You will also need to submit the following documentation to qualify as a low-income homeowner:
- A copy of your most recent signed U.S. Income Tax return 1040, 1040 EZ or 1040 A. If a household member did not file a tax return with the IRS then they should be required to state this in writing and explain why.
- And finally, you will need to sign the
- Acknowledgment and Agreements of Applicants
- page (last page of the application).

- **Step 7:** You are now ready to submit your application to the SC Safe Home Program for review.
 - The SC Safe Home Program will notify you of your award in writing.
- ** Any improvements that are made prior to the receipt of the award notification are not eligible for grant funds.**