



South Carolina Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund Program

Intended Use Plan

May 2024



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Table 1: Intended Use Plan Requirements

The reference column sections below can be found at [Title 42 United States Code \(U.S.C.\) Section 5135\(g\)](#).

Information Required	Reference	Included (Y/N)	Section
<input type="checkbox"/> Describe how the entity includes planning efforts, like the Hazard Mitigation Plans and other programs, to reduce the impact of significant disasters.	42 U.S.C. Section 5135(g)(2)(A)	Y	<i>IUP Template Section 2.2.1, page 19.</i>
<input type="checkbox"/> Describe how the entity will reduce future damage and loss associated with natural hazards.	42 U.S.C. Section 5135(g)(2)(B)(i)	Y	<i>IUP Template Section 2.3.1, page 14.</i>
<input type="checkbox"/> Describe how the entity will reduce the number of severe repetitive loss structures and repetitive loss structures.	42 U.S.C. Section 5135(g)(2)(B)(ii)	Y	<i>IUP Template Section 2.2.2, page 13.</i>
<input type="checkbox"/> Describe how the entity will reduce the number of insurance claims for injuries caused by major disasters or other natural hazards in the area.	42 U.S.C. Section 5135(g)(2)(B)(iii)	Y	<i>IUP Template Section 2.2.2, page 13.</i>
<input type="checkbox"/> Describe how the entity plans to improve the rating under the National Flood Insurance Program’s Community Rating System (CRS) for communities in the area.	42 U.S.C. Section 5135(g)(2)(B)(iv)	Y	<i>IUP Template Section 2.2.2, page 13.</i>
<input type="checkbox"/> Include a list of short-term goals that will guide the decisions for the entity loan fund.	42 U.S.C. Section 5135(g)(2)(G)	Y	<i>IUP Template Section 2.2.3, page 13.</i>
<input type="checkbox"/> Include a list of long-term goals that will guide the decisions for the entity loan fund.	42 U.S.C. Section 5135(g)(2)(G)	Y	<i>IUP Template Section 2.2.4, page 14.</i>
<input type="checkbox"/> Describe how the loan fund for the organization will aid projects that make both natural and man-made structures better able to withstand natural disasters, reducing the risk of harm.	42 U.S.C. Section 5135(d)(3)(A)	Y	<i>IUP Template Section 2.3.1, pages 11–13.</i>

Information Required	Reference	Included (Y/N)	Section
<input type="checkbox"/> Describe how the entity loan fund will be used to support local hazard mitigation activities that reduce the impacts of natural hazards.	42 U.S.C. Section 5135(f)(3)	Y	<i>IUP Template Section 2.3.1.1, page 15.</i>
<input type="checkbox"/> Describe the availability of financial assistance from the loan fund.	42 U.S.C. Section 5135(g)(2)(C)	Y	<i>IUP Template Section 3.1, page 18.</i>
<input type="checkbox"/> Describe the loan application process for financial assistance from the loan fund.	42 U.S.C. Section 5135(g)(2)(C)	Y	<i>IUP Template Section A.1, page 26.</i>
<input type="checkbox"/> Describe the criteria and methods for giving funds to loan recipients.	42 U.S.C. Section 5135(g)(2)(D)	Y	<i>IUP Template Section 3.2, page 18.</i>
<input type="checkbox"/> Address last fiscal year's loan fund financial status. Note: This is not required for new applicants.	42 U.S.C. Section 5135(g)(2)(G)	Y	<i>IUP Template Section 4.1.1.1, page 20.</i>
<input type="checkbox"/> Address current fiscal year's loan fund financial status. Note: This is not required for new applicants.	42 U.S.C. Section 5135(g)(2)(G)	Y	<i>IUP Template Section 4.1.1.2, page 21.</i>
<input type="checkbox"/> Provide information on standard loan terms. Note: Initial loan term requirements are outlined in 42 U.S.C. § 5135(f)(1)(A). Entities may change loan terms if they meet or exceed these standards. Also, loan agreements will have to follow the grant award terms and conditions.	42 U.S.C. Section 5135(g)(2)(F)	Y	<i>IUP Template Section 4.2.1, page 22.</i>
<input type="checkbox"/> Provide information about loan terms for communities that are categorized as low-income or underserved. Note: Minimum requirements for loan terms are outlined in 42 U.S.C. § 5135(f)(1)(A). Entities may change loan terms if they meet or exceed these standards. Also, loan agreements will have to follow the grant award terms and conditions.	42 U.S.C. Section 5135(g)(2)(F)	Y	<i>IUP Template Section 4.2.2, pages 22-23.</i>

Information Required	Reference	Included (Y/N)	Section
<input type="checkbox"/> What is the expected amount of financial assistance the loan fund plans to set aside for the fiscal year?	42 U.S.C. Section 5135(g)(2)(E)	Y	<i>IUP Template Section 4.3, page 23.</i>
<input type="checkbox"/> Describe where the Publication of Information is posted and how often it is updated.	42 U.S.C. Section 5135(h)(2)	Y	<i>IUP Template Section 6.2, page 25.</i>

I. Introduction

1.1. Status of the South Carolina Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund (SC STRLF)

The South Carolina Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund (SC STRLF) Intended Use Plan guides implementation of the SC STRLF for the current year, 2024-2025. The Intended Use Plan outlines administration of the SC STRLF to provide for adherence to grant requirements and consistency in implementation, alignment with state hazard mitigation priorities, and coordination with partners and complementary resources. The Intended Use Plan will be updated annually.

The South Carolina Emergency Management Division (SCEMD) is the state agency responsible for emergency management in South Carolina, and it is the entity responsible for programmatic and financial administration and management of the SC STRLF. SCEMD's parent agency, the SC Military Department, provides oversight over SCEMD activities, and the state Comptroller General's office establishes and administers state accounts. The SC Office of Resilience (SCOR) provided initial state contribution funds (10% of initial federal capitalization grant) from the state's Disaster Relief and Resilience Reserve Fund. The SC Department of Administration provides the state government's financial management system (SC Enterprise Information System known as SCEIS).

1.2. Updates for Fiscal Year 2024 SC STRLF

The State of South Carolina received and accepted its initial STRLF award on March 19, 2024. It continued work with local government loan applicants from the initial year's application Project Proposal List, particularly to address and document environmental and historic preservation (EHP) requirements.

In May 2024, SCEMD established the SC STRLF account in accordance with state funds management policy and process, received state contribution funds to the account from SCOR, and prepared to request drawdown of the initial federal capitalization grant in the amount of \$6,462,963. Because the award notification was received in March 2024, no funds have been drawn, dispersed, or expended through May 30, 2024. There have been no changes to the planned interest rate structure from the FY2023 SC STRLF IUP.

SCEMD reviewed and referenced revolving loan fund documents from sister state agencies to create an SC STRLF loan agreement and promissory note template. The base template will be used consistently with modified versions generated for different types of loan recipient projects (i.e., infrastructure retrofits/construction, plans/studies, and non-federal match for other grants).

As STRLF processes, schedule, and policy from FEMA are becoming more established, SCEMD is developing an outreach strategy to promote the SC STRLF within South Carolina with a specific focus on communicating with communities that have not participated in hazard mitigation projects or grant opportunities in recent years. Most project interest letters submitted to date have been from well-

resourced local governments. In accordance with the goals of the STORM Act and the SC STRLF, particularly to increase participation in hazard mitigation activities by small and less-resourced communities, communication and support to smaller and low-income communities will be the target of the outreach.

While implementation of the SC STRLF is in its initial phase, implementation challenges identified include:

- Minimal training and procedural guidance to prepare staff to carry out RLF roles such as credit reviews and loan processing.
- Management cost amount allowed under the capitalization grant is capped a small rate, which may make it difficult to target staff time to execute needed outreach and other RLF activities.

