

Lake County, FL

Risk-assessment baseline packet

Unit **County area 12069** Release **2026-10** As of **2026-09-28** 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.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2031-05-01	Plan	Lake County (FEMA plan 111779)
Approved	2026-05-01	Expires	2031-05-01
As of	2026-09-28	Days	1,676 days to expiry

What changed since your last plan (approved 2026-05-01)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	0 (data through 2026-06-30)
Repetitive loss now	FMA RL 3, SRL 3 (44 CFR 77.2); any definition: 31	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 18 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock**Plan status for every jurisdiction listed in this county**

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Lake County (unincorporated area)	Unincorporated	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		
Astatula town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clermont city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-09-23
Eustis city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-15
Fruitland Park city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Groveland city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-15
Howey-in-the-Hills town	Town	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-15
Lady Lake town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Leesburg city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mascotte city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-15

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Minneola city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-23
Montverde town	Town	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-15
Mount Dora city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-15
Tavares city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Umatilla city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
School Board of Lake County	School/School District	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Johns River Utility Inc.	Electric/Power Authority	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-23
Village Center Community Development District	Special District	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,676		member approved 2026-07-23

SOURCEFEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total <i>(see note) modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$46,354,534	\$15,956	\$3,581	\$46,374,070	11		
2	Hurricane	Relatively High	Relatively High	\$17,903,862	\$2,184,604	\$758,112	\$20,846,577	10		Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
3	Tornado	Relatively High	Relatively High	\$8,014,432	\$6,902	\$9,889,929	\$17,911,264	24		
4	Strong Wind	Very High	Very High	\$3,368,175	\$637,451	\$2,587,651	\$6,593,276	111		Includes 1 High Wind record and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
5	Wildfire	Relatively Moderate	Relatively Moderate	\$3,808,572	\$7,037	\$655,184	\$4,470,792	0		Declared 3 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Lightning	Very High	Relatively High	\$123,185		\$2,372,629	\$2,495,814	16		
7	Cold Wave	Relatively Low	Relatively Moderate	\$89,898	\$1,110,794	\$284,365	\$1,485,057	6		Includes 4 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
8	Heat Wave	Relatively Moderate	Relatively Low	\$85	\$143	\$1,390,573	\$1,390,801	1		
9	Earthquake	Relatively Low	Relatively Low	\$301,894		\$142,868	\$444,761			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
10	Hail	Relatively Low	Relatively Low	\$28,907	\$153,868	\$7,976	\$190,751	98		
11	Drought	Relatively Low	Relatively Low		\$37,665		\$37,665	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Coastal Flooding	Very Low	Very Low	\$6,678		\$1,111	\$7,789	1		
13	Landslide	Relatively Low	Very Low	\$4,037		\$16	\$4,053	1		
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	1		
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Ice Storm	Not Applicable	Not Applicable					0	NRI rates ice storm Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 75
Coastal 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.	1 of 75
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	75 of 75
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	46 of 75
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	75 of 75
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	75 of 75
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	75 of 75
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	75 of 75
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 75
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.	75 of 75
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	75 of 75
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	75 of 75

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	75 of 75
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	75 of 75
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 75
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 75
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	75 of 75
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 75

