

Sussex County, DE

Risk-assessment baseline packet

County FIPS: 10005 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 2028-01-02. Plan: Sussex County Hazard Mitigation Plan (FEMA plan 108411), approved 2023-01-03.

Update: FEMA tracker shows a plan in progress.

Since the plan was approved on 2023-01-03: 1 new hazard declaration (1 incident) and 90 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$42,608,060 a year), Hurricane (\$35,311,960) and Cold Wave (\$16,807,500).

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; 10005 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 2028-01-02	Plan:	Sussex County Hazard Mitigation Plan (FEMA plan 108411)
Approved:	2023-01-03	Days to expiry:	459
Update underway:	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2023-01-03)

New federal declarations:	1 new hazard declaration (1 incident): DR-4916-DE (Severe Winter Storm)	Storm Events records since approval:	90 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 4, SRL 26 (44 CFR 77.2); any definition: 307	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: 26 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
Sussex County	County	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-04-25
Bethany Beach town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-02-17
Bethel town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Blades town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2025-01-13
Bridgeville town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	
Dagsboro town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Delmar town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2024-12-02
Dewey Beach town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-01-13
Ellendale town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-01-04
Fenwick Island town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-01-27
Frankford town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2024-12-02
Georgetown town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-02-13
Greenwood town	Town	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	
Henlopen Acres town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	
Laurel town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2024-11-18

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Lewes city	City	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-08-14
Milford city	City	Expired on 2026-04-19	Kent County Hazard Mitigation Plan (FEMA plan 106435)	2021-04-20	2026-04-19	-164	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Millsboro town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	
Millville town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-01-10
Milton town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-02-13
Ocean View town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	
Rehoboth Beach city	City	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2024-11-15
Seaford city	City	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-01-10
Selbyville town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2023-01-10
Slaughter Beach town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	this jurisdiction approved 2024-12-11
South Bethany town	Town	Approved, expires 2028-01-02	Sussex County Hazard Mitigation Plan (FEMA plan 108411)	2023-01-03	2028-01-02	459	FEMA tracker shows a plan in progress	

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	Inland Flooding	Relatively Moderate	Relatively Moderate	\$40,254,893	\$1,798,764	\$554,403	\$42,608,060	112	
2	Hurricane	Relatively High	Relatively High	\$25,442,157	\$9,355,258	\$514,546	\$35,311,960	7	
3	Cold Wave	Relatively High	Relatively High	\$3,262	\$53,181	\$16,751,057	\$16,807,500	27	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Coastal Flooding	Very High	Very High	\$14,125,960	n/a	\$46,980	\$14,172,943	94	
5	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$4,172	\$2,307,003	\$2,311,175	81	
6	Tornado	Relatively Low	Relatively Low	\$842,306	\$7,716	\$739,863	\$1,589,885	11	
7	Earthquake	Relatively Low	Relatively Low	\$1,294,797	n/a	\$227,760	\$1,522,557		Storm Events does not record earthquakes.
8	Strong Wind	Relatively High	Relatively Moderate	\$540,151	\$53,564	\$701,726	\$1,295,442	518	Includes 68 High Wind and 148 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Drought	Relatively Moderate	Relatively Moderate	n/a	\$1,060,189	n/a	\$1,060,189	53	
10	Winter Weather	Very High	Relatively High	\$280,076	\$276	\$446,463	\$726,815	155	Includes 2 Sleet records (outside NRI's Winter Weather definition).
11	Lightning	Relatively High	Relatively Moderate	\$226,726	n/a	\$437,797	\$664,522	81	
12	Wildfire	Relatively Low	Relatively Low	\$472,767	\$1,916	\$63,389	\$538,072	9	
13	Ice Storm	Relatively Moderate	Relatively Moderate	\$323,527	n/a	\$61,934	\$385,461	0	Declared 1 time; no Storm Events record of this type.
14	Hail	Relatively Low	Relatively Low	\$26,314	\$279,024	\$353	\$305,691	35	

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
15	Landslide	Very Low	Very Low	\$1,105	n/a	\$3	\$1,109	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	1	