SCEMD has promoted the SC STRLF alongside other mitigation funding opportunities, such as the Building Resilient Infrastructure and Communities (BRIC) program, through multiple channels and in multiple venues. Examples include:

- Email communications to county emergency managers and public works contacts;
- Emails to city and county managers associations;
- Mitigation Partnership *Mitigation Matters* newsletter;
- Outreach events with Gullah Geechee community;
- Conference and workshop presentations;
- Mitigation staff targeted outreach to contacts that have identified mitigation projects in the past.

To increase awareness of and interest in the SC STRLF, SCEMD will, as noted before, develop and implement an outreach strategy that identifies communities that have not participated in mitigation opportunities in recent years and/or that have lower financial and staff resources to devote to mitigation projects.

1.3 Purpose and Scope of the SC STRLF Intended Use Plan

This Intended Use Plan outlines the structure and implementation process of the South Carolina Safeguarding Tomorrow Revolving Loan Fund (SC STRLF) in its initial two years from award of a capitalization grant to 24 months beyond date of award or as otherwise specified in federal policy or grant guidance.

The Intended Use Plan will guide administration of the SC STRLF to provide for adherence to grant requirements and consistency in implementation, alignment with state hazard mitigation priorities, and coordination with partners and complementary resources. The Intended Use Plan will be updated annually.

II. Uses of the SC STRLF

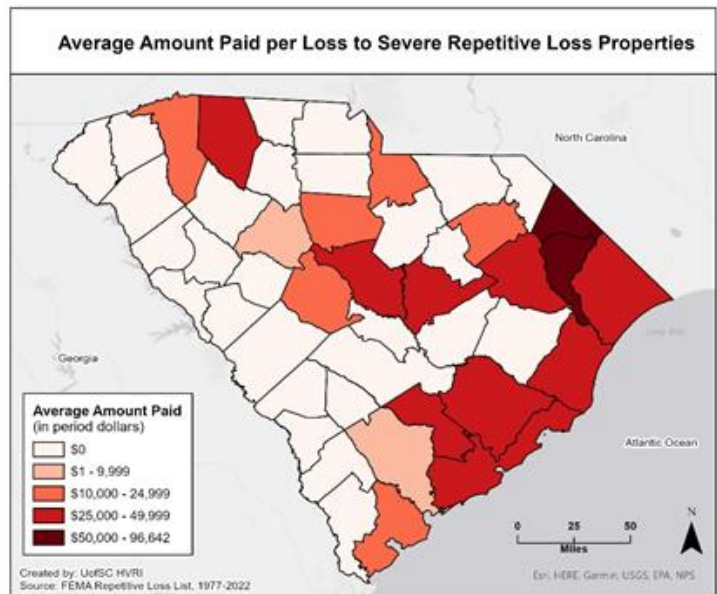
The following sections allow entities to describe how they plan to use the grant for approved activities for the Safeguarding Tomorrow RLF program. Entities should provide details in the specified sections that apply to how they plan to use funds in their loan fund.

2.1. SC STRLF Objectives

South Carolina has experienced 10 federally declared disasters in the past 10 years. The state has seen increased interest in implementation of hazard mitigation activities; however, front-end costs and non-federal cost-share for grants often create barriers for communities that would benefit from hazard mitigation assistance. The primary objective of the SC STRLF is to provide an additional and sustainable financial tool to support long-term actions to reduce hazard risk and future damage and injury.

As of the 2020 Census, South Carolina was the 11th fastest growing state in terms of population. U.S. Census data shows that from 2021 to 2022, the state had the third-highest percentage population growth (1.7%). While South Carolina’s overall economic outlook has improved in recent years, almost 15% of the state’s population live in a household with income below the federal poverty line. Many counties and communities have significant numbers of residents with high social vulnerability to hazard impacts (see Social Vulnerability Index map above). Population and infrastructure growth, development, and continuing social vulnerability indicate the need for a multi-pronged approach to incentivizing and supporting hazard mitigation.

South Carolina has 435 repetitive loss and 3,738 severe repetitive loss properties. Forty-seven jurisdictions participate in the Community Rating Service (CRS). One of the goals and benefits of the SC STRLF is to reduce



future damage and future insurance claims and costs from hazard events. Priority Ranking Criteria in Appendix C are designed to reduce future hazard risk and associated damage and thereby reduce insurance costs and claims. See items 1, 2, 4, and 5 in the Priority Ranking Criteria.

To reduce flood insurance costs and claims, under the Priority Ranking Criteria in Appendix C, the highest number of points in the criteria include projects that address localized or regional flood reduction. In a broader sense, loan recipient projects that a) align with the State Hazard Mitigation Plan (SHMP) or the relevant local hazard mitigation plan (LHMP) and b) score high points based on

the Priority Ranking Criteria in the IUP are expected to reduce risk to priority hazards and future damage, reducing the cost of claims under both private insurance and the National Flood Insurance Program (NFIP).

Under the Priority Ranking Criteria, the highest number of points in the criteria include projects that address localized or regional flood reduction or property acquisition, elevations, or mitigation reconstruction. Mitigation-positive land use planning and enforcement and nature-based solutions also add points to a project's ranking. The ranking criteria point system is designed to improve communities' resilience to flood events and their ability to meet CRS requirements and improve CRS ratings.

2.2. SC STRLF Program Goals

2.2.1. Connection to Other Plans and Goals

The state's hazard mitigation goals identified in the 2023 South Carolina State Hazard Mitigation Plan (SHMP) drive the goals and objectives of the SC STRLF. The state's hazard mitigation goals are:

Goal 1: Implement policies and projects designed to reduce or eliminate the impacts of hazards on people and property.

Goal 2: Obtain resources necessary to reduce the impact of hazards on people and property.

Goal 3: Enhance training, education, and outreach efforts focusing on the effects of hazards, importance of mitigation, and ways to increase resilience.

Goal 4: Collect and utilize data, including studies and analyses, to improve policymaking to support hazard resilience and identify appropriate mitigation projects.

Goal 5: Improve interagency coordination and planning to reduce the impact of hazards on people and property.

Goal 6: Enhance policies and compliance to reduce risk and damage, incorporating current trends and projections regarding population growth and climate change.

Goal 7: Maximize use of natural resource protection measures and nature-based solutions as cost-effective means to reduce the impacts of hazards on people, property, and infrastructure.

Goal 8: Pursue and prioritize mitigation actions that include and benefit multiple stakeholders and geographic areas to achieve broad, comprehensive results and leverage available resources.

2.2.2. Mitigation and Resilience Goals

South Carolina uses the SC STRLF to complement and further the work of other hazard mitigation and resilience-building programs that SCEMD and partner state entities manage, including Hazard Mitigation Grant Program (HMGP), Building Resilience Infrastructure and Communities (BRIC), Flood Management Assistance (FMA), Community Development Block Grant-Mitigation (CDBG-MIT), state resilience funds, local mitigation investments, and others. Overarching mitigation and resilience goals of the SC STRLF are:

- Reduce future damage and loss from identified hazards.
- Improve hazard resilience of infrastructure and community lifelines, particularly in low-income and underserved communities.
- Expand low-resource community participation in hazard mitigation opportunities.
- Reduce the number of repetitive and severe repetitive loss structures in the state.

The SC STRLF will work toward these goals through outreach regarding mitigation activities and project application ranking using priorities aligned with program goals and objectives. Coordination across funding opportunities and organizations is achieved through ongoing communication and outreach, monthly mitigation coordination calls among state agencies, multi-agency participation in risk assessment/analysis and planning initiatives, SC Mitigation Partnership, and state Hazard Mitigation Interagency Coordination Committee.

