

Horry County, SC

Risk-assessment baseline packet

County FIPS: 45051 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2031-05-11. Plan: Horry County (FEMA plan 111624), approved 2026-05-12.
Since the plan was approved on 2026-05-12: no new federal declaration.
NOAA Storm Events records since that date: 2 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$200,471,152 a year), Inland Flooding (\$40,258,485) and Earthquake (\$15,030,097).
Repetitive-loss flood properties now: FMA RL 140, SRL 218 (44 CFR 77.2); any definition: 1,093.
The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.
NRI: FEMA's National Risk Index (version 1.20, December 2025).
NFIP: National Flood Insurance Program.
RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).
FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.
PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.
Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.
County-coded: NOAA logged the event to this county.
FIPS: the federal code for a place; 45051 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2031-05-11	Plan:	Horry County (FEMA plan 111624)
Approved:	2026-05-12	Days to expiry:	1,684

What changed since your last plan (approved 2026-05-12)

New federal declarations:	none	Storm Events records since approval:	2 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 140, SRL 218 (44 CFR 77.2); any definition: 1,093	Repeat-flood change:	this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 15 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

State plan status and tribal plans in this state: see the state page.

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Horry County (unincorporated area)	Unincorporated	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		
Atlantic Beach town	Town	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-07-07
Aynor town	Town	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-04
Briarcliffe Acres town	Town	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-05-26
Conway city	City	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-04
Loris city	City	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-04
Myrtle Beach city	City	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-05-26
North Myrtle Beach city	City	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-04
Surfside Beach town	Town	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-25
Horry County School District	School/School District	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-25
Bucksport Water System	Water/Sewer Authority	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-05-26
Coastal Carolina University	College/University	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Grand Strand Water & Sewer	Water/Sewer Authority	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-04

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Horry Electrical Coop	Electric/Power Authority	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-06-04
Murrells Inlet Garden City Fire District	Fire/EMS District	Approved, expires 2031-05-11	Horry County (FEMA plan 111624)	2026-05-12	2031-05-11	1,684		this jurisdiction approved 2026-05-26

