

DeSoto County, FL

Risk-assessment baseline packet

County FIPS: 12027 **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 2030-04-10. Plan: DeSoto County (FEMA plan 110671), approved 2025-04-10.
Since the plan was approved on 2025-04-10: no new federal declaration.
NOAA Storm Events records since that date: 1 record (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$17,274,151 a year), Inland Flooding (\$3,912,548) and Cold Wave (\$1,307,869).
Repetitive-loss flood properties now: FMA RL 23, SRL 14 (44 CFR 77.2); any definition: 61.
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; 12027 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2025-04-10), page 2
4. Supports FEMA checklist item B1-a: hazard identification, page 3
5. Supports FEMA checklist item B1-b: hazard location, page 4
6. Supports FEMA checklist item B1-c: hazard extent, page 5
7. Supports FEMA checklist item B1-d: previous occurrences, page 7
8. Supports FEMA checklist item B1-e: probability of future events, page 12
9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 14
10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 16
11. Supports FEMA checklist item B2-a: vulnerability (county context), page 17
12. Supports FEMA checklist item B2-c: repetitive loss properties, page 18
13. Sources, what the plan adds, disclaimer and citation, page 19

Plan clock

Status:Approved, expires 2030-04-10

Approved:2025-04-10

Plan:DeSoto County (FEMA plan 110671)

Days to expiry:1,288

What changed since your last plan (approved 2025-04-10)

New federal declarations:none

Repetitive loss now:FMA RL 23, SRL 14 (44 CFR 77.2); any definition: 61

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

Storm Events records since approval:1 record (data through 2026-06-30)

Repeat-flood change:this release sets the baseline count.

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
DeSoto County (unincorporated area)	Unincorporated	Approved, expires 2030-04-10	DeSoto County (FEMA plan 110671)	2025-04-10	2030-04-10	1,288	
Arcadia city	City	Approved, expires 2030-04-10	DeSoto County (FEMA plan 110671)	2025-04-10	2030-04-10	1,288	this jurisdiction approved 2025-06-03
DeSoto County School District	School/School District	Approved, expires 2030-04-10	DeSoto County (FEMA plan 110671)	2025-04-10	2030-04-10	1,288	this jurisdiction approved 2025-06-03

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

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	Relatively High	Relatively High	\$14,298,827	\$2,053,949	\$921,375	\$17,274,151	21	
2	Inland Flooding	Relatively Low	Very Low	\$3,692,486	\$147,921	\$72,141	\$3,912,548	38	
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$46,297	\$1,255,848	\$5,725	\$1,307,869	38	Includes 33 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Lightning	Relatively High	Relatively High	\$15,175	n/a	\$1,174,286	\$1,189,460	3	
5	Tornado	Relatively Low	Relatively Low	\$471,146	\$4,618	\$518,925	\$994,689	12	
6	Strong Wind	Relatively Moderate	Relatively Moderate	\$463,858	\$106,089	\$90,166	\$660,114	29	Includes 1 High Wind record (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
7	Wildfire	Relatively Low	Relatively Low	\$316,971	\$4,345	\$65,411	\$386,727	1	
8	Drought	Relatively Moderate	Relatively Low	n/a	\$268,707	n/a	\$268,707	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Heat Wave	Relatively Low	Relatively Low	\$13	\$190	\$199,757	\$199,960	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Hail	Very Low	Very Low	\$1,931	\$58,687	\$2,866	\$63,485	17	
11	Earthquake	Very Low	Very Low	\$7,261	n/a	\$3,161	\$10,422		Storm Events does not record earthquakes.
12	Coastal Flooding	Very Low	Very Low	\$3,825	n/a	\$435	\$4,260	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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
13	Landslide	Very Low	Very Low	\$19	n/a	\$1	\$20	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	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 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, ice storm, tsunami 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, 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 101.01 (Very Low, 12.5); tract 102 (Very Low, 11.5); tract 104.06 (Very Low, 10.2)
Hurricane	tract 101.01 (Very High, 99.9); tract 104.06 (Very High, 99.7); tract 104.03 (Very High, 99.2)
Landslide	tract 101.01 (Very Low, 67.7); tract 104.03 (Very Low, 57.5); tract 101.02 (Very Low, 51.0)
Tornado	tract 101.01 (Relatively High, 81.5); tract 104.06 (Relatively High, 77.0); tract 103.01 (Relatively Moderate, 72.6)
Wildfire	tract 104.03 (Relatively High, 96.3); tract 101.01 (Relatively Moderate, 95.2); tract 104.06 (Relatively Moderate, 94.3)