2.2.3. Short-Term Entity Safeguarding Tomorrow RLF Goals

Short-term goals of the SC STRLF have not changed substantially from the SC STRLF year 1 IUP. The SC STRLF uses the state's Hazard Mitigation Interagency Coordinating Committee (ICC) as an advisory board to guide policy and provide oversight to SC STRLF operations. The ICC includes representatives of: SCEMD, SC Department of Health and Environmental Control (SC Department of Environmental Service as of 1 July 2024), SC Department of Insurance, SC Department of Natural Resources, Governor's Office, and the SC Office of Resilience.

SC STRLF program goals for 2024-2026 to support the above-stated objectives are:

- Within one month of receipt of capitalization grant funds, develop clear, concise communications and explanatory materials regarding the SC STRLF, including loan terms.
- Develop and maintain staff capabilities to support mitigation project development, successful project management, and loan repayment.
- Conduct ongoing outreach to and coordinate with local governments that would benefit from participation in hazard mitigation grant and loan programs but historically have not been able to do so, including low-income geographic areas and underserved communities.

- Complete or refine initial (two-year) financial plan for SC STRLF based on capitalization grant award, information from expected loan recipients, and repayment and interest projections.
- Conduct outreach and provide technical assistance to support low-resource local governments in developing and implementing effective hazard mitigation actions.
- Within six months of capitalization grant award, prepare at least one SC STRLF loan package for review and disbursement.
- Support three to 10 viable hazard mitigation projects, initiatives, or non-federal match needs with low-interest loans in the first two years of the program, including staff monitoring and support for adherence to scope of work and loan terms.

2.2.4. Long-Term Entity Safeguarding Tomorrow RLF Goals

Ongoing and long-term goals of the SC STRLF are to:

- Maintain ongoing loan funding through monthly repayments of disbursed loans and deposit in an interest-bearing account.
- Continue technical assistance and project support through the life of each SC STRLF loan.
- Report on loan repayment status quarterly, with a goal of 100% loan repayment in accordance with loan terms.
- Each year, provide notice of the SC STRLF annual project proposal deadline and project ranking criteria at least three months before the project proposal deadline.
- Review program outreach, communications, and project ranking criteria no less frequently than twice annually to enhance SC STRLF reach and accessibility for low-income geographic areas and underserved communities.

The ICC will meet at least bi-annually to review SC STRLF project and loan status and financial reporting, The ICC will provide guidance and recommendations to SCEMD to improve financial viability of the loan fund and to adjust loan processes or priorities if needed.

2.3. SC STRLF Priorities

2.3.1. Increase Resilience and Reduce Risk

The overarching objective of the SC STRLF is to reduce hazard risk and increase community resilience.

2.3.1.1. HAZARD MITIGATION

The SC STRLF is designed to provide an optional funding source for local government entities that want to pursue significant mitigation or resilience projects or that have difficulty funding front-end costs or non-federal share match to take advantage of mitigation grant opportunities. SCEMD will use an annual outreach and application schedule to provide information about the SC STRLF and solicit project proposals. SCEMD mitigation staff will work with interested potential local government loan applicants to identify project scope and proposal details. Once proposals are received, SCEMD will review submitted project letters of interest/proposals using SC STRLF program priorities and rank proposed projects based on those criteria. Criteria will be reviewed and updated annually.

The SC STRLF accepts project proposals that address hazard mitigation for one or more natural hazard identified in the 2023 SHMP or in the local entity's respective local hazard mitigation plan (LHMP). Mitigation actions also may address cascading or secondary hazards resulting from a natural hazard occurrence or resilience-building to minimize the impacts of a natural hazard occurrence. Natural hazards identified in the SHMP:

- Coastal hazards
- Drought
- Earthquake
- Extreme temperatures (Heat and Cold)
- Flood
- Hail
- Infectious disease
- Landslides and mass wasting
- Lightning
- Severe thunderstorm
- Tornado
- Tropical cyclone
- Wildfire
- Wind
- Winter weather

Storm surge and sea level rise are addressed in relevant hazard sections, i.e., coastal hazards, flood, and tropical cyclone.

2.3.1.2. ZONING AND LAND USE PLANNING

The SC STRLF expects to include projects that focus on strengthening land use planning and zoning as hazard mitigation tools at the local level of government. South Carolina is a home rule state, which means significant authority rests in local government decision making. SC STRLF project ranking criteria include one point for incorporation of nature-based solutions in the proposed mitigation project and for projects that incentivize or improve enforcement or adherence to sound land use and zoning practices, including land use planning that incorporates hazard mitigation and resilience for local hazards.

2.3.1.3. BUILDING CODE ADOPTION AND ENFORCEMENT

South Carolina maintains a statewide building code, the 2021 South Carolina Building Codes, maintained by the state Building Codes Council. Enhancements to local capability and capacity to enforce are needed. Projects that address county or municipal enhancement of building codes to improve hazard resilience can be supported under the SC STRLF.

As part of a BRIC-funded project (submitted in BRIC 2023 state set-aside), SCEMD expects to support understanding and enforcement of local building codes by providing access to digital building codes to local governments throughout the state and access to International Code Council technical assistance on interpreting and applying building codes. A workshop focusing on building codes as a tool for hazard mitigation and resilience will include information about the SC STRLF as a potential source of support.

2.3.1.4. COST SHARE

SC STRLF funds may be used for up to 25% of non-federal share for eligible hazard mitigation projects. STRLF project letter of interest information and outreach includes explanation that SC STRLF funds can be used for non-federal share. Grant programs for which SC STRLF can be used for non-federal match include BRIC, Flood Mitigation Assistance (FMA), and Hazard Mitigation Grant Program (HMGP). Match for other mitigation or resilience grant-funded projects will be considered on a case-by-case basis based on STRLF program requirements and the goals and objectives of the SC STRLF.

2.3.2. Partnerships

SC STRLF project ranking criteria includes a half-point for multi-jurisdictional mitigation projects. Implementation of mitigation measures in South Carolina is by organizational structure a partnership, given that multiple state, regional, and local agencies are involved in identifying, scoping, funding, and implementing mitigation measures, per 42 USC §5135(d)(3)(B). Local communities seeking SC STRLF loans are likely to use locally generated revenue from business fees, tourism/accommodation taxes, and other broad-sector contributions to support mitigation efforts. State, regional, and national environmental organizations provide technical expertise and in some cases funding to support mitigation initiatives. Intrastate regional councils of government (COGs) may provide support in comprehensive and mitigation planning as well as project development. An important role for SCEMD is to guide loan recipients to connect with partnership resources and in-kind support.

2.3.3. Regional Impacts

The SC STRLF will use the updated hazard identification and risk assessment/analysis in the State Hazard Mitigation Plan 2023 to support development of regional hazard mitigation projects for hazards that lend themselves to broad-based approaches, such as riverine flooding that affects an entire watershed or river basin. The SHMP represents a systematic and strategic approach to improving resilience to the full range of hazards that could occur in the state. Based on risk analysis

and the SHMP, the SC STRLF will consider regional impacts of natural hazards on features that do not necessarily align with political boundaries. Initial project ranking criteria provides an additional half-point for multi-jurisdictional benefits of a proposed project. An additional point is available for nature-based solutions, which can be beneficial in implementing watershed and coastal mitigation, in particular. Staff communication and outreach regarding the SC STRLF and hazard mitigation project development generally will focus attention on the regional nature of hazard impacts and the development of regional solutions.

2.3.4. Major Economic Sectors and National Infrastructure

Because multiple hazard types could significantly impact community lifelines and infrastructure in the state, SC STRLF project ranking criteria include a weighting point for mitigating natural hazard impacts on one or more community lifeline. Key economic drivers for South Carolina include tourism, agriculture, manufacturing, and transportation, which informs a focus on lifeline sectors in proposed project ranking criteria for the SC STRLF.

