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 courage 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.

SC Safeguarding Tomorrow Revolving Loan Fund 2026 Letter of Interest

To: South Carolina Emergency Management Division

From: _____*(county or local government)*

Re: Interest in applying for low-interest loan to support hazard mitigation project

With this letter, _____ *(name of county/local government entity)* submits its interest in the project described on the following pages being included in South Carolina's Intended Use Plan for the Safeguarding Tomorrow Revolving Loan Fund program. The jurisdiction understands that eligibility of loan funding will be determined by the Federal Emergency Management Agency (FEMA), and project eligibility and compliance with federal regulations and repayment terms and reporting will be addressed with the applicant jurisdiction before a loan is approved.

_____ (name of county/local government) acknowledges that this opportunity is a secured loan and that if its project is selected for consideration, the government entity has the ability under state and local law to incur general obligation debt or identify a revenue source for loan repayment.

For interested jurisdiction:

Signature _____

Title _____

Date _____

SC Safeguarding Tomorrow Revolving Loan Fund Project Proposal **Form, 2026**

Individual completing form (Name, title, and phone number)

Project Title

Loan Applicant/Borrower

Community Name(s) Where Project is Located

Community Identification Number (CID)

County(ies)

Census Tract(s)

Community Rating System Class Rating

10

Project Type (if not listed, complete manually)

Wetland Restoration/Creation

If Other, Please specify:

Will this loan be used toward the non-federal cost share for a mitigation grant under another grant program?

Yes
No

Primary Safeguarding Tomorrow RLF Program Priority

Major Economic Sectors or Critical Infrastructure

Vulnerable Area(s) Listed in 42 U.S.C. 5135 § (b)(1)(E) and 42 U.S.C. 5135 § (d)(3)(C)

Micro-basins

Major Economic Sector (if applicable) Listed in 42 U.S.C. 5135 § (d)(3)(D)

Water Production and Distribution Centers

What community lifeline does the project help stabilize?

Transportation

Project Description/Scope of Work (attach separate page if needed)

Primary Hazard Listed in the Entity Hazard Mitigation Plan Mitigated by the Project

Wind Storm

Primary Hazard Listed in the Local Government Hazard Mitigation Plan Mitigated by the Project

Wind Storm

Secondary Hazard Mitigated by the Project

Wind Storm

Project Location (Lat/Long)

Estimated Total Cost

Requested Loan Amount

Population Served

Project Anticipated Start Date

Project Anticipated End Date

Identify your local government's expected revenue stream/source to repay loan.