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	1, 2022 to 2022 (1 zone-level)		Coastal Flood, 2022-09-12, \$13,200 property; \$0 crops, reported for the zone (2022 dollars); NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2, 2003 to 2010 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2010-12-14, zone-level	Cold/Wind Chill, 2003-01-24, \$0 property; \$10,000 crops, reported for the zone (2003 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	4, 2009 to 2010 (4 zone-level)		Frost/Freeze, 2010-12-27, \$1,830,000 crop damage, reported for the zone (2010 dollars); NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Drought	US Drought Monitor D-scale	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	114, 1957 to 2025	0.75 in to 2.75 in (median 1 in); 114 with a recorded value	2.75 in hail, 2023-04-25; same size also recorded on 2023-04-25	Hail, 1993-08-03, \$50,000 property; crops not recorded (1993 dollars)	Event records naming member places: Clermont city (11 records), Leesburg city (10 records), Tavares city (8 records), Eustis city (6 records), Mount Dora city (6 records), Lady Lake town (4 records), Umatilla city (4 records), Howey-in-the-Hills town (3 records), Mascotte city (3 records), Fruitland Park city (2 records); and 3 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	1, 2022 to 2022 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2022-06-24, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	10, 2016 to 2024 (10 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2017-09-10 to 2017-09-11, \$36,500,000 property; \$0 crops, reported for the zone (2017 dollars); NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	0					Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	11, 1998 to 2025 (1 zone-level)		Flood, 2024-10-09, \$12,600,000 property; \$0 crops (2024 dollars)		Event records naming member places: Lady Lake town (2 records), Clermont city (1 record), Eustis city (1 record), Howey-in-the-Hills town (1 record), Leesburg city (1 record). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Debris Flow	none (count and damage)	1, 2013 to 2013		Debris Flow, 2013-04-30, \$75,000 property; \$0 crops (2013 dollars)		Event records naming member places: Clermont city (1 record).	Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	16, 1997 to 2022		Lightning, 2018-06-27, \$0 property; \$0 crops (2018 dollars), 1 direct death	Lightning, 2008-07-24, \$431,000 property; \$0 crops (2008 dollars)	Event records naming member places: Umatilla city (3 records), Fruitland Park city (2 records), Groveland city (2 records), Lady Lake town (2 records), Clermont city (1 record), Eustis city (1 record), Howey-in-the-Hills town (1 record), Tavares city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	5, 2004 to 2021 (5 zone-level)	31 kt (36 mph) to 56 kt (64 mph) (median 39 kt (45 mph)); 5 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2004-09-04; NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties	Strong Wind, 2004-09-26, \$8,000,000 property; \$8,200,000 crops, reported for the zone (2004 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	154, 1967 to 2024	43 kt (49 mph) to 83 kt (96 mph) (median 50 kt (58 mph)); 113 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2019-01-24	Thunderstorm Wind, 2011-01-25, \$500,000 property; \$0 crops (2011 dollars)	Event records naming member places: Fruitland Park city (8 records), Clermont city (7 records), Tavares city (7 records), Eustis city (6 records), Groveland city (6 records), Lady Lake town (6 records), Mount Dora city (6 records), Leesburg city (5 records), Mascotte city (5 records), Howey-in-the-Hills town (3 records); and 3 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	60, 1953 to 2025	F/EF0 to F/EF3 (median F/EF1); 56 with a recorded value	EF3 tornado, 2007-02-02, 12.74 mi within this county, 400 yd wide, \$46,000,000 property; \$0 crops (2007 dollars), 13 direct deaths, 9 direct injuries	Tornado, 2007-02-02, \$52,000,000 property; \$0 crops (2007 dollars)	Event records naming member places: Clermont city (4 records), Tavares city (3 records), Eustis city (2 records), Lady Lake town (2 records), Mount Dora city (2 records), Fruitland Park city (1 record), Howey-in-the-Hills town (1 record), Leesburg city (1 record), Umatilla city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	1, 2010 to 2010 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows 37 Counted incidents 26

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	N
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	HURRICANE MILTON	Hurricane (primary); also designated: Inland Flooding	\$12,395,329.04	within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	HURRICANE MILTON	Hurricane	none found	within last 5 years	sa inc as DR
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	HURRICANE DEBBY	Hurricane	none found	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2024-08-03	2024-08-01	EM-3605-FL	Emergency	TROPICAL STORM DEBBY	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado		none found	within last 5 years	same incident as DR-3605-FL
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	HURRICANE IDALIA	Hurricane		\$231,757.52	within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	TROPICAL STORM IDALIA	Hurricane		none found	within last 5 years	same incident as DR-3596-FL
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	HURRICANE NICOLE	Hurricane		\$349,184.60	within last 5 years	
2022-11-08	2022-11-07	EM-3587-FL	Emergency	TROPICAL STORM NICOLE	Hurricane		none found	within last 5 years	same incident as DR-3587-FL
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	HURRICANE IAN	Hurricane		\$7,841,120.70	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	TROPICAL STORM IAN	Hurricane		none found	within last 5 years	same incident as DR-3584-FL
2021-07-04	2021-07-04	EM-3561-FL	Emergency	TROPICAL STORM ELSA	Hurricane		none found		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted		\$528,993.77		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted		none found		same incident as DR-3432-FL
2019-08-30	2019-08-28	EM-3419-FL	Emergency	HURRICANE DORIAN	Hurricane		none found		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	HURRICANE IRMA	Hurricane		\$17,740,836.28		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	HURRICANE IRMA	Hurricane		none found		same incident as DR-3385-FL