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 records (Storm Events records this hazard 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 501.04 (Relatively Low, 77.2); tract 504.06 (Relatively Low, 72.7); tract 503.04 (Relatively Low, 67.5)
Hurricane	tract 503.02 (Relatively High, 96.9); tract 517.02 (Relatively High, 95.3); tract 505.06 (Relatively High, 95.0)
Landslide	tract 517.01 (Relatively Low, 81.8); tract 501.03 (Very Low, 79.1); tract 518.01 (Very Low, 78.6)
Tornado	tract 504.06 (Relatively Low, 52.5); tract 501.04 (Relatively Low, 51.9); tract 503.02 (Relatively Low, 51.8)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 501.03 (Relatively Moderate, 91.5); tract 518.01 (Relatively Moderate, 90.1); tract 509.05 (Relatively Moderate, 89.6)

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 501.04 is Census Tract 501.04). 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)	94 records, 1996 to 2026 (94 zone-level)		Coastal Flood, 2009-11-12, \$40,000,000 property; \$0 crops (2009 dollars); NWS zone DEZ004		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	26 records, 1996 to 2015 (26 zone-level)	1 day to 16 days (median 2 days); 21 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	53 records, 1997 to 2012 (53 zone-level)	1 day to 288 days (median 20 days); 17 with a recorded value	288 days (about 9.5 months), 2007-07-24 to 2008-05-06, a run of 11 consecutive Storm Events drought records, zone-level	Drought, 1999-09-01, property not reported; \$20,100,000 crops (zone total, 1999 dollars)	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)	48 records, 1968 to 2025	0.75 in to 2.25 in (median 1 in); 48 with a recorded value	2.25 in hail, 2022-05-16	Hail, 2009-06-13, \$0 property; \$300,000 crops (2009 dollars)	Event records naming jurisdictions in the plan: Laurel town (4 records), Millsboro town (4 records), Blades town (3 records), Delmar town (3 records), Bridgeville town (2 records), Greenwood town (2 records), Rehoboth Beach city (2 records), Bethany Beach town (1 record), Dewey Beach town (1 record), Ellendale town (1 record); and 2 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	81 records, 1996 to 2025 (81 zone-level)	1 day to 10 days (median 3 days); 54 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	7 records, 1996 to 2020 (7 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 1999-09-16, 57 kt (66 mph), measurement type not recorded, \$50,000 property; \$0 crops (1999 dollars); NWS zone DEZ004	Most damaging recorded: Tropical Storm, 2003-09-18, \$8,000,000 property; crops not reported (zone total, 2003 dollars)	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					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	112 records, 1999 to 2025 (12 zone-level)		Flash Flood, 2001-08-11, \$1,100,000 property; crops not reported (2001 dollars)		Event records naming jurisdictions in the plan: Bethany Beach town (11 records), Blades town (5 records), Bridgeville town (5 records), Dewey Beach town (4 records), Ellendale town (4 records), Georgetown town (4 records), Ocean View town (4 records), Dagsboro town (3 records), Millsboro town (3 records), Milton town (3 records); and 11 more jurisdictions (see the Excel file). Zone-level records (12) apply countywide.	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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	81 records, 1998 to 2026		Lightning, 2003-08-30, \$800,000 property; \$0 crops (2003 dollars)		Event records naming jurisdictions in the plan: Lewes city (8 records), Seaford city (7 records), Ocean View town (6 records), Rehoboth Beach city (6 records), Georgetown town (5 records), Millville town (5 records), Bethany Beach town (4 records), Milton town (4 records), Dewey Beach town (3 records), Bridgeville town (2 records); and 10 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	216 records, 1996 to 2026 (216 zone-level)	35 kt (40 mph) to 71 kt (82 mph) (median 44 kt (51 mph)); 183 with a recorded value	71 kt (82 mph), measurement type not recorded, High Wind, 1998-01-28; NWS zone DEZ004	High Wind, 2012-10-29, \$200,000 property; \$0 crops (zone total, 2012 dollars)	Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	372 records, 1957 to 2026	