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 101.01 is Census Tract 101.01). 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)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	5 records, 2003 to 2008 (5 zone-level)	1 day to 2 days (median 1 day); 4 with a recorded value	2 consecutive days, 2003-01-24 to 2003-01-25, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	33 records, 1996 to 2018 (33 zone-level)		Frost/Freeze, 2010-01-10, \$7,510,000 crop damage (2010 dollars); NWS zone FLZ061		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	0					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)	18 records, 1992 to 2009	0.75 in to 2.75 in (median 1 in); 18 with a recorded value	2.75 in hail, 2005-05-03		Event records naming jurisdictions in the plan: Arcadia city (12 records).	
Excessive Heat, Heat	heat index (in event narratives)	0					Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	21 records, 1996 to 2024 (21 zone-level)		Strongest recorded: Hurricane (Typhoon) record (NOAA's event type name), 2022-09-28, category 2, \$1,000,000 property; \$0 crops (2022 dollars), 1 direct death (reported for the zone); NWS zone FLZ061	Most damaging recorded: Hurricane (Typhoon), 2004-08-13, \$382,000,000 property; \$125,000,000 crops, reported for the zone (2004 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	38 records, 1996 to 2017 (6 zone-level)		Flood, 1998-03-20, \$3,800,000 property; \$0 crops (1998 dollars)		Event records naming jurisdictions in the plan: Arcadia city (26 records). Zone-level records (6) 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	3 records, 1996 to 2008		Lightning, 2008-06-23, \$0 property; \$0 crops (2008 dollars), 1 direct death, 2 direct injuries		Event records naming jurisdictions in the plan: Arcadia city (1 record).	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)	1 record, 2002 (1 zone-level)		No wind speed recorded in 1 record.		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	44 records, 1975 to 2016	40 kt (46 mph) to 61 kt (70 mph) (median 52 kt (60 mph)); 14 with a recorded value	61 kt (70 mph), measurement type not recorded, Thunderstorm Wind, 1996-05-03	Thunderstorm Wind, 1999-01-03, \$150,000 property; \$0 crops (1999 dollars)	Event records naming jurisdictions in the plan: Arcadia city (25 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	35 records, 1958 to 2025	F/EF0 to F/EF2 (median F/EF0); 31 with a recorded value	F2 tornado, 1983-12-12, 1 mi path length (whole path, pre-1996), 50 yd wide, \$250,000 property; crops not recorded (1983 dollars), 4 direct injuries		Event records naming jurisdictions in the plan: Arcadia city (8 records).	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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	1 record, 2000		No damage reported in 1 record.		Event records naming jurisdictions in the plan: Arcadia city (1 record).	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)	0					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: 38 declarations covering 29 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
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	Hurricane Milton	Hurricane (primary); also designated: Inland Flooding	\$1,843,675.90	in the 12 months before plan approval; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4834
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	PA not declared for this county	in the 12 months before plan approval; within last 5 years	
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$18,178.49	within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	Tropical Storm Idalia	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4734
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	no Public Assistance recorded	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$27,497,133.97	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	Tropical Storm Ian	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$16,324.46		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4486
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$4,944,564.31		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	\$15,161.75		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$60,244.99		
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	Hurricane Jeanne	Hurricane	no Public Assistance recorded		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	no Public Assistance recorded		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$31,515,862.25		
2003-07-29	2003-06-13	DR-1481-FL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$99,310.62		
2001-09-28	2001-09-13	DR-1393-FL	Major disaster	Severe Storms, Tornadoes and Flooding Associated with Tropical Storm Gabrielle	Hurricane; Inland Flooding; Tornado	\$146,866.43		
2001-04-18	2001-04-17	FM-2358-FL	Fire management	FI - Myakka Complex Fire	Wildfire	no Public Assistance recorded		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	\$1,242.94		
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	no Public Assistance recorded		
1999-04-23	1999-04-13	FM-2260-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		
1992-08-14	1992-06-23	DR-952-FL	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1990-01-15	1989-12-23	DR-851-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1985-03-18	1985-03-18	DR-732-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		

						County Public Assistance		
Declared	Incident began	FEMA number	Type	Title	Mapped hazard	<i>federal share obligated, nominal dollars</i>	Flags	Notes
1982-07-07	1982-07-07	DR-664-FL	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		

School districts and special districts in this county: \$6,148,545.23 (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
1995-08-03	1995-08-02	EM-3116-FL	Emergency	Hurricane Erin	Hurricane
1964-09-10	1964-09-10	DR-176-FL	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1964-09-08	1964-09-08	DR-175-FL	Major disaster	Hurricane Cleo	Hurricane (primary); also designated: Inland Flooding
1962-12-17	1962-12-17	DR-141-FL	Major disaster	Abnormally High Tides	Inland Flooding
1960-09-12	1960-09-12	DR-106-FL	Major disaster	Hurricane Donna	Hurricane (primary); also designated: Inland Flooding
1960-03-23	1960-03-23	DR-97-FL	Major disaster	Severe Weather Conditions	Other, not an NRI hazard; not counted
1953-10-22	1953-10-22	DR-12-FL	Major disaster	Flood	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.

