

South Carolina: SC Safe Home Grant Awards Surpass \$1 Million

by NAMIC

Scott H. Richardson, director of the South Carolina Department of Insurance and chairman of the Advisory Committee for the South Carolina Building Codes Council, announced the fifth round of awards of more than \$250,000 for the SC Safe Home Grant Program.

“The Advisory Committee met this past Tuesday and awarded fifty-one grants totaling approximately \$255,000 to homeowners in coastal communities. We are pleased to announce that 211 grants totaling approximately \$1 million have been awarded since this program began and commend these homeowners in their efforts to make their homes stronger,” said Director Richardson.

Grants for up to \$5,000 each were awarded to qualifying applicants to help them strengthen their homes against the high winds associated with hurricanes and other natural disasters. During this round, grants were awarded to homeowners living in Beaufort, Berkeley, Charleston, Dorchester, Georgetown, and Horry Counties.

The SC Safe Home Grant Program was established in June as a part of the Omnibus Coastal Property Insurance Reform Act of 2007. The program, administered by the South Carolina Department of Insurance, provides opportunities for families to increase the safety of their homes against the high winds associated with hurricanes and severe storms.

The main areas of a home that can be secured to help mitigate damages and losses in the event of a hurricane are the roof, the windows, the doors and garage doors. Mitigation efforts should attempt to prevent a structure from being penetrated by the wind. “Keeping the roof intact and keeping the doors and windows sealed are of the utmost importance,” Richardson said.

Retrofitted homes are less vulnerable to the effect of severe storms, thereby rendering storm damage less likely and less extreme. Fewer damages result in fewer or lower insurance claims and will ultimately reduce insurance premiums for all South Carolinians. “We look forward to a positive industry response through lower premiums as South Carolina citizens are rising to the challenges and recognizing the importance of fortifying one’s home,” Richardson stated.

Homeowners can apply to the program for funds to make specific mitigation improvements as recommended by a SC Safe Home Certified Wind Inspector following an in-depth inspection and assessment of the structure. During the pilot phase, the SC Safe Home Grant Program is focusing on those areas that are most vulnerable to the effects of hurricane damaging winds.

Source: South Carolina Department of Insurance Copyright 2007, National Association of Mutual Insurance Companies (NAMIC).

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