III. Criteria and Method for Distribution of Funds

3.1. Loan Management Information

The process for setting up the new SC STRLF from the initial (FY2023) capitalization grant award is in progress and is expected to be completed, with state share funds and federal capitalization grant funds deposited, no later than May 31, 2024. With that status, the loan fund does not as of this date have funds available to disburse as loans.

Availability of loan assistance is guided and constrained by the STORM Act, associated regulation and policy, and the notice of funding opportunity (NOFO) for the Safeguarding Tomorrow Revolving Loan Fund program. Under this Intended Use Plan, no project loan will be issued for more than \$5 million.

Eligible applicants are local government entities in South Carolina that are covered by a local hazard mitigation plan.

Once a proposed project is approved for loan based on federal eligibility criteria, SCEMD will create a loan initiation packet for review and execution by the loan applicant. The loan initiation packet will include clearly described proposed loan terms and the loan application. Staff will schedule and convene a meeting or conference call to review and begin loan counseling. Upon completion and submission of the loan application, a loan agreement will be prepared for review and execution.

Loans of \$100,000 or less will include repayment terms of no more than five (5) years. Loans of \$100,001 to \$1 million are anticipated to have loan terms of no more than 15 years. Loans of more than \$1 million will have loan repayment terms up to 20 years, or up to 30 years for a small, impoverished community.

Program funds and loan reimbursements will be held in an interest-bearing account in accordance with state law and policy with capitalization funds, fees, loan repayments, and interest accounted for using cost centers. Interest will return to the SC STRLF account(s) to support programmatic sustainability and future loan disbursements. SCEMD will track loan disbursements and payments and program expenditures and staff time on a monthly basis to compare against budget projections to support trend analysis and future year budget projections.

Short-term financial projections include a lean first year assuming at least two project loans are initiated and disbursed and assuming program start-up costs. Request for additional federal funds is potentially needed to support years three and four given that loan repayments will have started in year two, so there will be little accumulated interest or repayments in fund accounts. State match funds of 10% will have been paid to loan recipients.

The loan application process includes:

- Project proposal letter of interest

- Eligibility determination
- Submission of loan application
- Loan counseling/kickoff
- Application and credit review
- Preparation of loan terms and loan package
- Review and approval of loan package
- Execute loan agreement and promissory note
- Monthly payments and quarterly reports through term of loan

See loan application process/timeline and financial planning overview in Appendix A.

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- *How will the entity use financial planning to ensure funding is available in the future?*
- *What are the short-, medium-, and long-term financial projections for the fund?*

3.2. Criteria and Method for Loan Distribution

Project proposals are evaluated based on criteria described in subsection 3.3.1 and Appendix C, which will be reviewed and may be revised annually.

To gauge whether loan applicants have the technical, financial, and managerial capacity to comply with SC STRLF program requirements, loan applicants under the SC STRLF will be reviewed using SCEMD’s Single Audit and Risk Assessment and Monitoring Policy. The policy and process are used on an ongoing basis to review mitigation and recovery grant subrecipients. The resulting risk assessment rating of low, moderate, or high will be used to establish the loan applicant’s interest rate for an SC STRLF loan.

Low risk	0.75%	5 to 30 years based on amount and applicant type
Moderate risk	0.85%	5 to 30 years based on amount and applicant type
High risk	1.00%	5 to 30 years based on amount and applicant type

As noted below, project ranking criteria include points for being a small, impoverished community and for communities with Social Vulnerability Index (SoVI) scores that indicate high social vulnerability. These two criteria do not, however, affect interest rate provided.

Loan approval authority will rest with the SCEMD Director upon recommendation of SC STRLF staff and concurrence of the SCEMD Chief of Finance and Administration.

Staff administering the loan program will track project progress against milestones and loan repayment status monthly. Staff communicate with loan recipients no less frequently than monthly and report immediately to management any challenges or delays with project implementation or repayment via an updated SC STRLF Project Status Report. For moderate- or high-risk applicants, SC STRLF staff will meet with the loan recipient no less frequently than quarterly. See loan distribution and equity methodology in Appendix B.

3.2.1. Creating a Project Proposal List

For the two years of loan availability under the FY2024 capitalization grant, SCEMD solicited project proposals through a letter of interest form with a few months of notice about the potential opportunity and six weeks' notice for specific proposals. Staff conducted telephone and email outreach. Outreach and development of potential loan projects will continue to be an ongoing activity for SC STRLF staff. Staff will maintain a list/tracker of potential projects for outreach and provide regular information sessions on the SC STRLF. SCEMD will accept project letters of interest on a rolling basis with an annual deadline for submissions for proposed projects to be considered in the following year's project list.

SCEMD submitted an initial SC STRLF Project Proposal List including totaling \$10,000,000.00 (\$9,180,000 in federal share including 90% of administrative costs). SCEMD is submitting the full Project Proposal List with its application.

Horry County Garden City Utility Burial, phase II	\$5,000,000.00
Charleston County Fire Stn 8 Retrofit	\$5,000,000.00
SC STRLF administrative costs	\$200,000.00

See the Project Proposal List provided with application for additional detail including project rankings based on SC STRLF project ranking criteria.

3.2.1.1. PRIORITIZATION METHODOLOGY

The SC STRLF prioritizes potential loan recipient projects based on alignment with state hazard mitigation goals and objectives and eligibility criteria in the STORM Act and implementation regulations and policy. The SHMP addresses risk and mitigation goals for 18 natural and human-caused hazards. It includes data, explanation, and analysis related to the state's watersheds and coastal features. Areas at risk for severe storms, earthquake, tsunami, drought, and wildfire, based on historic occurrence and loss data as well as subject matter expertise/research are identified in the SHMP. The SHMP and hazard data are reviewed no less frequently than annually for update. Information about hydrological and geological features, for example, and hazard data, analysis, and goals in the SHMP inform review and prioritization of loan projects under the SC STRLF.

Specifically, proposed project ranking review considers the following criteria:

- Prioritization of selected natural hazard mitigation activities:
 - Localized or regional flood reduction
 - Community lifeline resilience
 - Acquisitions, elevations, or mitigation reconstruction
- Weighting for:
 - Nature-based solution(s)
 - Climate resilience
 - Mitigation-aligned land use or land use planning enhancements or enforcement
 - Benefits to small, impoverished community and/or high social vulnerability area
 - Partnership among multiple eligible entities or benefiting multiple communities/jurisdictions
 - Focus on resilience of key economic sector(s) or critical national infrastructure.

See ranking system for prioritization in **Appendix C**.

3.2.1.2. TIE-BREAKING PROCEDURE

Tie-breaking criteria are:

1. Benefit Cost Ratio (BCR), if applicable.
2. Applicant is in a low-income geographic area or is an underserved community.
3. Applicant has had no Stafford Act-based hazard mitigation grant in past five years.

IV. Financial Management

4.1. Financial Status of the SC STRLF

The South Carolina Emergency Management Division (SCEMD) is the state entity responsible for state-level emergency management in South Carolina (S.C. Code §25-1-420, et seq.) and is the managing entity for the SC STRLF, including programmatic and financial administration of loan activities.

SCEMD is experienced in grants management as a federal grant recipient as well as pass-through entity for multiple hazard mitigation and disaster recovery grant programs. SCEMD will administer the SC STRLF using one or more separate state government accounts to track loan fund disbursements, payments, interest, and expenses in accordance with generally accepted accounting principles and state fiscal policy. The SC STRLF account will include deposits from the capitalization grant, non-federal share from state funds, loan processing fees, and loan interest and will only be used for SC STRLF disbursements and STRLF management and technical assistance costs. SC STRLF funds will not be commingled with other grant or loan funds. SCEMD does not administer other revolving loan funds.