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
							<i>federal share obligated, nominal dollars</i>		
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	HURRICANE MATTHEW	Hurricane		\$471,819.53		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	HURRICANE MATTHEW	Hurricane		none found		sa inc as DR
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	TROPICAL STORM FAY	Hurricane; Inland Flooding		\$696,762.48		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	TROPICAL STORM FAY	Hurricane; Inland Flooding		none found		sa inc as DR
2007-05-02	2007-05-01	FM-2687-FL	Fire management	DELAND FIRE COMPLEX	Wildfire		none found		
2007-02-03	2007-02-01	DR-1679-FL	Major disaster	SEVERE STORMS AND TORNADOES	Tornado		\$3,769,964.21		
2005-09-05	2005-08-29	EM-3220-FL	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted		none found		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	HURRICANE JEANNE	Hurricane		\$3,397,859.28		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	HURRICANE IVAN	Hurricane	none placed in this county by FEMA's record; \$368,533.58 for this declaration is not placed in any county (see the list below)			
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	HURRICANE FRANCES	Hurricane		\$22,695,981.67		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	TROPICAL STORM BONNIE AND HURRICANE CHARLEY	Hurricane		\$339,622.99		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	SEVERE FREEZE	Cold Wave		PA not declared for this county		
2000-05-19	2000-05-19	FM-2299-FL	Fire management	WITHLACOOCHEE FIRE COMPLEX	Wildfire		none found		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	TROPICAL STORM IRENE - FLORIDA	Hurricane		none found		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	EXTREME FIRE HAZARD	Wildfire		none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	SEVERE STORMS, HIGH WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	none found		
1993-03-13	1993-03-12	DR-982-FL	Major disaster	TORNADOES, FLOODING, HIGH WINDS & TIDES, FREEZING	Tornado (primary); also designated: Inland Flooding, Strong Wind	none found		
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		
1984-03-29	1983-12-24	DR-698-FL	Major disaster	FREEZING TEMPERATURES	Cold Wave	PA not declared for this county		
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: \$1,892,521.20 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, 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); do not add this line to the county total.

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.

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

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.

SOURCEFEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)**Public Assistance not placed in a county in this state: 4 rows, \$9,327,951.42**

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4564	2020-09-23	PowerSouth Energy Cooperative	Covington County	\$43,450.21	county field is a county of another state and the applicant name does not identify a place in the declaring state
4399	2018-10-11	PowerSouth Energy Cooperative	Covington County	\$8,524,655.17	county field is a county of another state and the applicant name does not identify a place in the declaring state
1595	2005-07-10	Alabama Electric Cooperative, Inc.	Covington County	\$391,312.46	county field is a county of another state and the applicant name does not identify a place in the declaring state
1551	2004-09-16	Alabama Electric Cooperative, Inc.	Covington County	\$368,533.58	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCEFEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)**Previous occurrences by hazard, with explicit no-event rows**

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	1	0	0	1	0	0	1996 to 2026-06-30	
Cold Wave	6	0	0	0	5	0	1996 to 2026-06-30	Includes 4 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
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		No Storm Events record; local data required (e.g., USGS).
Hail	114	0	1	10	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	1	0	0	1996 to 2026-06-30	
Hurricane	10	0	0	6	15	0	1996 to 2026-06-30	Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	11	0	2	6	5	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Landslide	1	0	0	0	0	0	1996 to 2026-06-30	
Lightning	16	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	159	0	0	13	3	0	1955 to 2026-06-30	Includes 1 High Wind record and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	60	0	1	1	4	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	3	0	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Winter Weather	1	0	0	0	0	0	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-10-09	Flood		\$12,600,000 property; \$0 crops (2024 dollars)	0, 0	BAY LAKE to LADY LAKE	within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2023-04-25	Hail	2.75 in	property not reported; \$0 crops (2023 dollars)	0, 0	MASCOTTE	within last 5 years	B1-c worst recorded: Hail
2022-06-24	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone FLZ144 (SOUTHERN LAKE COUNTY), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2019-01-24	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$250,000 property; \$0 crops (2019 dollars)	0, 0	MASCOTTE		B1-c worst recorded: Thunderstorm Wind
2018-06-27	Lightning		\$0 property; \$0 crops (2018 dollars)	1, 0	UMATILLA		B1-c worst recorded: Lightning
2017-09-10	Tropical Storm		\$36,500,000 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-12-27	Frost/Freeze		\$0 property; \$1,830,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2010-12-14	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2009-05-24	Thunderstorm Wind	43 kt (49 mph) estimated gust	property not reported; \$0 crops (2009 dollars)	3, 2	ASTOR PARK		deaths or injuries recorded
2007-02-02	Tornado	EF3, 12.74 mi within this county, 400 yd wide	\$46,000,000 property; \$0 crops (2007 dollars)	13, 9	TURPENTINE to CROWS BLUFF		deaths or injuries recorded
2007-02-02	Tornado	EF3, 10.5 mi within this county, 450 yd wide	\$52,000,000 property; \$0 crops (2007 dollars)	8, 10	LADY LAKE to EMERALD		deaths or injuries recorded
2004-09-04	High Wind	56 kt (64 mph) measured gust	\$6,300,000 property; \$5,600,000 crops, reported for the zone (2004 dollars)	0, 0	NWS zone FLZ044 (LAKE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)

