



As stated in §38-75-485 of the Omnibus Coastal Property Insurance Reform Act of 2007, the South Carolina Hurricane Damage Mitigation (“SC Safe Home”) program is established within the South Carolina Department of Insurance. The grant program is not an entitlement for property owners nor does it obligate the State in any way to fund the inspection or improving of residential properties in South Carolina. Implementation of this program is subject to annual legislative appropriations.

An Advisory Committee is also established in accordance with §38-75-470 of the Omnibus Coastal Property Insurance Reform Act of 2007. The Advisory Committee is to provide advice and assistance to the SC Safe Home program administrator with regard to the administration of the grant program.

ELIGIBILITY CHECKLIST:

The following requirements must be met to qualify for the SC Safe Home program:

1. The owner-occupied, single-family residence is either site built or manufactured or modular.
2. The residence has a current valid property tax assessment record and is adequately insured. The assessed or insured value of the residence does not exceed \$300,000.
3. Local permits and inspections are required as set forth by the governing municipality or county where the residence is located and must be secured prior to the implementation of any improvements. All building codes will be enforced by the local building service departments to ensure the safety and welfare of the residents and all projects are subject to random re-inspections.
4. Recommended improvements must be made by the Grant Reimbursement Deadline which is within six (6) months of the date of the Grant Award Notification letter.
5. A completed wind certification inspection must be submitted with the grant application. The wind inspection must be performed and signed by a certified wind mitigation inspector. A list of the wind inspectors is available by visiting the SC Safe Home website at www.SCSafeHome.com. The inspection must include an itemized listing of the actual improvements that are to be completed. The homeowner should maintain a file with a copy of the inspection report to include photographs that will be submitted by the certified wind examiner as a part of the final inspection report.

Improvements may include:

- Roof deck attachment
- Secondary water barrier
- Roof covering
- Brace gable ends
- Reinforce roof-to-wall connections
- Opening protection
- Exterior doors, including garage doors
- Tie downs
- Problems associated with weakened trusses, studs and other structural components
- Repair or replacement of manufactured homes piers, anchors and tie-down straps
- Other mitigation techniques approved by the Advisory Committee

GRANT CRITERIA

All grants for projects to help make homes less vulnerable to hurricane damage may be matched on a dollar-for-dollar basis, with the state contribution not to exceed \$5,000. (For example, if the project cost is \$8,000, the state would provide a match of \$4,000. If the project cost is \$12,000, the state would provide a match of \$5,000.) The maximum amount of grant funds disbursed by the state will be half of the actual total cost of the completed improvement project, up to a maximum of \$5,000.

For the purpose of this project, low-income homeowner means a person or family whose total annual adjusted gross household income does not exceed 80% of the median annual adjusted gross household income for the county in which the person or family resides and the home must have an assessed value of \$150,000 or less.

Low-income homeowners, who otherwise meet the eligibility requirements for the SC Safe Home program, are eligible for grant funds up to \$5,000 and are not required to provide a matching amount to receive the grant. As with all grant fund projects, the recommended improvements will be outlined in the inspection report that must be completed by a certified wind mitigation inspector.

A SC Median Annual Household Income Chart is available by visiting the SC Safe Home website at <http://scsafefhome.sc.gov>.

Please include with the application 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 are required to state this in writing with a signature.

Please include signature and initial where indicated. Remember to review and sign the Acknowledgement and Agreements of Applicants page (last page of the application). Applications will not be considered complete without all signatures and initials.

METHOD OF AWARD DISBURSEMENT

Grant awards are disbursed on a reimbursement basis only. Reimbursement checks will be made payable to the project contractor listed on the Contractor Verification page of the Reimbursement Request form once the improvements are completed. Both the homeowner(s) and participating contractor(s) must complete and sign the Reimbursement Request form. Only complete forms will be considered. Do not send the pages separately. All documentation must be submitted together!

SCS FEHOME

GRANT APPLICATION

Mail completed, signed and dated application to:
 SC SAFE HOME
 South Carolina Department of Insurance
 P.O. Box 100105
 Columbia, SC 29202-3105

This application will contain personal information. Due to the sensitive nature of this application we highly encourage homeowners to send in this packet themselves. Do not have a third party send on your behalf.

Name of Homeowner (Grantee): Number of Persons in Household:	Application #: Department Use Only – Do not write in this block
Address of Residence: (location where grant work is performed)	Applying for: (circle one) - Matching funds - Non-matching funds
Telephone Number:	County property appraiser parcel/TMS number:
County of Residence:	Wind Zone:* (at location of residence)
The residence is: (circle one) - Site-built - Modular - Manufactured	Flood Zone:* (at location of residence)
*You can locate your wind zone and your flood zone from your insurance agent, financial lender (mortgage), or your local building official's office.	
*If your flood zone starts with an A or a V you must provide an elevation certificate.	

I, or we, identified as the homeowner(s) on page 1 of this application, apply to the South Carolina Department of Insurance for a grant under the SC Safe Home program and declare the following information regarding the residence also identified on page 1 of this application.

Please check each box if correct.