50 kt (58 mph) to 100 kt (115 mph) (median 50 kt (58 mph)); 306 with a recorded value	100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1991-07-07, 2 direct injuries	Thunderstorm Wind, 1995-11-11, \$1,000,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Georgetown town (24 records), Bridgeville town (22 records), Dewey Beach town (22 records), Laurel town (20 records), Greenwood town (16 records), Blades town (15 records), Lewes city (15 records), Millsboro town (11 records), Seaford city (10 records), Dagsboro town (9 records); and 12 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	28 records, 1955 to 2025	F/EF0 to F/EF3 (median F/EF1); 28 with a recorded value	EF3 tornado, 2023-04-01, 14.3 mi within this county, 700 yd wide, \$0 property; \$0 crops (2023 dollars), 1 direct death	Tornado, 1984-05-08, \$250,000 property; crops not recorded (1984 dollars)	Event records naming jurisdictions in the plan: Bethel town (2 records), Bridgeville town (1 record), Dagsboro town (1 record), Dewey Beach town (1 record), Ellendale town (1 record), Frankford town (1 record), Greenwood town (1 record), Slaughter Beach town (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)	1 record, 2013 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Wildfire	acres burned (local data)	9 records, 2000 to 2006 (7 zone-level)		Wildfire, 2006-03-14, \$5,000 property; crops not reported (2006 dollars); NWS zone DEZ003		Event records naming jurisdictions in the plan: Dagsboro town (1 record), Georgetown town (1 record). Zone-level records (7) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	155 records, 1996 to 2026 (155 zone-level)		Winter Storm, 2010-02-09, \$1,500,000 property; \$0 crops (2010 dollars); NWS zone DEZ004	Winter Storm, 2010-02-09, \$1,500,000 property; \$0 crops (zone total, 2010 dollars)	Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow, lightning and tsunami.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that 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: 20 declarations covering 15 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
2026-05-29	2026-02-22	DR-4916-DE	Major disaster	Severe Winter Storm	Winter Weather	\$139,557.68	new since last plan; within last 5 years	
2020-04-05	2020-01-20	DR-4526-DE	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$29,503,949.62		
2020-03-13	2020-01-20	EM-3449-DE	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4526
2016-03-16	2016-01-22	DR-4265-DE	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$998,622.64		
2012-11-16	2012-10-27	DR-4090-DE	Major disaster	Hurricane Sandy	Hurricane	\$436,531.65		
2012-10-29	2012-10-27	EM-3357-DE	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		same incident as DR-4090
2011-09-30	2011-08-25	DR-4037-DE	Major disaster	Hurricane Irene	Hurricane	\$288,324.13		
2011-08-28	2011-08-26	EM-3336-DE	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4037
2010-03-31	2010-02-05	DR-1896-DE	Major disaster	Severe Winter Storms and Snowstorms	Winter Weather	\$809,249.43		
2006-07-05	2006-06-23	DR-1654-DE	Major disaster	Severe Storms and Flooding	Inland Flooding	\$90,742.72		
2005-09-30	2005-08-29	EM-3263-DE	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-09-20	2003-09-18	DR-1494-DE	Major disaster	Hurricane Isabel	Hurricane	\$207,907.86		
2003-03-20	2003-02-14	EM-3183-DE	Emergency	Snow	Winter Weather	\$115,439.27		
1998-02-13	1998-01-28	DR-1205-DE	Major disaster	Severe Winter Storms, High Winds, and Flooding	Inland Flooding; Strong Wind; Winter Weather	no Public Assistance recorded		
1996-01-12	1996-01-06	DR-1082-DE	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	no Public Assistance recorded		
1994-03-16	1994-02-08	DR-1017-DE	Major disaster	Severe Ice Storms and Flooding	Ice Storm; Inland Flooding	no Public Assistance recorded		
1993-03-18	1993-03-13	EM-3111-DE	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1993-01-15	1992-12-11	DR-976-DE	Major disaster	Severe Coastal Storm & Flooding	Coastal Flooding	no Public Assistance recorded		
1992-02-06	1992-01-04	DR-933-DE	Major disaster	Severe Coastal Storm	Coastal Flooding	no Public Assistance recorded		
1965-08-18	1965-08-18	DR-207-DE	Major disaster	Water Shortage	Drought	no Public Assistance recorded		