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$185,772,714	\$1,444,729	\$13,253,709	\$200,471,152	12	
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$38,035,505	\$101,638	\$2,121,342	\$40,258,485	137	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$10,042,557	n/a	\$4,987,540	\$15,030,097		Storm Events does not record earthquakes.
4	Tornado	Relatively High	Relatively High	\$5,223,522	\$2,744	\$9,063,853	\$14,290,119	33	
5	Cold Wave	Relatively Moderate	Relatively High	\$23,961	\$41,686	\$4,981,984	\$5,047,631	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$430	\$287	\$5,014,026	\$5,014,743	3	
7	Coastal Flooding	Relatively High	Relatively High	\$3,668,442	n/a	\$286,062	\$3,954,504	11	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
8	Lightning	Relatively High	Relatively High	\$364,417	n/a	\$1,382,510	\$1,746,927	46	
9	Strong Wind	Relatively High	Relatively Moderate	\$246,008	\$114,137	\$1,083,627	\$1,443,773	331	Includes 2 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Wildfire	Relatively Moderate	Relatively Moderate	\$990,598	\$335	\$150,243	\$1,141,175	1	
11	Ice Storm	Relatively High	Relatively High	\$896,499	n/a	\$152,731	\$1,049,231	0	Declared 2 times; no Storm Events record of this type.
12	Winter Weather	Relatively High	Relatively High	\$77,017	\$83	\$583,462	\$660,562	9	
13	Hail	Relatively Low	Relatively Low	\$53,156	\$22,613	\$100,528	\$176,297	325	
14	Drought	Relatively Low	Relatively Low	n/a	\$109,914	n/a	\$109,914	1	
15	Landslide	Very Low	Very Low	\$562	n/a	\$1	\$563	0	Declared 1 time; no Storm Events record of this type.
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and tsunami records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 506 (Relatively High, 89.4); tract 604.05 (Relatively Moderate, 88.2); tract 517 (Relatively Moderate, 87.0)
Hurricane	tract 505 (Very High, 100.0); tract 403 (Very High, 100.0); tract 405 (Very High, 99.9)
Landslide	tract 603.10 (Relatively Low, 85.5); tract 402 (Very Low, 79.0); tract 603.01 (Very Low, 74.4)
Tornado	tract 604.05 (Very High, 97.4); tract 602.06 (Very High, 94.7); tract 506 (Very High, 94.1)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 707.01 (Relatively Moderate, 93.4); tract 603.10 (Relatively Moderate, 93.0); tract 301.04 (Relatively Moderate, 92.9)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 506 is Census Tract 506). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	11 records, 1998 to 2022 (9 zone-level)		No damage reported in 11 records.		No event record names a jurisdiction in the plan. Zone-level records (9) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	1 record, 2011 (1 zone-level)	31 days; 1 with a recorded value	31 days (1 month), 2011-07-01 to 2011-07-31, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	347 records, 1956 to 2026	0.75 in to 4.5 in (median 1 in); 347 with a recorded value	4.5 in hail, 2011-05-10; same size also recorded on 2011-05-10	Hail, 1997-06-03, property not reported; \$500,000 crops (1997 dollars)	Event records naming jurisdictions in the plan: Conway city (39 records), Loris city (24 records), Myrtle Beach city (22 records), Aynor town (9 records), North Myrtle Beach city (6 records), Surfside Beach town (6 records).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 2011 to 2015 (3 zone-level)	2 days to 13 days (median 4 days); 3 with a recorded value	13 consecutive days, 2015-06-14 to 2015-06-26, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	12 records, 2013 to 2024 (12 zone-level)		Strongest recorded: Hurricane (Typhoon) record (NOAA's event type name), 2016-10-08 to 2016-10-25, category 1, \$67,000,000 property; \$0 crops (2016 dollars); NWS zone SCZ054		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	0					Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	137 records, 1996 to 2025		Flood, 2015-10-04, \$10,000,000 property; \$0 crops (2015 dollars)		Event records naming jurisdictions in the plan: Myrtle Beach city (12 records), Aynor town (7 records), Conway city (7 records), North Myrtle Beach city (7 records), Loris city (6 records), Surfside Beach town (3 records), Atlantic Beach town (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	46 records, 1996 to 2026		Lightning, 1998-08-16, damage not reported, 1 direct death, 1 direct injury	Lightning, 2023-07-05, \$5,000,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Myrtle Beach city (8 records), Conway city (5 records), Loris city (3 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	4 records, 2018 to 2024 (4 zone-level)	42 kt (48 mph) to 52 kt (60 mph) (median 46.5 kt (54 mph)); 4 with a recorded value	52 kt (60 mph) estimated gust, High Wind, 2022-03-12; NWS zone SCZ054	High Wind, 2024-04-11, \$20,000 property; \$0 crops, reported for the zone (2024 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	405 records, 1956 to 2026	39 kt (45 mph) to 95 kt (109 mph) (median 52 kt (60 mph)); 333 with a recorded value	95 kt (109 mph) estimated gust, Thunderstorm Wind, 2007-08-10, 