17 Fire Management declarations (1985-05-17 to 1998-06-28) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance not placed in any Florida county: 4 rows, \$9,327,951.42; listed on the Florida state page.

Source: 3

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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	38	0	0	0	4	0	1996 to 2026-06-30	Includes 33 Frost/Freeze records.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Hail	18	0	0	0	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	21	0	2	5	17	0	1996 to 2026-06-30	
Inland Flooding	38	0	0	0	8	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
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	45	0	0	0	2	0	1955 to 2026-06-30	Includes 1 High Wind record.
Tornado	35	1	0	1	3	0	1950 to 2026-06-30	
Wildfire	1	0	0	0	4	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

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
2022-09-28	Hurricane (Typhoon), NOAA's event type name	category 2	\$1,000,000 property; \$0 crops, reported for the zone (2022 dollars)	1, 0	NWS zone FLZ061 (DE SOTO), zone-level	within last 5 years	deaths or injuries recorded
2010-01-10	Frost/Freeze		\$0 property; \$7,510,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone FLZ061 (DE SOTO), zone-level		B1-c worst recorded: Frost/Freeze
2008-06-23	Lightning		\$0 property; \$0 crops (2008 dollars)	1, 2	NOCATEE		deaths or injuries recorded
2005-05-03	Hail	2.75 in	damage not reported	0, 0	FT OGDEN		B1-c worst recorded: Hail
2004-08-13	Hurricane (Typhoon), NOAA's event type name		\$382,000,000 property; \$125,000,000 crops, reported for the zone (2004 dollars)	1, 50	NWS zone FLZ061 (DE SOTO), zone-level		deaths or injuries recorded
2003-01-24	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone FLZ061 (DE SOTO), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1999-01-03	Thunderstorm Wind	speed not recorded	\$150,000 property; \$0 crops (1999 dollars)	0, 0	ARCADIA MUNI ARPT to ARCADIA		B1-c most damaging: Thunderstorm Wind
1998-03-20	Flood		\$3,800,000 property; \$0 crops (1998 dollars)	0, 0	ARCADIA		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1997-09-27	Flash Flood		\$100,000 property; \$0 crops (1997 dollars)	1, 0	BROWNVILLE		deaths or injuries recorded
1996-06-19	Lightning		damage not reported	1, 0	ARCADIA		deaths or injuries recorded
1996-05-03	Thunderstorm Wind	61 kt (70 mph), measurement type not recorded	\$5,000 property; crops not reported (1996 dollars)	0, 0	NOCATEE		B1-c worst recorded: Thunderstorm Wind
1983-12-12	Tornado	F2, 1 mi path length (whole path, pre-1996), 50 yd wide	\$250,000 property; crops not recorded (1983 dollars)	0, 4	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (199 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	0.012	events per year at a location (modeled)	about 0.012 per year at a given location in the county		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
Cold Wave	3.58	event-days per year	about 3.58 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	68.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	17.9	event-days per year	about 17.9 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	630	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000263	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0263%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.32	events per year	about 1.32 per year	Highly likely	FEMA annualized frequency (modeled)	50.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.21	event-days per year	about 3.21 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	51	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.237	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	73	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.
Inland Flooding	1.07	event-days per year	about 1.07 days per year	Likely (from Storm Events: 10 of 30 years)	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	30	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0665	events per year (modeled)	about 1 in 15 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	98.4	days per year with a strike	about 98.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.599	events per year	about 0.6 per year	Likely	FEMA annualized frequency (modeled)	23	1986 to 2023 (38 years)	countywide	

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
Tornado	0.613	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	
Wildfire	0.00669	annual probability at a location	chance a given location in the county burns in a year: 0.669%	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	0	event-days per year	none modeled		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events winter weather record, 1996 to 2025

