



South Carolina Homeowners/Condos/Renters Program Older Home Guide

Below is a guide to help you understand the company guidelines when quoting homes 15 years and older. If you have a question outside of this guide, please contact us at 727-308-1932.

DWELLINGS 15 YEARS OF AGE AND OLDER

Roof

- Composition 3-tab shingle roofs and architectural roofs must be less than 15 years old and installed by a licensed roofing company; maximum of one overlay of composition shingles or architectural shingles
- Concrete tile, clay tile, and slate roofs must be less than 15 years old and installed by a licensed roofing company
- Standing seam metal roofs must be less than 25 years old and installed by a licensed roofing company. All other metal roofs must be less than 15 years old and installed by licensed roofing company. Metal roofs must have no signs of rusting, corrosion or curling. (Note: Any metal roofs written x-wind are eligible <25 years)
- All roofs must have at least 5 years of useful life remaining and be in good condition with no unrepaired damage or leaks
- Flat reinforced concrete roofs are eligible

INELIGIBLE

- Flat roofs (other than reinforced concrete), tin roofs, rolled tar paper, built-up tar and gravel, and wood shingles
- Flat roofs located over any living area or any enclosed porch (HO-3)

Air Conditioning & Heating System

- Central heating is required
- Heating and air conditioning systems required to be updated or replaced within the last 30 years by a licensed HVAC company

INELIGIBLE

- Evaporative cooling systems; space/portable heaters; fireplaces or wood stoves as the primary source of heat

Electrical System

- Electrical systems required to be updated or replaced within the last 30 years by a licensed electrical company
- All wiring must be in good working condition
- Home must be equipped with circuit breakers
- 150-amp minimum is required. Will allow 100-amp service for homes less than 2,000 square feet.

INELIGIBLE

- Frayed wiring, loose wiring, aluminum wiring, cloth wiring, and knob and tube wiring
- Fuses and blown circuits
- Federal Pacific, Challenger, Zinsco, Zinsco-Sylvania, and Stab-Loc breaker boxes

Plumbing

- Plumbing required to be updated or replaced within the last 30 years by a licensed plumbing company
- All visible plumbing must be in good condition
- No signs of leaking, rusting, corroded pipes, or water damage
- Hot water heater must be less than 15 years old unless located in the garage or in the attic above the garage.

INELIGIBLE

- Polybutylene and galvanized plumbing
- PEX plumbing prior to 2006