

South Carolina Safeguarding Tomorrow Revolving Loan Fund 2026 Notice of Loan Opportunity



Low-interest loan opportunity for local government hazard mitigation projects

What: Potential for low-interest (1%) loan to fund qualifying mitigation projects or non-federal match for eligible mitigation projects

Who: Eligible applicants are local government entities in South Carolina that have adopted a current FEMA-approved local hazard mitigation plan

Due date for project letter of interest: **December 4, 2026**, to SCEMD (*use Letter of Interest Form*)

Eligible project types include:

- Projects that mitigate impacts/risk from natural hazards including drought, extreme heat, severe storm, hurricane/tropical storm, wildfire, flood, earthquake, storm surge, and coastal erosion.
- Adoption and enforcement of more recent published editions of relevant building codes, specifications, and standards for the purpose of protecting health, safety, and general welfare of buildings' users against disasters and natural hazards.
- Local government implementation of zoning and land use planning changes focused on:
 - Development or improvement of zoning and land use codes that incentivize and encourage low-impact development; wildland-urban interface land management; natural infrastructure; green stormwater management; conservation management adjacent to floodplains; implementation of watershed or greenway master plan, or reconnection of floodplains.
 - Creation of land use incentives that reward developers for increasing reliance on low-impact development, stormwater management best practices, increased open space and improvement of neighborhood catch basins to mitigate urban flooding, augmenting natural infrastructure adjacent to construction projects, or addressing minimizing wildfire ignition.
 - Study and creation of an erosion response plan that accommodates river, lake, forest, plains, and ocean shoreline retreat or bluff stabilization based on increased flooding and hazard impacts.
 - Study and creation of agricultural risk compensation districts where there is a need to remove or set back levees protecting developed agricultural land, allowing agricultural producers to be compensated for assuming increased flood risk as part of efforts to mitigate flood impacts on nearby or downstream populations and critical infrastructure.

Next steps and timing: Additional detail will be provided to entities that submit letters of interest, and a virtual information session will be offered in November 2026.

After review of proposed projects based on federal and state priority criteria, SCEMD will update its Safeguarding Tomorrow RLF Intended Use Plan (with new projects to be included and will make the Intended Use Plan available for public comment in December 2026. SCEMD will finalize and submit its updated Intended Use Plan to FEMA by January 2027. FEMA will review and confirm if South Carolina's proposed projects align with requirements of the revolving loan fund.

Email your jurisdiction's letter of interest and project proposal forms (available at <https://scemd.org/stay-informed/notices-and-agenda/>; scroll down to Notices) to strlf@emd.sc.gov no later than December 4. For more information or to ask questions, email strlf@emd.sc.gov.