- I/We requested and received an inspection of my/our property by a SC Certified Wind Examiner or inspection firm. The examiner or inspection firm was selected from the list of approved examiners/inspectors listed on the <http://scsafehome.sc.gov> website.
- I/We own the residence.
- The residence has a current valid property tax assessment record and is adequately insured. The assessed or insured value of the residence does not exceed \$300,000.
- The residence currently has property insurance coverage including coverage against damage from hurricane winds. The property and wind coverages could be two separate policies.
- I/We have reviewed the FEMA FIRM maps to determine if the property needs to have flood insurance coverage. (Please visit the following website to learn more about flood insurance and if your property is located in a floodplain, <http://www.fema.gov>).
- I/We are required by our lender to carry flood insurance coverage for our residence. If yes, please provide flood certification. If property is in a flood zone that starts with either A or V please include the elevation certificate.
- The county property appraiser parcel number shown on page 1 of this application is in fact the parcel number for the residence being considered for improvement.
- I/We understand that if this grant application is approved, the SC Safe Home program will send a written Grant Award Notification letter which will contain all the terms and conditions of the grant.
- I/We agree to carefully review all terms and conditions of the Grant Award Notification letter before being obligated to any participating SC Safe Home certified contractor to perform improvement work under the grant. If I/we do not accept all the terms and conditions of the grant, written notification will be submitted to the South Carolina Department of Insurance withdrawing the application for grant funds.
- I/We understand that I/we do not have a grant until written notification in the form of a Grant Award Notification letter is issued by the SC Safe Home program.
- I/We have not previously applied to the SC Safe Home program for a grant under the Coastal Omnibus Act of 2007.
- I/We hereby declare that all information provided in this application is true and accurate to the best of my/our knowledge.

Signature of Homeowner

Social Security Number

Signature of Homeowner
(If Applicable)

Social Security Number

Date

Date

Attach to the back of this application the following:

1. Uniform Inspection Report
2. Home Survey Checklist
3. Inspection Report Recommendations (you will get this from your Certified Wind Inspector). Initial to the left of the recommended improvements you plan to make to your residence.
4. Proof of Income – your most recent signed U.S. Income Tax Return 1040, 1040EZ or 1040A that shows your annual adjusted gross household income. If the homeowner did not file a tax return with the IRS then the homeowner is required to state this in writing and include the statement with the application.
5. Proof of Homeowner's Insurance — a copy of your property insurance declaration page.
6. County Tax Assessment — a copy of your latest property tax assessment (showing value of home separate from value of land).
7. Contractor's Estimate

ACKNOWLEDGMENT AND AGREEMENTS OF APPLICANTS

SC Safe Home is a grant program established by the state legislature under the Omnibus Coastal Property Insurance Reform Act of 2007. The Omnibus Act was enacted to address issues involving property insurance availability and affordability along South Carolina's coast. It established the South Carolina Comprehensive Hurricane Grant Mitigation Program known as SC Safe Home. The SC Safe Home Program provides grants to South Carolina property owners to assist with the retrofit of their homes to make them more resistant to loss due to hurricane damage. It has been proven that retrofitted homes are less vulnerable to hurricane damage. This could potentially mean fewer insurance claims (i.e. losses) and possibly lower insurance premiums for all South Carolinians.

By using this application and signing below, the applicant(s) acknowledge(s) that the State of South Carolina makes no representations, guarantee, or warranty, either express or implied, regarding the performance or effectiveness of the wind resistive devices, installed pursuant to the Wind Inspection Report with respect to protecting property, loss prevention, life safety and protection purposes, or fitness for a particular purpose. The applicant(s) acknowledge(s) that installation of improvements may not protect either their home or persons within the home and/or garage from any loss or injury. The applicant(s) further acknowledge(s) that the grant program is subject to availability of funds, which are limited, and also recognize that the applicant(s) may receive no funds. The applicant(s) understand(s) and agree(s) that nothing contained herein shall be construed as conferring upon any applicant(s) any right to payment for any wind resistive device or installation. The State of South Carolina reserves the right to modify the information contained in its grant program documents without notice. The applicant(s) acknowledge(s) and agree(s) that in no event shall the State of South Carolina be liable for any damages or loss sustained by any applicant(s) due to the applicant's utilization of any wind resistive device or any information contained in the Wind Inspection Report. Any and all use of or reliance upon wind resistive devices or the information contained in the Wind Inspection Report, including but not limited to any selection of products or vendors, is solely the applicant's responsibility and the applicant(s) assume(s) all risks and liabilities, if any, with respect to the use of the wind resistive devices or the information contained on this application, the SC Safe Home Program or in the Wind Inspection Report. The State of South Carolina, South Carolina Department of Insurance and/or SC Safe Home Program do not assume any responsibility for the accuracy or completeness of any information contained in this application or the Wind Inspection Report. The application, Wind Inspection Report and material contained therein or provided pursuant thereto are provided to the applicant(s) as is without warranty of any kind. The applicant(s) swear(s) or affirm(s) under penalty of law that the information in this application is true and correct to the best of his/their knowledge and belief.

(All property owners must sign.)

Signature	Print Name	Date
Applicant/Homeowner		
Signature	Print Name	Date
Applicant/Homeowner		
Signature	Print Name	Date
Applicant/Homeowner		
Signature	Print Name	Date
Applicant/Homeowner		