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
1962-03-09	1962-03-09	DR-126-DE	Major disaster	Severe Storms, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal 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	94	15	5	22	2	0	1996 to 2026-06-30	
Cold Wave	27	0	0	0	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	53	0	0	0	1	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	48	3	5	8	0	0	1955 to 2026-06-30	
Heat Wave	81	2	0	2	0	0	1996 to 2026-06-30	
Hurricane	7	0	0	0	3	0	1996 to 2026-06-30	
Ice Storm	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)
Inland Flooding	112	6	0	6	3	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

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
Lightning	81	1	1	2	0	0	1996 to 2026-06-30	
Strong Wind	588	49	23	72	1	0	1955 to 2026-06-30	Includes 68 High Wind and 148 Strong Wind records.
Tornado	28	4	0	4	0	0	1950 to 2026-06-30	
Tsunami	1	0	0	0	0	0	1996 to 2026-06-30	
Wildfire	9	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	155	10	6	16	7	1	1996 to 2026-06-30	Includes 2 Sleet records.

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
2023-04-01	Tornado	EF3, 14.3 mi within this county, 700 yd wide	\$0 property; \$0 crops (2023 dollars)	1, 0	DUBLIN HILL to ELLENDALE	new since last plan; within last 5 years	deaths or injuries recorded
2010-02-09	Winter Storm		\$1,500,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone DEZ004 (DELAWARE BEACHES), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2009-11-12	Coastal Flood		\$40,000,000 property; \$0 crops (zone total, 2009 dollars)	0, 0	NWS zone DEZ004 (DELAWARE BEACHES), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2007-07-24	Drought		\$0 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone DEZ003 (INLAND SUSSEX), zone-level		B1-c worst recorded: Drought
2007-02-06	Extreme Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2007 dollars)	1, 1	NWS zone DEZ003 (INLAND SUSSEX), zone-level		deaths or injuries recorded
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone DEZ004 (DELAWARE BEACHES), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone DEZ004 (DELAWARE BEACHES), zone-level		B1-c worst recorded: Excessive Heat, Heat
2001-08-11	Flash Flood		\$1,100,000 property; crops not reported (2001 dollars)	0, 0	SOUTHWEST PORTION		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-09-16	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$50,000 property; \$0 crops (zone total, 1999 dollars)	0, 0	NWS zone DEZ004 (DELAWARE BEACHES), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1998-01-28	High Wind	71 kt (82 mph), measurement type not recorded	damage not reported	0, 0	NWS zone DEZ004 (DELAWARE BEACHES), zone-level		B1-c worst recorded: High Wind and Strong Wind
1991-07-07	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 2	location not recorded		B1-c worst recorded: Thunderstorm Wind
1984-05-08	Tornado	F1, 6 mi path length (whole path, pre-1996), 150 yd wide	\$250,000 property; crops not recorded (1984 dollars)	0, 8	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,284 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).

FEMA's declaration data list no tribal or special-area declarations for this state.

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	3.65	events per year at a location (modeled)	about 3.7 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	0.787	event-days per year	about 0.787 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	11.9	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.26	event-days per year	about 4.26 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	203	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00104	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.104%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.925	events per year	about 0.92 per year	Likely	FEMA annualized frequency (modeled)	35.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.03	event-days per year	about 5.03 days per year	Likely	Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%)	64.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.169	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	70	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	0.401	event-days per year	about 0.401 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	23	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	2.54	event-days per year	about 2.54 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	71	1996 to 2023 (28 years)	see B1-f	
Landslide	0.125	events per year (modeled)	about 1 in 8 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	32.8	days per year with a strike	about 32.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.36	events per year	about 2.36 per year	Highly likely	FEMA annualized frequency (modeled)	73	1986 to 2023 (38 years)	countywide	
Tornado	0.34	events per year	about 1 in 3 years	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)		Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Wildfire	0.000987	annual probability at a location	chance a given location in the county burns in a year: 0.0987%	Likely	Storm Events records in 5 of 30 years, 1996 to 2025 (16.7%)	not shown	modeled	see B1-f	
Winter Weather	7.03	event-days per year	about 7.03 days per year	Highly likely	Storm Events event- days in 28 of 30 years, 1996 to 2025 (93.3%)	106	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	22	30	0.733
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	270	30	9
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	7	30	0.233
Tornado	EF0-1	1996 to 2025	9	30	0.3
Tornado	EF2-3	1996 to 2025	2	30	0.0667
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	67 of 74	70.3	93.4	99.9	Very High 9, Relatively High 13, Relatively Moderate 21, Relatively Low 9, Very Low 15, No Rating 7
Cold Wave	74 of 74	15.9	87.4	96.3	Very High 3, Relatively High 54, Relatively Moderate 16, Very Low 1
Drought	68 of 74	67.0	85.1	96.0	Relatively Moderate 18, Relatively Low 30, Very Low 20, No Rating 6
Earthquake	74 of 74	4.0	41.8	77.2	Relatively Low 39, Very Low 35
Hail	74 of 74	1.0	26.1	84.7	Relatively Moderate 3, Relatively Low 20, Very Low 51
Heat Wave	74 of 74	1.6	45.5	74.3	Relatively Moderate 27, Relatively Low 35, Very Low 12
Hurricane	74 of 74	53.5	90.6	96.9	Relatively High 44, Relatively Moderate 28, Relatively Low 2
Ice Storm	74 of 74	2.0	56.2	76.5	Relatively Moderate 6, Relatively Low 63, Very Low 5
Inland Flooding	74 of 74	0.4	56.1	89.3	Relatively High 8, Relatively Moderate 37, Relatively Low 23, Very Low 6
Landslide	74 of 74	12.5	58.0	81.8	Relatively Low 1, Very Low 73
Lightning	74 of 74	0.5	45.3	70.2	Relatively Moderate 30, Relatively Low 43, Very Low 1
Strong Wind	74 of 74	2.3	45.4	85.1	Relatively High 2, Relatively Moderate 24, Relatively Low 47, Very Low 1
Tornado	74 of 74	1.7	30.7	52.5	Relatively Low 44, Very Low 30
Tsunami	0 of 74				Insufficient Data 74
Wildfire	74 of 74	48.7	79.7	91.5	Relatively Moderate 8, Relatively Low 56, Very Low 10
Winter Weather	74 of 74	16.5	83.3	93.8	Relatively High 49, Relatively Moderate 24, Very 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.

