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## INNOVATIVE PRACTICE

### South Carolina's Safe Home Program: Increasing Resiliency Among Coastal Populations

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#### SUMMARY

In 2007, South Carolina created the Safe Home program to help individual homeowners perform mitigation upgrades to their properties. The program helps to increase resiliency among the State's most vulnerable populations by targeting South Carolina homeowners in hurricane-prone areas.



Safe Home program logo (Source: South Carolina Department of Insurance, <http://doi.sc.gov/605/SC-Safe-Home>)

#### DESCRIPTION

South Carolina created the Safe Home program as part of the State's *Omnibus Coastal Property Insurance Act of 2007*, passed in response to rising coastal insurance rates and significant losses suffered by insurance companies after Hurricane Katrina. The State designed the Act to make future events less costly by keeping insurance prices affordable for homeowners and improving resiliency for individual homes. To achieve this goal, South Carolina began disbursing grants through the Safe Home program in October 2007, primarily to low- and middle-income homeowners in coastal counties.

The South Carolina Department of Insurance (DOI) administers the program. Grant funds, raised via premium taxes on wind insurance, total around \$2.2 million per year. An advisory committee composed of 20 members provides grant approval, program updates, and subject-matter expertise. The Governor and Director of Insurance of South Carolina appoint members of the advisory committee, including local building officials, academics, representatives from the private sector, and other state agencies.

#### Application and Grant Disbursal Process

Program grants cover the costs of disaster-resilient home retrofits, mainly targeting hurricane and high wind improvements. In order to qualify for the program, applicants must have their homes inspected by a participating Safe Home inspector who has completed the Federal Alliance for Safe Homes (FLASH) training program. Using a list of retrofits pre-approved by the Safe Home Advisory Committee, the inspector identifies the required improvements.

The applications go through three steps. First, DOI staff review the applications and work with applicants to ensure the applications are complete. DOI staff then prepare the application for review by the Application Subcommittee, which then forwards the

applications to the Advisory Committee for final approval. Safe Home has two ways of disbursing funds to approved homeowners:

- For homes valued under \$150,000, qualifying property owners receive a straight grant for the cost of repairs up to \$5,000; or
- For homes valued between \$150,000 and \$300,000, qualifying property owners receive a matching grant that corresponds with homeowner expenditures on a dollar for dollar basis, up to \$5,000.

Homeowners have three months to make retrofits after they receive the grant money. The homeowner must hire a Safe Home program contractor—certified in a similar manner to the Safe Home inspector—with the grant funds going directly to the contractor. The grant can only pay for Safe Home-compliant retrofits identified by the home inspector in the initial application.

Homeowners may not use Safe Home grant funds for cosmetic improvements to their home or for retrofits not pre-approved under program guidelines. Homeowners are also not allowed to use the funds to reimburse themselves for previous improvements made to their property.

### Safe Home Program Successes

Since program inception, South Carolina has awarded more than \$17 million in grants to 3,700 owner-occupiers across all 11 coastal counties. Beyond helping participants improve the structural resilience of their homes, the program requires that all households have active insurance policies in order to be eligible for a grant. This requirement increases the financial resilience of households following a disaster.

The Safe Home program also increases community resilience by educating applicants. The DoI considers resiliency education an integral part of Safe Home, and treats the grant process as a way to impart the importance of resiliency to homeowners. Many who go through the program continue to make improvements to their property after they have finished the Safe Home retrofits. Additionally, some homeowners who do not qualify for the program have contacted DoI to obtain information on implementing Safe Home retrofits using their own money.

### Safe Home Retrofits

Safe Home grants may be used for the following types of retrofits:

- Bracing gable ends
- Exterior doors
- Opening protection
- Reinforcement of roof-to-wall connections
- Roof covering
- Roof deck attachment
- Secondary water barrier
- Problems associated with weakened trusses, studs, and other structural components
- Repair or replacement of manufactured home piers, anchors, and tie-down straps

## REFERENCES

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