7 direct injuries	Thunderstorm Wind, 2005-05-20, \$1,200,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Conway city (37 records), Aynor town (23 records), Myrtle Beach city (20 records), Loris city (18 records), North Myrtle Beach city (6 records), Surfside Beach town (4 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	60 records, 1955 to 2023	F/EF0 to F/EF3 (median F/EF1); 59 with a recorded value	F3 tornado, 1965-08-17, 0.3 mi path length (whole path, pre-1996), 50 yd wide, \$250,000 property; crops not recorded (1965 dollars), 46 direct injuries	Tornado, 2001-07-06, \$8,000,000 property; crops not reported (2001 dollars)	Event records naming jurisdictions in the plan: Myrtle Beach city (4 records), Aynor town (3 records), Conway city (3 records), Loris city (2 records), North Myrtle Beach city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Wildfire	acres burned (local data)	1 record, 2021 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	9 records, 2014 to 2026 (9 zone-level)		No damage reported in 9 records.		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 34 declarations covering 22 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-23	2026-01-21	EM-3632-SC	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2025-03-07	2025-03-01	FM-5554-SC	Fire management	Covington Drive Fire	Wildfire	no Public Assistance recorded	within last 5 years	
2024-09-29	2024-08-04	DR-4835-SC	Major disaster	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Tornado	\$2,202,981.68	within last 5 years	
2024-09-26	2024-09-25	EM-3619-SC	Emergency	Hurricane Helene	Hurricane (primary); also designated: Inland Flooding, Landslide, Tornado	no Public Assistance recorded	within last 5 years	
2024-08-05	2024-08-04	EM-3606-SC	Emergency	Hurricane Debby	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded	within last 5 years	same incident as DR-4835
2023-08-31	2023-08-29	EM-3597-SC	Emergency	Hurricane Idalia	Hurricane (primary); also designated: Inland Flooding	\$484,878.96	within last 5 years	
2022-11-21	2022-09-25	DR-4677-SC	Major disaster	Hurricane Ian	Hurricane	\$3,547,463.57	within last 5 years	
2022-09-29	2022-09-25	EM-3585-SC	Emergency	Hurricane Ian	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4677
2020-03-27	2020-01-20	DR-4492-SC	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$13,949,138.43		
2020-03-13	2020-01-20	EM-3470-SC	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4492
2019-09-30	2019-08-31	DR-4464-SC	Major disaster	Hurricane Dorian	Hurricane	\$2,101,969.38		
2019-09-01	2019-08-31	EM-3421-SC	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		same incident as DR-4464
2018-09-16	2018-09-08	DR-4394-SC	Major disaster	Hurricane Florence	Hurricane	\$19,201,666.34		
2018-09-10	2018-09-08	EM-3400-SC	Emergency	Hurricane Florence	Hurricane	no Public Assistance recorded		same incident as DR-4394
2017-10-16	2017-09-06	DR-4346-SC	Major disaster	Hurricane Irma	Hurricane	\$82,888.82		
2017-09-07	2017-09-06	EM-3386-SC	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4346
2016-10-11	2016-10-04	DR-4286-SC	Major disaster	Hurricane Matthew	Hurricane	\$28,661,873.18		
2016-10-06	2016-10-04	EM-3378-SC	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		same incident as DR-4286
2015-10-05	2015-10-01	DR-4241-SC	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,849,786		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2015-10-03	2015-10-01	EM-3373-SC	Emergency	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		same incident as DR-4241
2014-03-12	2014-02-10	DR-4166-SC	Major disaster	Severe Winter Storm	Ice Storm	\$3,270,700.98		
2014-02-12	2014-02-10	EM-3369-SC	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4166
2009-04-23	2009-04-23	FM-2816-SC	Fire management	Highway 31 Fire	Wildfire	no Public Assistance recorded		
2005-09-10	2005-08-29	EM-3233-SC	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-10-07	2004-09-06	DR-1566-SC	Major disaster	Tropical Storm Frances	Hurricane	PA not declared for this county		
2004-09-01	2004-08-14	DR-1543-SC	Major disaster	Hurricane Charley	Hurricane	\$892,721.24		
2004-02-13	2004-01-26	DR-1509-SC	Major disaster	Severe Ice Storm	Ice Storm	\$548,077.64		
2002-06-18	2002-06-17	FM-2426-SC	Fire management	Sc-Legends Fire	Wildfire	no Public Assistance recorded		
2001-11-09	2001-11-07	FM-2388-SC	Fire management	Sc - Long Bay Fire - 11/09/2001	Wildfire	no Public Assistance recorded		
1999-09-21	1999-09-14	DR-1299-SC	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$4,946,034.30		
1999-09-15	1999-09-14	EM-3145-SC	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded		same incident as DR-1299
1998-09-04	1998-08-25	DR-1243-SC	Major disaster	Hurricane Bonnie	Hurricane	no Public Assistance recorded		
1996-09-30	1996-09-05	DR-1140-SC	Major disaster	Severe Winds and Flooding Assoc with Hurricane Fran	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded		
1989-09-22	1989-09-21	DR-843-SC	Major disaster	Hurricane Hugo	Hurricane	no Public Assistance recorded		