The process for setting up the new SC STRLF from the initial capitalization grant award is in progress and is expected to be completed, with state share funds and federal capitalization grant funds deposited, no later than May 31, 2024.

SC STRLF activities will be conducted by staff including project manager, mitigation specialist, and fiscal/loan processing specialist (20%-25% of these positions). For years 1 and 2, administrative and technical costs are projected to total less than \$100,000 annually (18% and 9% of fund respectively).

In future years, the SC STRLF will provide fiscal year project and loan status as well as financial activity for the previous fiscal year.

4.1.1 Address the Financial Status of the Entity Loan Fund

There have been no SC STRLF loan disbursements as of April 2024. The initial capitalization grant award was provided to South Carolina for acceptance on March 19, 2024. No federal funds have been drawn to date.

4.1.1.1. FOR THE PREVIOUS FISCAL YEAR:

Not applicable.

4.1.1.2. FOR THE CURRENT FISCAL YEAR:

State funds in the amount of \$646,296 have been provided by sister state agency SC Office of Resilience, from state resilience funds, to be deposited in the SC STRLF once the new fund is set up. When the federal capitalization grant funds are drawn and deposited, the fund should have a

balance of \$7,109,259 and will begin accruing interest. If FY2024 capitalization funds are added to the SC STRLF as requested, amounts in the sources table (Table 2) would be increased by \$9,180,000 federal and \$1,020,000 entity match/contribution.

Table 2: Projected Sources Table

Sources	Previous Fiscal Year	Current Fiscal Year
FEMA Initial Capitalization Grant	\$0	\$6,462,963
Entity Match	\$0	\$646,296
Interest Earned	\$0	\$0
Total:	\$0	\$7,109,259

Table 3: Uses Table

Uses	Previous Fiscal Year	Current Fiscal Year
Loan Agreements	\$0	\$6,975,537
Administrative Costs	\$0	\$50,518
Total:	\$0	\$7,026,055

4.2. Financial Terms of Loans

Because of the recent initial capitalization grant award, the loan agreement is being finalized. Terms will include threshold requirements of an identified funding stream and that the loan recipient be covered by a current FEMA-approved hazard mitigation plan. Loan disbursements will be made based on request supported by documentation that recipient has incurred requested costs. Loan terms will generally include a monthly repayment schedule beginning three months after final loan disbursement.

4.2.1. Standard Loans

In accordance with 42 USC §5135(g)(2)(F), SC STRLF loans are for five- up to 30-year terms, depending on the project type, loan amount, and risk rating of the loan recipient. Loan terms will require monthly payments amortized over the period of the loan.

Low risk	0.75%	5 to 30 years based on amount and applicant type
Moderate risk	0.85%	5 to 30 years based on amount and applicant type
High risk	1.00%	5 to 30 years based on amount and applicant type

Loans to low-income geographic areas or underserved communities will be considered for 30-year loan terms. Other loan recipients will have up to 20-year terms based on risk and amount of loan.

Approved loans will include a 0.25% origination and processing fee applied at closing.

After a project is approved as eligible, SC STRLF staff will review the applicant's financial status and will request information to gauge the applicant's financial stability. The applicant's most recent single audit or annual financial statement (if a single audit has not been required under 2 CFR 200) will be required.

SCEMD will schedule a project loan kickoff meeting/conference call to discuss standard terms, project schedule, and questions. SCEMD will prepare a loan repayment schedule, loan agreement, and promissory note, and allow time for review and revision or clarification, as needed, before closing is scheduled.

Loan repayments will commence in accordance with the repayment schedule and no later than 6 months after final loan disbursement. In certain circumstances, deferred repayment schedules may be established.

4.2.2. Loans for Low-Income Geographic Areas or Underserved Communities

Because this is the initial capitalization and establishment of this loan fund, SCEMD will track and evaluate loan program and local government financial data before establishing preferential loan terms for low-income geographic areas or underserved communities. Weighting for small, impoverished communities and applicants with high social vulnerability is incorporated in project ranking criteria. With a loan rate capped at 1% under the STORM Act program and extended loan term availability for small, impoverished communities, the state will evaluate whether additional or adjusted provisions for low-income geographic areas and underserved communities are needed and viable. Loans to low-income geographic areas or underserved communities will be considered for 30-year loan terms.

4.3. Loan Disbursements

There have been no SC STRLF loan disbursements as of April 2024. The initial capitalization grant award was provided to South Carolina for acceptance on March 19, 2024. No federal funds have been drawn to date.

Given the timing of award and work to complete environmental and historic preservation compliance and eligibility review, the SC STRLF anticipates distributing a modest percentage (less than 1 million) of the RLF as loans in FFY2024. The SC STRLF has a commitment goal of 100 percent per year once the RLF is fully implemented, although that may not mean 100 percent of funds are disbursed in a year.

Loan recipients designate their source of revenue when they submit their project letter of interest and affirm that source in the loan agreement and promissory note phase. Most subrecipients are not expected to use loan funds for projects that generate revenue; however, they are encouraged to identify specific revenue streams where available. In any case, the loan recipient will be expected to pledge the full faith and credit of the local government.

V. SC STRLF Program Management

5.1. Technical Assistance

In the capitalization and initial implementation phase, the SC STRLF will pay 20 percent of an SCEMD mitigation specialist's salary to provide technical assistance to loan recipients and to monitor project progress in accordance with project scopes of work. Hazard mitigation contract support may be used as needed to augment staff in providing technical assistance to loan recipients and potential applicants if needed.

Technical assistance is projected as approximately one-third of administrative/management costs for the SC STRLF. Administrative/management costs, including technical assistance, are budgeted for approximately \$50,000 in year 1 and \$53,000 in year 2, which will be less than the \$100,000 cap identified in grant guidance. Administrative costs of \$100,000 per year are sought as part of the FY2024 STORM RLF application to support management of the loan fund as well as technical assistance to loan recipients and potential loan applicants. Staffing levels and types may be adjusted in future years based on information and measurement in the first and second year of the STRLF program.

5.2. Local Capacity Development

SCEMD SC STRLF staff work with local governments on local capacity development in multiple ways:

- Hazard mitigation orientation, information, and tools – for staff and officials
- Hazard analysis and mapping to visualize mitigation needs and options
- Hazard mitigation opportunity scoping and project application development
- Project management

5.3. Environmental and Historic Preservation Compliance

SCEMD will work with loan applicants to compile and provide to FEMA information needed for Environmental Planning and Historic Preservation (EHP) compliance review as needed in accordance with federal regulations and FEMA policy and process. In the initial phase (one to two years) of the SC STRLF, SCEMD expects that FEMA will conduct EHP reviews. SCEMD will review the EHP checklist with each potential loan applicant to determine if the project will need full EHP review with FEMA. SCEMD will work with the loan applicant to compile documentation needed for EHP review and will complete the EHP checklist for submission to FEMA.

5.4. Public Meetings and Comment Activities

6. SCEMD published the SC Hazard Mitigation Notice of Opportunity and Letter of Interest Form for the initial SC STRLF loan opportunity on its web site at www.scemd.org on March 4, 2024, on the page designated for public notices. Information and links to the Notice of Opportunity and Letter of Interest Form were emailed to county emergency managers by the SCEMD

director on March 4, 2024, and emails were sent to associations of county and municipal administrators. Reminder emails were sent before the closure of the extended public notice/letter of interest period on May 13. Information was included in a monthly electronic newsletter sent to county emergency management agencies. SCEMD conducted phone and email outreach to local jurisdictions that have identified potential mitigation projects in the past or that might need a source for non-federal share for planned mitigation projects.