The full list is in the XLSX file, sheet "B1-d Storm Events history" (380 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	0.977	events per year at a location (modeled)	about 0.98 per year at a given location in the county	Possible	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: the NRI value is the chance at a location in the county, not how often the hazard affects the county.

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
Cold Wave	4.12	event-days per year	about 4.12 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	78.3	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.12 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	16.3	event-days per year	about 16.3 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	567	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.000475	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0475%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.47	events per year	about 2.47 per year	Highly likely	FEMA annualized frequency (modeled)	93.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.89	event-days per year	about 1.89 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	26.9	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.89 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 1 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.248	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	107	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm		event-days per year					1946-12-31 to 2014-02-12 (67 years)	countywide	Not Applicable in NRI for this county; no descriptor.
Inland Flooding	0.25	event-days per year	about 0.25 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	7	1996 to 2023 (28 years)	see B1-f	
Landslide	0.128	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	91.6	days per year with a strike	about 91.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.23	events per year	about 1.23 per year	Highly likely	FEMA annualized frequency (modeled)	47	1986 to 2023 (38 years)	countywide	
Tornado	0.964	events per year	about 0.96 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00609	annual probability at a location	chance a given location in the county burns in a year: 0.609%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	0	event-days per year	none modeled	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI models no winter weather event-days here (2005-11-12 to 2024-11-12, 19 years), but Storm Events has a record in 1 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out, so the two use different thresholds; read them together.