School districts and special districts in this county: \$6,212,575.13 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1955-08-20	1955-08-20	DR-44-SC	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding
1954-10-17	1954-10-17	DR-29-SC	Major disaster	Hurricane	Hurricane (primary); also designated: Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	11	0	0	3	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	1	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	347	0	1	23	0	0	1955 to 2026-06-30	
Heat Wave	3	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	12	0	0	3	14	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Inland Flooding	137	0	6	43	5	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	46	0	2	9	0	0	1996 to 2026-06-30	
Strong Wind	409	2	30	74	0	0	1955 to 2026-06-30	Includes 2 High Wind and 2 Strong Wind records.
Tornado	60	0	0	5	2	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	4	0	1996 to 2026-06-30	
Winter Weather	9	0	2	5	1	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-03-12	High Wind	52 kt (60 mph) estimated gust	\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone SCZ054 (COASTAL HORRY), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2018-09-16	Flash Flood		\$10,000 property; \$0 crops (2018 dollars)	1, 0	GREEN SEA		deaths or injuries recorded
2018-09-15	Flash Flood		\$10,000 property; \$0 crops (2018 dollars)	2, 0	CAMP SWAMP		deaths or injuries recorded
2016-10-08	Hurricane (Typhoon), NOAA's event type name	category 1	\$67,000,000 property; \$0 crops, reported for the zone (2016 dollars)	0, 0	NWS zone SCZ054 (COASTAL HORRY), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2015-10-04	Flood		\$10,000,000 property; \$0 crops (2015 dollars)	0, 0	SAVANNAH BLUFF to RED HILL EAST		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2015-06-14	Heat		damage not reported	0, 0	NWS zone SCZ054 (COASTAL HORRY), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-07-01	Drought		\$0 property; crops not reported, reported for the zone (2011 dollars)	0, 0	NWS zone SCZ054 (COASTAL HORRY), zone-level		B1-c worst recorded: Drought
2011-05-10	Hail	4.5 in	\$55,000 property; \$0 crops (2011 dollars)	0, 0	CONWAY		B1-c worst recorded: Hail
2007-08-10	Thunderstorm Wind	95 kt (109 mph) estimated gust	\$1,000,000 property; crops not reported (2007 dollars)	0, 7	GREEN SEA		B1-c worst recorded: Thunderstorm Wind
2001-07-06	Tornado	F2, 4 mi within this county, 150 yd wide	\$8,000,000 property; crops not reported (2001 dollars)	0, 39	MYRTLE BEACH		B1-c most damaging: Tornado
1998-08-16	Lightning		damage not reported	1, 1	NIXONS XRDS		deaths or injuries recorded
1965-08-17	Tornado	F3, 0.3 mi path length (whole path, pre-1996), 50 yd wide	\$250,000 property; crops not recorded (1965 dollars)	0, 46	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,036 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.57	events per year at a location (modeled)	about 3.6 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.473	event-days per year	about 0.473 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	8.21	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	10.3	event-days per year	about 10.3 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	469	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00251	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.251%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.69	events per year	about 2.69 per year	Highly likely	FEMA annualized frequency (modeled)	102.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.21	event-days per year	about 9.21 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	142	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.3	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	123	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.631	event-days per year	about 0.631 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	39	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	1.96	event-days per year	about 1.96 days per year	Likely (from Storm Events: 20 of 30 years)	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	55	1996 to 2023 (28 years)	see B1-f	
Landslide	0.175	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	58.9	days per year with a strike	about 58.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.83	events per year	about 2.83 per year	Highly likely	FEMA annualized frequency (modeled)	99	1986 to 2023 (38 years)	countywide	
Tornado	0.612	events per year	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00105	annual probability at a location	chance a given location in the county burns in a year: 0.105%	Possible (from Storm Events: 1 of 30 years)	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	1.32	event-days per year	about 1.32 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	23.6	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	197	30	6.57
Hail	2.00 in+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	287	30	9.57
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	29	30	0.967
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	4	30	0.133
Tornado	EF0-1	1996 to 2025	32	30	1.07
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	61 of 77	70.2	82.0	99.7	Very High 1, Relatively High 6, Relatively Moderate 14, Relatively Low 29, Very Low 11, No Rating 16
Cold Wave	77 of 77	19.7	57.5	78.2	Relatively High 1, Relatively Moderate 59, Relatively Low 17
Drought	44 of 77	68.2	74.4	91.1	Relatively Low 17, Very Low 27, No Rating 33
Earthquake	77 of 77	64.2	80.1	89.4	Relatively High 1, Relatively Moderate 47, Relatively Low 29
Hail	77 of 77	8.9	33.5	46.5	Relatively Low 16, Very Low 61
Heat Wave	77 of 77	4.4	68.6	89.0	Relatively High 5, Relatively Moderate 55, Relatively Low 16, Very Low 1
Hurricane	77 of 77	93.9	98.6	100.0	Very High 57, Relatively High 20
Ice Storm	77 of 77	48.4	77.9	92.0	Relatively High 4, Relatively Moderate 53, Relatively Low 20
Inland Flooding	77 of 77	0.9	44.5	92.4	Relatively High 5, Relatively Moderate 31, Relatively Low 32, Very Low 9
Landslide	58 of 77	10.4	46.6	85.5	Relatively Low 1, Very Low 57, No Rating 19
Lightning	77 of 77	15.6	73.9	94.4	Relatively High 30, Relatively Moderate 45, Relatively Low 1, Very Low 1
Strong Wind	77 of 77	12.7	55.7	80.1	Relatively Moderate 43, Relatively Low 33, Very Low 1
Tornado	77 of 77	33.5	73.1	97.4	Very High 3, Relatively High 34, Relatively Moderate 39, Relatively Low 1
Tsunami	0 of 77				Insufficient Data 77
Wildfire	76 of 77	30.0	85.5	93.4	Relatively Moderate 25, Relatively Low 43, Very Low 8, No Rating 1
Winter Weather	77 of 77	27.6	79.4	94.6	Relatively High 42, Relatively Moderate 34, Relatively Low 1