7. SCEMD offered two virtual information sessions on the SC STRLF on March 8 and April 15, 2024. SCEMD provided a copy of its Intended Use Plan via its web site and via email to county emergency managers on May 23, 2024. Feedback on program priorities and management will be addressed as received and incorporated into the SC STRLF process and procedures as well as the annual Intended Use Plan update.
8. SCEMD will continue to update SC STRLF status, including annual updates to the Intended Use Plan and project list, on the notices web page and through distribution to county emergency managers and other local entities on a regular basis. SCEMD will provide an SC STRLF Annual Report through the same distribution channels as well as to state and federal partners.

VI. Audits and Reporting

6.1 Compliance with Federal Reporting Requirements

To ensure clarity, all program materials are posted on the SCEMD website (www.scemd.org). See Notices section here.

SCEMD will use the services of the South Carolina Office of the State Auditor to run an independent audit to ensure finances are correct for the one and two-year audits.

SCEMD commits to entering project and benefits data into the FEMA Non-Disaster Grants system (ND Grants) and financial data in Payment and Reporting System (PARS) to support the evaluation of the South Carolina Safeguarding Tomorrow RLF program. Among other requirements, FEMA will use the data from the audits and reporting to assess how the loan funds:

- Efficiently administer the fund.
- Provide project benefits to local communities.
- Promote equity.

SCEMD will enter project benefits data into ND Grants by the end of the quarter in which the capitalization grant is received. After conclusion of the period of performance, SCEMD will enter required project benefits data into FEMA's ND Grants by the end of the fiscal year for this Intended Use Plan.

6.2 Publication of Information

SCEMD published the SC Hazard Mitigation Notice of Opportunity and Letter of Interest Form for the initial SC STRLF loan opportunity on its web site at www.scemd.org on March 4, 2024, on the page designated for public notices. Information and links to the Notice of Opportunity and Letter of Interest Form were emailed to county emergency managers by the SCEMD director on March 4, 2023. SCEMD offered two virtual information sessions on the SC STRLF and conducted outreach to local jurisdictions via phone and email.

SCEMD will continue to update SC STRLF status on its public notices web page and through distribution to county emergency managers and other local entities on a regular basis. SCEMD will provide an SC STRLF Annual Report through the same distribution as well as to state and federal partners.

6.3 Loan Recipient Auditing and Reporting

SCEMD's SC STRLF staff will monitor loan recipients monthly as to loan repayment status and quarterly as to project progress. Loan statements will be issued to recipients quarterly. Reports will be provided to SCEMD leadership on a quarterly basis and to FEMA and other state and federal

partners quarterly, annually, and as needed. SCEMD will monitor for compliance with single audit requirements in 2 CFR 200 as applicable.

Additional Resources

This section is for informational purposes while developing your plan. Please remove this section before submitting.

- <https://www.climate.gov/>
- NOAA's Sea Level Rise Viewer - <https://coast.noaa.gov/slr/#/layer/slr>
- U.S. Climate Resilience Toolkit - <https://toolkit.climate.gov/#climate-explorer>
- National Risk Index for Natural Hazards - <https://www.fema.gov/flood-maps/products-tools/national-risk-index> - for information on place-based vulnerabilities and current and historical natural hazard exposure
- <https://www.drought.gov/>
- <https://heat.gov/>
- <https://wildfirerisk.org/>
- National Climate Assessment - <https://nca2018.globalchange.gov/>
- Climate Mapping for Resilience and Adaptation (CMRA) - <https://resilience.climate.gov/>

Appendix A

A.1. Loan Application Process

Expected Timeframe	Step/Action	Responsibility
1-2 months after project approval	Submit loan application	Applying local government
1-3 months after project approval	Loan counseling	SC STRLF/ SCEMD
1-2 months after loan application	Application review and underwriting; includes review of documentation to support financial and administrative capacity to manage project and repay loan	SC STRLF/SCEMD
3-4 months after loan application	Preparation of loan package (agreement, terms, promissory note)	SC STRLF/SCEMD
3-4 months after loan application	Review and approval of loan package	Applying local government
5-9 months after loan application	Execute loan agreement and promissory note	Applying local government and SCEMD for SC STRLF
Upon initiating project work	Notify SC STRLF of initiation of project activity	Loan recipient
After eligible cost(s) is/are incurred	Submission of request for disbursement	Loan recipient
Quarterly beginning quarter after loan disbursement	Quarterly reporting	Loan recipient to SCEMD and SC STRLF/SCEMD to FEMA
Based on terms of loan, generally 3 months after completion of project or project phase	Monthly payments based on terms of loan	Loan recipient
Quarterly	Provide loan statement to loan recipient	SC STRLF/SCEMD

A.2. Financial Planning Methodology

SCEMD staff managing the SC STRLF will maintain financial records and track financial status of loans and loan funds. SCEMD will track loan disbursements and payments and program expenditures and staff time on a monthly basis to compare against budget projections to support

trend analysis and future year budget projections. Annually no later than three months before the project proposal application deadline, SCEMD will determine an estimate of loan funds available for disbursement during the next loan application cycle.

Staff will conduct ongoing loan monitoring with recipients based on risk rating:

Low risk	Annually
Moderate risk	Quarterly
High risk	Monthly

A loan payment that is more than 90 days delinquent or has a material change (financial, legal, or other substantive) would be monitored monthly until the delinquency is cured or change is adequately resolved.

Appendix B

B.1. Loan Distribution Methodology

1. Loan distribution is based on proposed project ranking criteria, eligibility with mitigation policy and STORM Act regulations, and capitalization grant requirements.
2. SC STRLF staff will support loan program accessibility for low-income geographic areas and underserved communities through:
 - Regular and ongoing communication, outreach, and offers of technical assistance to counties and local governments that meet federal definitions of underserved community and/or low-income geographic area.
 - At least one outreach initiative or event quarterly focused on underserved communities and/or low-income geographic areas.
 - Tracking and reporting of communications, training, and technical assistance provided and needs associated with underserved communities and/or low-income geographic areas to identify common needs, trends, and successful approaches.
 - Use of project ranking criteria that include points for high Social Vulnerability Index (SoVI) scores and small, impoverished community status. See Appendix D for information on SoVI.
3. The SC STRLF will prepare and negotiate loan documents and processing as efficiently as possible to support timely loan disbursement and initiation of projects.
4. The SC STRLF will track loan distribution to provide for and maintain at least 40% of benefits supporting low-income geographic areas and underserved communities.

Appendix C

C.1. Project Proposal List Prioritization Methodology

SC Safeguarding Tomorrow Revolving Loan Fund Priority Ranking Criteria, May 2024 (no change from 2023)

Threshold criteria:

- Addresses mitigation for one or more natural hazard identified in the SHMP or applicable local HMP
- Aligns with local or state hazard mitigation plan
- Meets federal Safeguarding Tomorrow Revolving Loan Fund eligibility criteria

Item	Priority Ranking Criteria	If Yes, add listed point value(s)
1	The project includes one or more priority natural hazard mitigation activity: <ul style="list-style-type: none"> ▪ Localized or regional flood reduction ▪ Acquisitions, elevations, or mitigation reconstruction ▪ Community lifeline resilience 	+2 +0.5 if more than one property
<i>Or 2</i>	The project accomplishes one of the following natural hazard secondary priorities: <ul style="list-style-type: none"> ▪ Retrofitting ▪ Floodproofing 	+1 +0.5 if more than one property
3	Project incorporates nature-based solution(s)	+1
4	Project addresses climate resilience	+1
5	Project enhances or incentivizes mitigation-aligned land use planning or implementation/enforcement	+1
6	Applicant is or serves small, impoverished community	+1
7	Applicant has SoVI score higher than 1.5	+3
8	Applicant has SoVI score between 0.5 and 1.49	+2
9	Project leverages partnership among multiple eligible entities and/or benefits multiple jurisdictions/communities	+1
10	Project demonstrates resilience-building for one or more key economic sector(s) or critical national infrastructure.	+0.5
Total:		<i>Max possible: 11</i>

Appendix D

D.1. Additional Information

Low-Income Geographic Area. Pursuant to 42 United States Code Section 5165(m)(6), a “low-income geographic area” is an area, pursuant to 42 United States Code Section 3161(a)(1), that meets one of the two following criteria: (1) “the area has a per capita income of 80% or less of the national average,” or (2) “the area has an unemployment rate that is, for the most recent 24-month period for which data are available, at least 1% greater than the national average unemployment rate.”