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	47	30	1.57
Hail	2.00 in+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	91	30	3.03
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	4	30	0.133
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	11	30	0.367
Tornado	EF0-1	1996 to 2025	20	30	0.667
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 75				Not Applicable 75	
Coastal Flooding	1 of 75	86.2	86.2	86.2	Relatively Low 1, No Rating 74	
Cold Wave	75 of 75	17.9	23.1	72.3	Relatively Moderate 10, Relatively Low 62, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is 75% of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Drought	46 of 75	68.0	76.0	84.5	Relatively Low 11, Very Low 35, No Rating 29	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	75 of 75	6.1	19.7	44.8	Relatively Low 2, Very Low 73	
Hail	75 of 75	3.9	21.1	66.5	Relatively Low 17, Very Low 58	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is 81% of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Heat Wave	75 of 75	7.3	27.3	55.6	Relatively Low 59, Very Low 16	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	75 of 75	68.2	86.3	92.3	Relatively High 9, Relatively Moderate 60, Relatively Low 6	
Ice Storm	0 of 75				Not Applicable 75	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	75 of 75	6.4	50.6	94.5	Relatively High 16, Relatively Moderate 22, Relatively Low 27, Very Low 10	
Landslide	75 of 75	31.1	69.1	87.6	Relatively Low 13, Very Low 62	
Lightning	75 of 75	44.5	83.5	97.2	Very High 2, Relatively High 47, Relatively Moderate 25, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	75 of 75	54.8	89.2	97.4	Very High 2, Relatively High 56, Relatively Moderate 17	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	75 of 75	48.7	77.7	96.3	Very High 4, Relatively High 46, Relatively Moderate 24, Relatively Low 1	
Tsunami	0 of 75				Not Applicable 75	
Volcanic Activity	0 of 75				Not Applicable 75	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Wildfire	75 of 75	23.0	90.9	97.4	Relatively High 3, Relatively Moderate 44, Relatively Low 25, Very Low 3	
Winter Weather	0 of 75			No Rating 75		National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Lake County (unincorporated area)	Unincorporated	Approved, expires 2031-05-01	FMA RL 3, SRL 3; any 26	\$39,649,059.66	0; 0	
Astatula town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$119,780.67	1; no approved plan	
Clermont city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$1,771,857.36	25; 0	Includes \$107,315.32 for declarations not counted as hazard incidents (DR-4486-FL).
Eustis city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 2	\$1,442,133.70	16; 0	Includes \$30,895 for declarations not counted as hazard incidents (DR-4486-FL).
Fruitland Park city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$650,555.11	13; no approved plan	
Groveland city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 1	\$1,258,736.19	10; 0	Includes \$79,451.98 for declarations not counted as hazard incidents (DR-4486-FL).
Howey-in-the-Hills town	Town	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$206,518.67	9; 0	
Lady Lake town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,587,727.16	16; no approved plan	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Leesburg city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$6,475,270.08	17; no approved plan	Includes \$111,314.56 for declarations not counted as hazard incidents (DR-4486-FL).
Mascotte city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 1	\$212,095.94	8; 0	
Minneola city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$990,423.69	3; 0	
Montverde town	Town	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$463,597.68	1; 0	
Mount Dora city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$6,908,618.30	14; 0	
Tavares city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$1,031,308.54	19; no approved plan	Includes \$28,116.17 for declarations not counted as hazard incidents (DR-4486-FL).
Umatilla city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$60,881.59	11; no approved plan	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-01 <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
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$197,834,994		996	\$6,678		\$1,111	0.00338%				
Cold Wave	\$66,196,475,611	\$277,754,259	383,042	\$89,898	\$1,110,794	\$284,365	0.000136%				
Drought		\$239,300,950			\$37,665		0.0157% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$111,035,672,486		383,956	\$301,894		\$142,868	0.000272%				
Hail	\$66,196,475,611	\$277,754,259	383,042	\$28,907	\$153,868	\$7,976	under 0.0001%				
Heat Wave	\$66,196,475,611	\$277,754,259	383,042	\$85	\$143	\$1,390,573	under 0.0001%				
Hurricane	\$66,193,750,933	\$277,715,467	383,030	\$17,903,862	\$2,184,604	\$758,112	0.027%				
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$66,091,466,995	\$21,756,251	17,655	\$46,354,534	\$15,956	\$3,581	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. EAL as % of exposure: n/a.
Landslide	\$458,623,311		2,680	\$4,037		\$16	0.00088%				
Lightning	\$66,196,475,611		383,042	\$123,185		\$2,372,629	0.000186%				
Strong Wind	\$66,196,475,611	\$277,754,259	383,042	\$3,368,175	\$637,451	\$2,587,651	0.00509%				
Tornado	\$66,196,475,611	\$277,754,259	383,042	\$8,014,432	\$6,902	\$9,889,929	0.0121%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$8,436,229,517	\$167,948,813	90,530	\$3,808,572	\$7,037	\$655,184	0.0451%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2026-05-01 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	383,042
Building value (total, not at risk)	\$66,196,475,611
Agriculture value (total, not at risk)	\$277,754,259
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$84,158,677
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)	\$18,093,993
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	31	Severe repetitive loss, NFIP insurance definition	3

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

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	3	3	31	3	31	0	23
EUSTIS, CITY OF	0	0	2	0	2	0	2
GROVELAND, CITY OF	0	0	1	0	1	0	1
LEESBURG, CITY OF	0	0	1	0	1	0	1
LAKE COUNTY *	3	3	26	3	26	0	18
MASCOTTE, CITY OF	0	0	1	0	1	0	1
State level, not in this county: county not reported	0	1	9	0	10	0	1

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	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
Lake County (unincorporated area)	120421	3	3	26	3	26	0	18	
Astatula town	120581	0	0	0	0	0	0	0	
Clermont city	120133	0	0	0	0	0	0	0	
Eustis city	120134	0	0	2	0	2	0	2	
Fruitland Park city	120387	0	0	0	0	0	0	0	
Groveland city	120135	0	0	1	0	1	0	1	
Howey-in-the-Hills town	120585	0	0	0	0	0	0	0	
Lady Lake town	120613	0	0	0	0	0	0	0	
Leesburg city	120136	0	0	1	0	1	0	1	
Mascotte city	120591	0	0	1	0	1	0	1	
Minneola city	120412	0	0	0	0	0	0	0	
Montverde town	120614	0	0	0	0	0	0	0	
Mount Dora city	120137	0	0	0	0	0	0	0	
Tavares city	120138	0	0	0	0	0	0	0	
Umatilla city	120139	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

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	3	30	3	30	0	22
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 28 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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

gazetteer/2024_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

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Cite this: Hazard Plain (2026). Lake County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 12069). Preview: automated baseline. 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: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_FL_12069. Preview: automated baseline.