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Horry County (unincorporated area)	Unincorporated	Approved, expires 2031-05-11	FMA RL 111, SRL 145; any 577	\$25,759,640.21	0 total; 0 since its plan	Includes \$1,430,173.71 for declarations not counted as hazard incidents (DR-4492-SC).
Atlantic Beach town	Town	Approved, expires 2031-05-11	FMA RL 0, SRL 0; any 0	\$32,150.01	1 total; 0 since its plan	
Aynor town	Town	Approved, expires 2031-05-11	FMA RL 1, SRL 0; any 1	\$63,122.56	42 total; 0 since its plan	
Briarcliffe Acres town	Town	Approved, expires 2031-05-11	FMA RL 0, SRL 0; any 0	\$535,493.95	0 total; 0 since its plan	
Conway city	City	Approved, expires 2031-05-11	FMA RL 11, SRL 10; any 65	\$5,681,234.03	91 total; 0 since its plan	Includes \$48,820.84 for declarations not counted as hazard incidents (DR-4492-SC).
Loris city	City	Approved, expires 2031-05-11	FMA RL 1, SRL 1; any 11	\$1,111,547.91	53 total; 0 since its plan	
Myrtle Beach city	City	Approved, expires 2031-05-11	FMA RL 2, SRL 7; any 50	\$5,263,325.11	66 total; 0 since its plan	
North Myrtle Beach city	City	Approved, expires 2031-05-11	FMA RL 14, SRL 51; any 364	\$2,942,039.42	20 total; 0 since its plan	
Surfside Beach town	Town	Approved, expires 2031-05-11	FMA RL 0, SRL 4; any 23	\$8,732,520.94	13 total; 0 since its plan	