Underserved Communities. Executive Order 13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, defines “underserved communities” as “populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life...” and includes communities such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.

As used in this document, underserved communities also include “communities environmentally overburdened,” which are communities adversely and disproportionately affected by environmental and human health harms or risks, and “disadvantaged communities,” as referenced in Executive Order 14008, Tackling the Climate Crisis at Home and Abroad, and defined in Office of Management and Budget’s Memo M-21-28: Interim Implementation Guidance for the Justice40 Initiative.

Social Vulnerability Index (SoVI®) is a quantitative index developed by the University of South Carolina’s Hazard Vulnerability Research Institute (HVRI) that is used to quantify potential social vulnerability to hazard impacts. Using U.S. Census five-year American Community Survey, 2016-2020, data, SoVI® synthesizes 29 socioeconomic variables that contribute to the reduction in a community’s ability to prepare for, respond to, and recover from hazard occurrences. In the State Hazard Mitigation Plan 2023 update, SoVI® comparative analysis was scaled to South Carolina census tract level to support social vulnerability analysis. In addition to other data and indices, SoVI® will be valuable to the SC STRLF in understanding underserved and socially vulnerable areas for the purposes of outreach for SC STRLF loan projects.

(https://www.sc.edu/study/colleges_schools/artsandsciences/centers_and_institutes/hvri/data_and_resources/sovi/index.php)

Appendix E

This appendix includes a sample of maps used in the 2023 State Hazard Mitigation Plan (SHMP) to depict natural hazard risk. Hazard analysis in the SHMP informs project review and prioritization under the SC STRLF. For more information, detail, and methodology, please see the 2023 South Carolina SHMP.

Notes: While severe thunderstorm risk is displayed below, the SHMP also address tornadoes, tropical cyclones, severe winter storm, and extreme temperatures separately. Regarding tsunami, there are no significant tsunami occurrences in the recent historical record for South Carolina. Tsunami is a potential hazard for coastal counties and is addressed in the SHMP in the coastal hazards and earthquake subsections in Section V.

