

SC Safe Home 2026: Pre-Application Checklist

1. The "Big Three" Documents (Have these scanned and ready to upload)

The portal will ask for these immediately. Don't wait until the site is live to go hunting for them.

- **2024 or 2025 IRS Form 1040:** You need the page showing your **Adjusted Gross Income (AGI)**. This determines if you get the **\$7,500** "Non-Matching" grant or the **\$6,000** "Matching" grant.
- **Homeowners Insurance Declaration Page:** Must show your current coverage, policy number, and expiration date. (Note: Your home must be insured to qualify).
- **County Property Tax Assessment:** This proves you own the home and that it is your primary residence.

2. Physical Home Requirements

The state will reject applications for homes that don't meet these specific 2026 criteria:

- **Owner-Occupied:** It cannot be a rental or a second home.
- **Single-Family Detached:** Duplexes and townhomes are currently ineligible.
- **No Active Damage:** If you have a tarp on your roof or an open insurance claim for storm damage, you will likely be disqualified. The grant is for *prevention*, not *repair*.
- **Insured Value:** Generally, the home's local tax assessed value must be **\$300,000 or less** (though income-based exceptions sometimes apply).

3. The "Playbook" Rules

- **Do Not Sign a Contract Yet:** You cannot start work or even hire a roofer until you receive your **Grant Award Letter**.
- **The Inspection Fee:** Be ready to pay **\$150–\$250** for a mandatory Wind Mitigation Inspection. You must use a state-approved inspector from their list (provided after you apply).
- **The 90-Day Clock:** Once approved, you must have the roof completed within **90 days**. Make sure your roofer (like Powell Roofing) has an opening in their schedule for you.

Pro-Tips for Tomorrow's Launch

- **Set an Alarm:** The portal usually opens at **9:00 AM EST**. Head to scsafehome.com early.
- **Use the Award Estimator:** If you aren't sure how much you'll get, use the [FY26 Award Estimator](#) tonight to see if you qualify for the full \$7,500.
- **Contractor Selection:** You'll eventually need to pick an "Approved Contractor." Choosing a local team like **Powell Roofing** ensures you have someone who knows how to take the 200+ photos the state requires for your reimbursement.