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

School districts and special districts get a plan clock row only.

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-12 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$11,324,863,567	n/a	30,387	\$3,668,442	n/a	\$286,062	0.0324%				
Cold Wave	\$72,461,926,034	\$113,087,996	348,574	\$23,961	\$41,686	\$4,981,984	under 0.0001%				
Drought	n/a	\$70,761,458	n/a	n/a	\$109,914	n/a	0.155% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$122,281,921,039	n/a	351,029	\$10,042,557	n/a	\$4,987,540	0.00821%				
Hail	\$72,461,932,682	\$113,087,996	348,574	\$53,156	\$22,613	\$100,528	under 0.0001%				
Heat Wave	\$72,461,926,034	\$113,087,996	348,574	\$430	\$287	\$5,014,026	under 0.0001%				
Hurricane	\$72,460,925,136	\$113,087,996	348,572	\$185,772,714	\$1,444,729	\$13,253,709	0.256%				
Ice Storm	\$72,357,455,259	n/a	348,110	\$896,499	n/a	\$152,731	0.00124%				
Inland Flooding	\$72,313,255,753	\$3,558,904	17,791	\$38,035,505	\$101,638	\$2,121,342	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$64,496,755	n/a	163	\$562	n/a	\$1	0.000872%				
Lightning	\$72,461,932,682	n/a	348,574	\$364,417	n/a	\$1,382,510	0.000503%				
Strong Wind	\$72,461,932,682	\$113,087,996	348,574	\$246,008	\$114,137	\$1,083,627	0.00034%	\$0			
Tornado	\$72,461,932,682	\$113,087,996	348,574	\$5,223,522	\$2,744	\$9,063,853	0.00721%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-12 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$11,970,861,689	\$41,913,398	99,366	\$990,598	\$335	\$150,243	0.00828%				
Winter Weather	\$72,461,926,034	\$113,087,996	348,574	\$77,017	\$83	\$583,462	0.000106%				

Totals since 2026-05-12 (Storm Events through 2026-06-30): 2 county-coded records, 2 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	348,574
Building value (total, not at risk)	\$72,461,932,682
Agriculture value (total, not at risk)	\$113,087,996
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$247,233,555
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$43,161,618
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	140	Severe repetitive loss, FMA definition (44 CFR 77.2)	218
Repetitive loss, NFIP insurance definition	1,065	Severe repetitive loss, NFIP insurance definition	196

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	140	218	1,065	196	1,093	31	558
of which: Horry County (unincorporated area)	111	145	558	130	577	14	317
of which: Aynor town	1	0	1	0	1	0	0
of which: Conway city	11	10	64	9	65	1	19
of which: Grand Strand Flood District (community ID not in plan data)	0	0	1	0	1	0	0
of which: Loris city	1	1	11	1	11	0	6
of which: Myrtle Beach city	2	7	48	5	50	6	24
of which: North Myrtle Beach city	14	51	359	48	364	9	176
of which: Surfside Beach town	0	4	22	3	23	1	16
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	2	0	2	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Horry County (unincorporated area)	450104	111	145	558	130	577	14	317
Atlantic Beach town	450222	0	0	0	0	0	0	0
Aynor town	450105	1	0	1	0	1	0	0
Briarcliffe Acres town	450232	0	0	0	0	0	0	0
Conway city	450106	11	10	64	9	65	1	19
Loris city	450108	1	1	11	1	11	0	6
Myrtle Beach city	450109	2	7	48	5	50	6	24
North Myrtle Beach city	450110	14	51	359	48	364	9	176
Surfside Beach town	450111	0	4	22	3	23	1	16

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	134	173	833	155	856	24	421
2 to 4 unit residential	0	11	56	10	58	2	18
other residential	2	12	114	11	115	3	88
non-residential	4	22	62	20	64	2	31
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 18 properties are FMA repetitive loss but not NFIP repetitive loss, and 943 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Horry County, SC: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 45051). Automated baseline. <https://hazardplain.org/sc/45051/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.