Figure 1. Calculated hazard risk by county

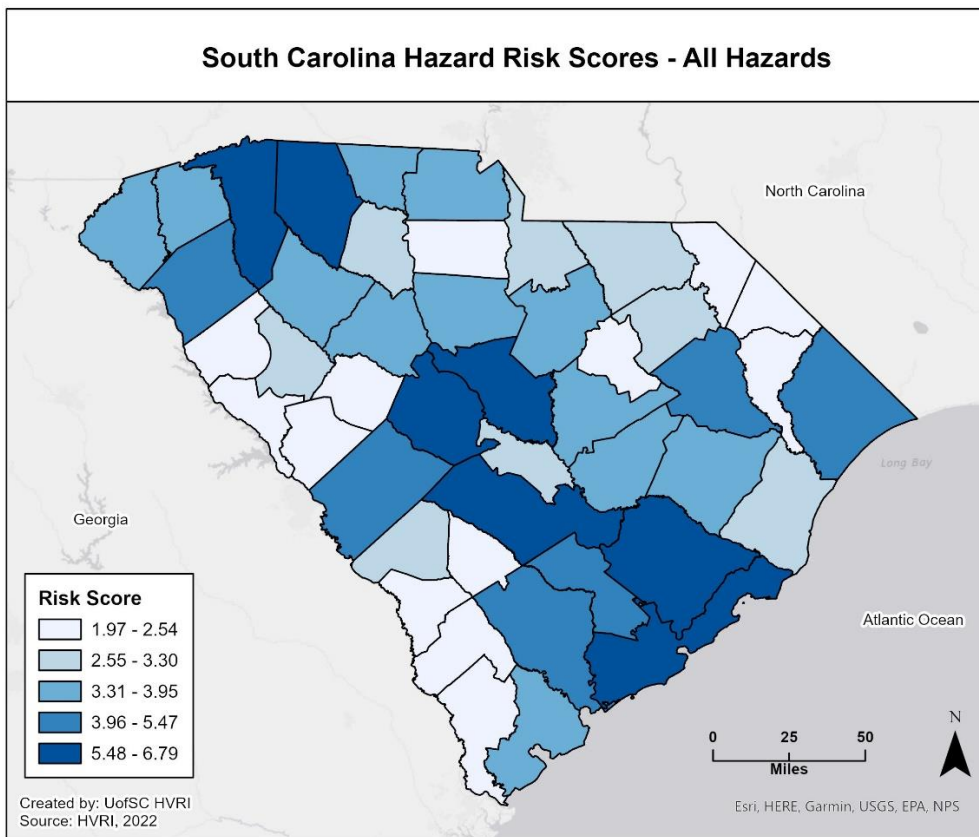


Figure 2. Average weeks in drought

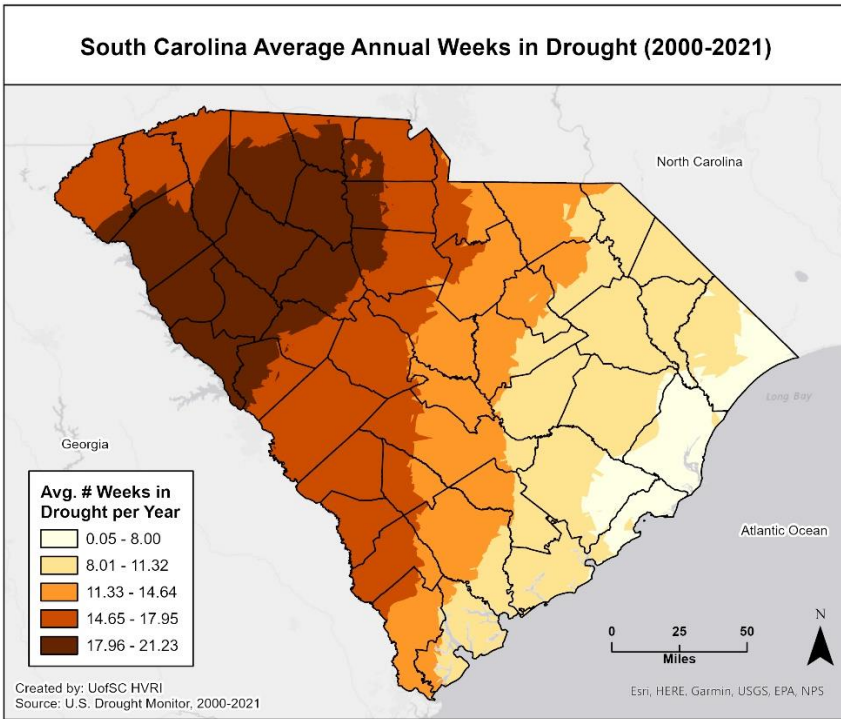


Figure 3. Earthquake risk by county

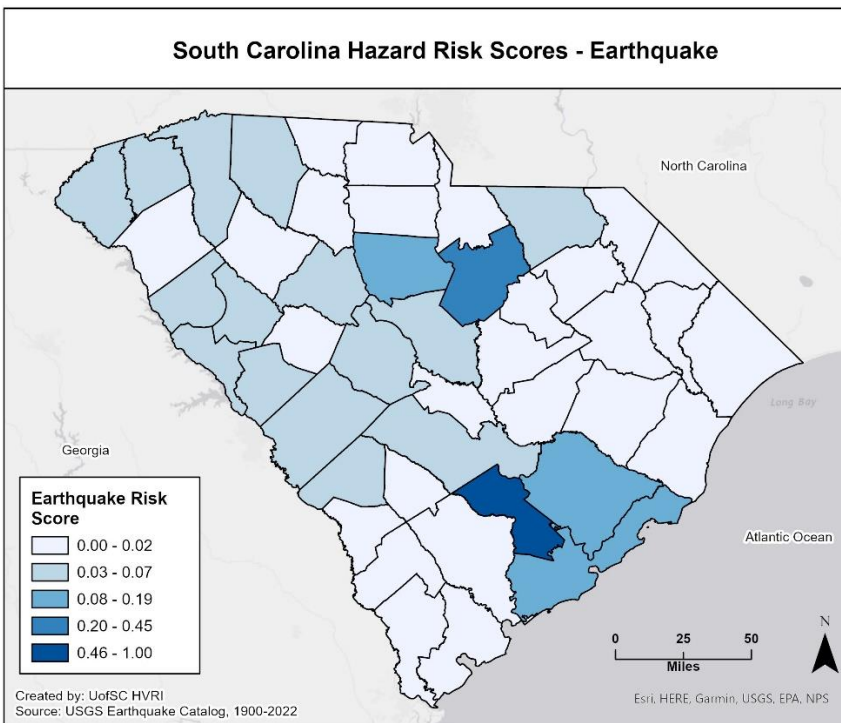


Figure 4. SC Watersheds

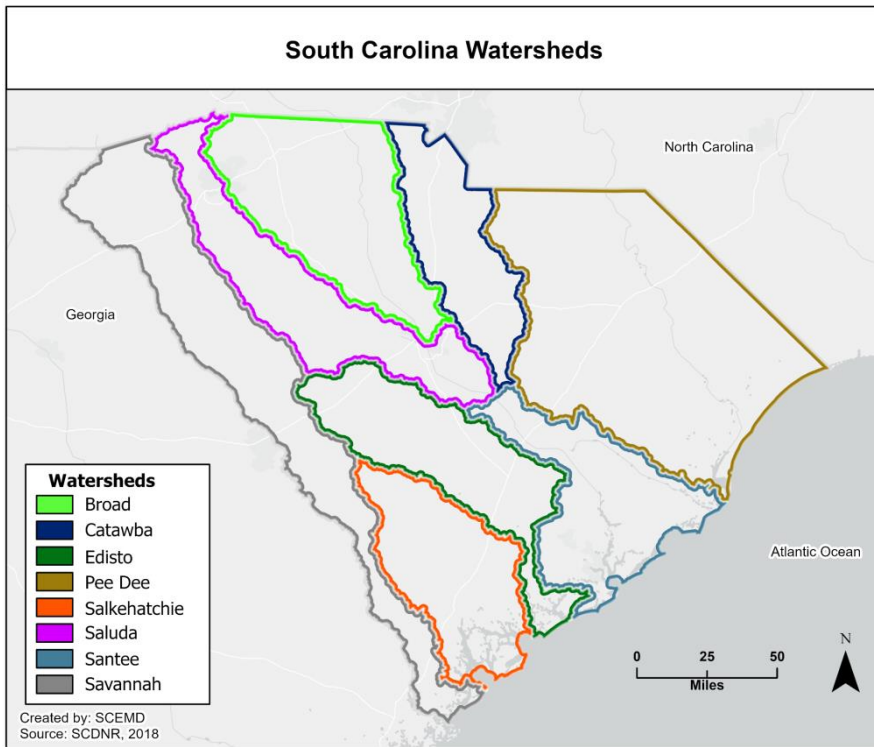


Figure 5. Flood risk by county

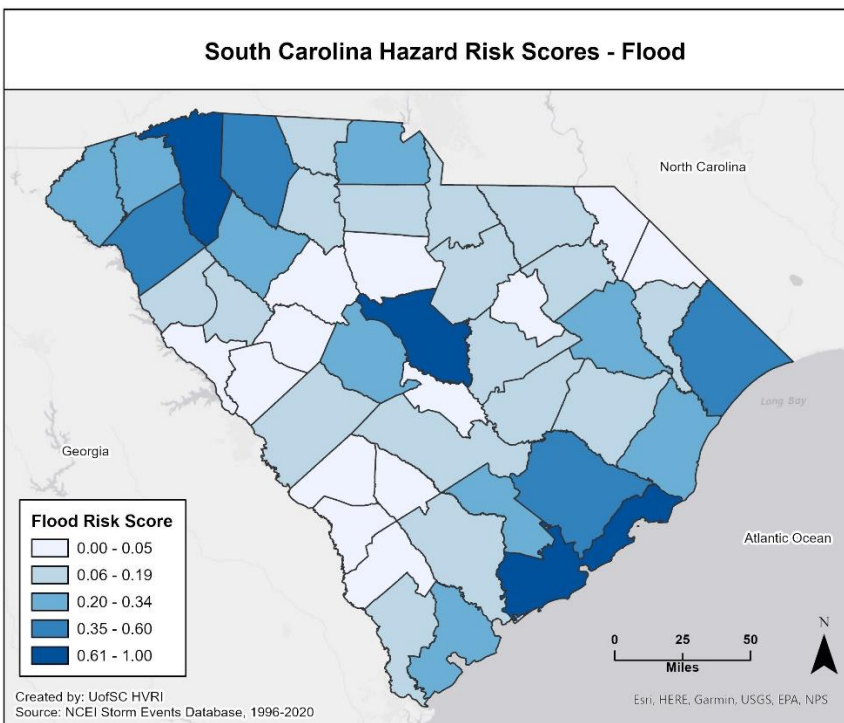


Figure 6. Wildfire risk by county

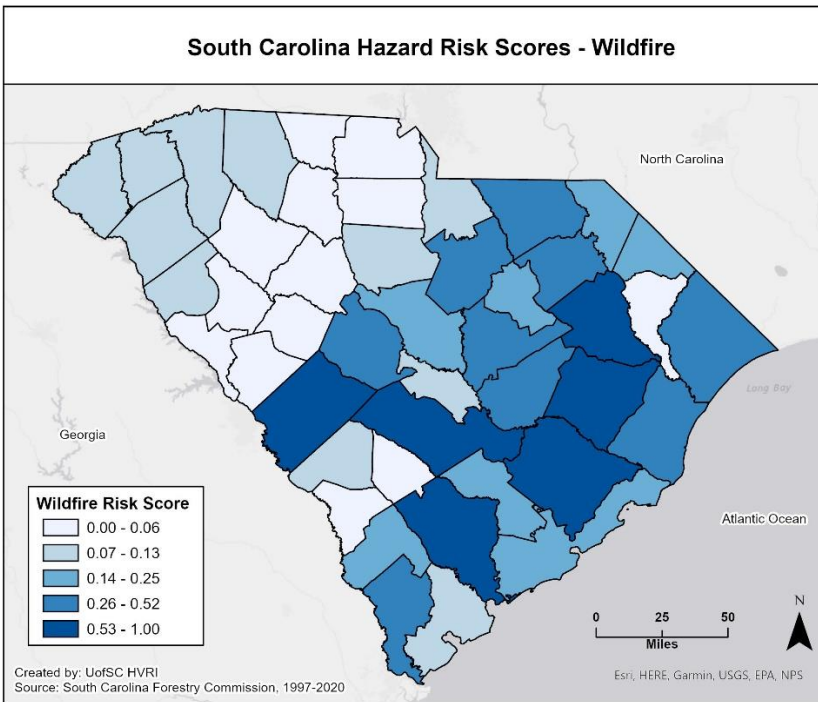


Figure 7. Severe thunderstorm risk by county