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	8	30	0.267
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	9	30	0.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	19	30	0.633
Tornado	EF0-1	1996 to 2025	12	30	0.4
Tornado	EF2-3	1996 to 2025	0	30	0
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	4 of 9	74.9	77.6	83.5	Relatively Low 2, Very Low 2, No Rating 5
Cold Wave	9 of 9	23.1	69.4	98.7	Very High 1, Relatively High 3, Relatively Moderate 1, Relatively Low 4
Drought	9 of 9	76.9	88.7	97.5	Relatively Moderate 4, Relatively Low 3, Very Low 2
Earthquake	9 of 9	3.4	8.4	12.5	Very Low 9
Hail	9 of 9	17.1	46.4	80.4	Relatively Moderate 2, Relatively Low 3, Very Low 4
Heat Wave	9 of 9	26.0	43.7	58.3	Relatively Moderate 1, Relatively Low 8
Hurricane	9 of 9	95.4	98.6	99.9	Very High 7, Relatively High 2
Inland Flooding	9 of 9	15.6	44.2	84.2	Relatively High 2, Relatively Moderate 2, Relatively Low 5
Landslide	9 of 9	10.3	48.4	67.7	Very Low 9
Lightning	9 of 9	98.5	99.6	99.9	Very High 9
Strong Wind	9 of 9	75.8	90.1	98.0	Very High 1, Relatively High 6, Relatively Moderate 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	9 of 9	55.4	69.8	81.5	Relatively High 2, Relatively Moderate 7
Wildfire	9 of 9	82.5	93.3	96.3	Relatively High 1, Relatively Moderate 5, Relatively Low 3
Winter Weather	0 of 9				No Rating 9

Cold Wave: Agriculture is 96% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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 92% 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, lightning and strong wind 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	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
DeSoto County (unincorporated area)	Unincorporated	Approved, expires 2030-04-10	FMA RL 23, SRL 14; any 56	\$47,657,774.10	0 total; 0 since its plan	Includes \$16,324.46 for declarations not counted as hazard incidents (DR-4486-FL).
Arcadia city	City	Approved, expires 2030-04-10	FMA RL 0, SRL 0; any 5	\$7,126,289.97	73 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 2025-04-10 <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	\$119,013,589	n/a	404	\$3,825	n/a	\$435	0.00321%				
Cold Wave	\$6,015,664,213	\$216,678,633	33,898	\$46,297	\$1,255,848	\$5,725	0.00077%				
Drought	n/a	\$110,442,359	n/a	n/a	\$268,707	n/a	0.243% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$10,423,842,190	n/a	33,976	\$7,261	n/a	\$3,161	under 0.0001%				
Hail	\$6,015,664,213	\$216,678,633	33,898	\$1,931	\$58,687	\$2,866	under 0.0001%				
Heat Wave	\$6,015,664,213	\$216,678,633	33,898	\$13	\$190	\$199,757	under 0.0001%				
Hurricane	\$6,015,574,696	\$214,139,594	33,897	\$14,298,827	\$2,053,949	\$921,375	0.238%				
Inland Flooding	\$6,013,467,815	\$22,383,563	2,267	\$3,692,486	\$147,921	\$72,141	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	\$5,296,495	n/a	19	\$19	n/a	\$1	0.000363%				
Lightning	\$6,015,664,213	n/a	33,898	\$15,175	n/a	\$1,174,286	0.000252%				
Strong Wind	\$6,015,664,213	\$216,678,633	33,898	\$463,858	\$106,089	\$90,166	0.00771%				
Tornado	\$6,015,664,213	\$216,678,633	33,898	\$471,146	\$4,618	\$518,925	0.00783%	\$5,000			

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 2025-04-10 <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
Wildfire	\$651,325,282	\$99,113,827	8,366	\$316,971	\$4,345	\$65,411	0.0487%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-04-10 (Storm Events through 2026-06-30): 1 county-coded records, 1 with a damage value recorded (including \$0), \$5,000; 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	33,898
Building value (total, not at risk)	\$6,015,664,213
Agriculture value (total, not at risk)	\$216,678,633
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$23,218,165
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)	\$3,054,247
Social vulnerability rating	Very High
Community resilience rating	Very Low
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)	23	Severe repetitive loss, FMA definition (44 CFR 77.2)	14
Repetitive loss, NFIP insurance definition	60	Severe repetitive loss, NFIP insurance definition	12

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	23	14	60	12	61	0	28
of which: Desoto County (unincorporated area)	23	14	55	12	56	0	27
of which: Arcadia city	0	0	5	0	5	0	1
Statewide, no county in FEMA's file	0	1	9	0	10	0	1

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>
DeSoto County (unincorporated area)	120072	23	14	55	12	56	0	27
Arcadia city	120073	0	0	5	0	5	0	1

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	21	13	55	11	56	0	26
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	2	1	5	1	5	0	2
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 38 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)
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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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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_cousubs_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_scsd_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, 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).

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Cite this: Hazard Plain (2026). DeSoto County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12027). Automated baseline. <https://hazardplain.org/fl/12027/> 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.