Hail: Agriculture is 91% 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
Sussex County	County	Approved, expires 2028-01-02	FMA RL 2, SRL 14; any 145	\$213,298.91	0 total; 0 since its plan	
Bethany Beach town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 2; any 49	\$39,005.56	20 total; 3 since its plan	
Bethel town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; no approved plan	
Blades town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$6,204.68	24 total; 2 since its plan	
Bridgeville town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$42,744.43	32 total; 6 since its plan	
Dagsboro town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; no approved plan	
Delmar town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$11,989.60	9 total; 0 since its plan	
Dewey Beach town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 5; any 32	\$34,016.65	31 total; 3 since its plan	
Ellendale town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 2 since its plan	
Fenwick Island town	Town	Approved, expires 2028-01-02	FMA RL 2, SRL 1; any 9	\$59,022.10	0 total; 0 since its plan	
Frankford town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 3 since its plan	
Georgetown town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$47,978.17	34 total; 1 since its plan	
Greenwood town	Town	No approved plan on record	FMA RL 0, SRL 0; any 0	\$6,046.45	21 total; no approved plan	
Henlopen Acres town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$25,476.40	2 total; 0 since its plan	
Laurel town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$101,168.53	28 total; 5 since its plan	
Lewes city	City	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 15	\$99,164.83	23 total; 1 since its plan	
Milford city	City	Expired on 2026-04-19	FMA RL 0, SRL 2; any 7	\$180,301.61	0 total; 0 since its plan	Whole community, including the part in Kent County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.

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
Millsboro town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 1	\$25,204.10	19 total; 2 since its plan	
Millville town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	9 total; 1 since its plan	
Milton town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 1; any 1	\$29,847.54	15 total; 1 since its plan	
Ocean View town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 1	\$31,058.20	13 total; 1 since its plan	
Rehoboth Beach city	City	Approved, expires 2028-01-02	FMA RL 0, SRL 1; any 8	\$1,112,733.15	13 total; 0 since its plan	
Seaford city	City	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$202,356.16	20 total; 1 since its plan	
Selbyville town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 0	\$33,207.43	5 total; 0 since its plan	
Slaughter Beach town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 0; any 2	\$9,856.09	6 total; 0 since its plan	
South Bethany town	Town	Approved, expires 2028-01-02	FMA RL 0, SRL 2; any 41	\$77,735.45	0 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).

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 2023-01-03 <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	\$10,806,278,949	n/a	20,444	\$14,125,960	n/a	\$46,980	0.131%		\$0		
Cold Wave	\$74,497,727,033	\$1,303,773,481	237,214	\$3,262	\$53,181	\$16,751,057	under 0.0001%				
Drought	n/a	\$192,148,649	n/a	n/a	\$1,060,189	n/a	0.552% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$124,619,323,001	n/a	237,378	\$1,294,797	n/a	\$227,760	0.00104%				
Hail	\$74,497,727,033	\$1,303,773,481	237,214	\$26,314	\$279,024	\$353	under 0.0001%	\$0			
Heat Wave	\$74,497,727,033	\$1,303,773,481	237,214	under \$1	\$4,172	\$2,307,003	under 0.0001%				
Hurricane	\$74,492,829,350	\$1,303,735,830	237,208	\$25,442,157	\$9,355,258	\$514,546	0.0342%				
Ice Storm	\$73,095,713,845	n/a	233,869	\$323,527	n/a	\$61,934	0.000443%				
Inland Flooding	\$74,162,597,140	\$73,460,542	19,816	\$40,254,893	\$1,798,764	\$554,403	n/a (see note)	\$0			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	\$192,591,385	n/a	516	\$1,105	n/a	\$3	0.000574%				
Lightning	\$74,497,727,033	n/a	237,214	\$226,726	n/a	\$437,797	0.000304%	\$10,000			
Strong Wind	\$74,497,727,033	\$1,303,773,481	237,214	\$540,151	\$53,564	\$701,726	0.000725%	\$30,000			
Tornado	\$74,497,727,033	\$1,303,773,481	237,214	\$842,306	\$7,716	\$739,863	0.00113%	\$0			

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 2023-01-03 <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	\$5,864,866,086	\$241,950,892	37,528	\$472,767	\$1,916	\$63,389	0.00806%				
Winter Weather	\$74,497,727,033	\$1,303,773,481	237,214	\$280,076	\$276	\$446,463	0.000376%		\$0	\$139,557.68	

Totals since 2023-01-03 (Storm Events through 2026-06-30): 58 county-coded records, 17 with a damage value recorded (including \$0), \$40,000; 32 zone-level records, 20 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: \$139,557.68 on 1 counted declaration.

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	237,214
Building value (total, not at risk)	\$74,497,727,033
Agriculture value (total, not at risk)	\$1,303,773,481
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$96,448,099
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)	\$22,853,277
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
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)	4	Severe repetitive loss, FMA definition (44 CFR 77.2)	26
Repetitive loss, NFIP insurance definition	304	Severe repetitive loss, NFIP insurance definition	23

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	4	26	304	23	307	2	107
of which: Sussex County (unincorporated area)	2	14	144	13	145	1	46
of which: Lewes city	0	0	15	0	15	0	12
of which: Milford city	0	0	3	0	3	0	0
of which: Millsboro town	0	0	1	0	1	0	0
of which: Milton town	0	1	1	1	1	0	1
of which: Ocean View town	0	0	1	0	1	0	1
of which: Slaughter Beach town	0	0	2	0	2	0	1
of which: South Bethany town	0	2	40	1	41	1	10
of which: Dewey Beach town	0	5	32	5	32	0	10
of which: Bethany Beach town	0	2	49	2	49	0	21
of which: Fenwick Island town	2	1	8	0	9	0	2
of which: Rehoboth Beach city	0	1	8	1	8	0	3
Statewide, no county in FEMA's file	0	0	1	0	1	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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Sussex County	100029	2	14	144	13	145	1	46	
Bethany Beach town	105083	0	2	49	2	49	0	21	
Bethel town	100055	0	0	0	0	0	0	0	
Blades town	100031	0	0	0	0	0	0	0	
Bridgeville town	100032	0	0	0	0	0	0	0	
Dagsboro town	100033	0	0	0	0	0	0	0	
Delmar town	100059	0	0	0	0	0	0	0	
Dewey Beach town	100056	0	5	32	5	32	0	10	
Ellendale town	100060	0	0	0	0	0	0	0	
Fenwick Island town	105084	2	1	8	0	9	0	2	
Frankford town	100037	0	0	0	0	0	0	0	
Georgetown town	100062	0	0	0	0	0	0	0	
Greenwood town	100039	0	0	0	0	0	0	0	
Henlopen Acres town	100053	0	0	0	0	0	0	0	
Laurel town	100040	0	0	0	0	0	0	0	
Lewes city	100041	0	0	15	0	15	0	12	
Milford city	100042	0	2	7	2	7	0	1	1 Whole community, including the part in Kent County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 3, NFIP SRL 0, any category 3.
Millsboro town	100043	0	0	1	0	1	0	0	
Millville town	100044	0	0	0	0	0	0	0	
Milton town	100045	0	1	1	1	1	0	1	
Ocean View town	100046	0	0	1	0	1	0	1	
Rehoboth Beach city	105086	0	1	8	1	8	0	3	
Seaford city	100048	0	0	0	0	0	0	0	
Selbyville town	100038	0	0	0	0	0	0	0	

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>	Note
Slaughter Beach town	100050	0	0	2	0	2	0	1	
South Bethany town	100051	0	2	40	1	41	1	10	

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	3	17	234	14	237	2	81
2 to 4 unit residential	1	2	17	2	17	0	3
other residential	0	5	39	5	39	0	20
non-residential	0	2	14	2	14	0	3
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 301 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_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_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)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each 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). Sussex County, DE: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 10005). Automated baseline. <https://hazardplain.org/de/10005/> 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