

Miami-Dade County, FL

Risk-assessment baseline packet

Unit **County area 12086** 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 2030-09-26	Plan	Miami-Dade County (FEMA plan 111137)
Approved	2025-09-26	Expires	2030-09-26
As of	2026-09-28	Days	1,459 days to expiry

What changed since your last plan (approved 2025-09-26)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	19 (data through 2026-06-30)
Repetitive loss now	FMA RL 140, SRL 356 (44 CFR 77.2); any definition: 2,478	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: 43 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
Miami-Dade County (unincorporated area)	Unincorporated	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-05-11
Aventura city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
Bal Harbour village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-23
Bay Harbor Islands town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
Biscayne Park village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-23
Coral Gables city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-05-11
Cutler Bay town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
Doral city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
El Portal village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Florida City city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Golden Beach town	Town	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Hialeah city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-20
Hialeah Gardens city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Homestead city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
Indian Creek village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Key Biscayne village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
Medley town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-20
Miami Beach city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
Miami Gardens city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-06-24
Miami Lakes town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
Miami Shores village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-17
Miami Springs city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
North Bay Village city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-11-17
North Miami Beach city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
North Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-06-24
Opa-locka city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-23
Palmetto Bay village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
Pinecrest village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-11-17

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
South Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-11-17
Sunny Isles Beach city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-23
Surfside town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-23
Sweetwater city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Virginia Gardens village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
West Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-06-24
Banyan Community Health Center	Hospital/ Medical Facility	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Florida International University	College/ University	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		
Miami Dade College	College/ University	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-11-17
Miami-Dade School Board	School/School District	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mount Sinai Medical Center	Hospital/ Medical Facility	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-07-20
South FL Water Management District	Water/Sewer Authority	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16
University of Miami	College/ University	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2026-02-12
Vizcaya Museum & Garden	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,459		member approved 2025-12-16

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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury; \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Very High	Very High	\$268,717,820	\$59,870,701	\$27,202,805	\$355,791,326	176		
2	Hurricane	Very High	Very High	\$289,479,224	\$14,703,098	\$26,416,280	\$330,598,603	43		Includes 14 Tropical Depression records, event types the NRI definition of this hazard leaves out.
3	Cold Wave	Very High	Very High	\$621,407	\$15,017,600	\$25,393,713	\$41,032,720	21		Includes 13 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
4	Heat Wave	Relatively High	Relatively High	\$412	\$1,822	\$31,135,881	\$31,138,115	10		
5	Tornado	Relatively High	Relatively High	\$7,619,633	\$4,677	\$17,187,352	\$24,811,662	73		
6	Coastal Flooding	Very High	Very High	\$18,240,801		\$4,544,873	\$22,785,674	65		
7	Lightning	Very High	Very High	\$37,931		\$8,273,306	\$8,311,237	73		
8	Wildfire	Relatively Moderate	Relatively Moderate	\$4,572,325	\$22,802	\$600,581	\$5,195,709	24		
9	Hail	Relatively High	Relatively High	\$2,539,166	\$160,870	\$179,901	\$2,879,937	203		
10	Strong Wind	Relatively Moderate	Relatively Moderate	\$88,951	\$1,367	\$1,003,033	\$1,093,351	281		Includes 10 High Wind records and 5 Strong Wind records, event types the NRI definition of this hazard leaves out.
11	Drought	Relatively Moderate	Relatively Moderate		\$662,818		\$662,818	36		
12	Earthquake	Relatively Low	Relatively Low	\$235,649		\$149,118	\$384,767			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
13	Landslide	Very Low	Very Low	\$820		under \$1	\$820	0		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.
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).
	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).
	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	Insufficient Data	Insufficient Data					0		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 rated of all tracts
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 706
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.	576 of 706

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	704 of 706
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	128 of 706
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.	705 of 706
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	706 of 706
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	703 of 706
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.	706 of 706
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 706
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.	706 of 706
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.	240 of 706
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	705 of 706
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	706 of 706
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.	706 of 706
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 706
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 706
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.	294 of 706
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 706

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)	65, 2005 to 2025 (65 zone-level)		No damage reported in 65 records.		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	8, 1996 to 2010 (8 zone-level)	1 day to 2 days (median 1 day); 7 with a recorded value	2 consecutive days, 2010-01-09 to 2010-01-10, 1 direct death, zone-level	Extreme Cold/Wind Chill, 2001-01-05, property not reported; \$25,000,000 crops, reported for the zone (2001 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	13, 2003 to 2026 (13 zone- level)		Frost/Freeze, 2010-01-10, \$286,000,000 crop damage, reported for the zone (2010 dollars); NWS zone FLZ073 (INLAND MIAMI-DADE), 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.
Drought	US Drought Monitor D- scale	36, 2009 to 2026 (36 zone- level)	22 days to 242 days (median 71 days); 8 with a recorded value	242 days (about 8.0 months), 2011-01-01 to 2011-08-30, a run of 8 consecutive Storm Events drought records, zone- level		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	244, 1960 to 2025	0.75 in to 4 in (median 0.88 in); 244 with a recorded value	4 in hail, 1963-03-29	Hail, 2012-06-15, \$3,000 property; crops not reported (2012 dollars)	Event records naming member places: Hialeah city (13 records), Miami city (13 records), Opa-locka city (8 records), Homestead city (7 records), Hialeah Gardens city (6 records), Miami Beach city (5 records), South Miami city (5 records), Biscayne Park village (4 records), Coral Gables city (4 records), Miami Springs city (4 records); and 7 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	10, 2001 to 2023 (10 zone- level)	1 day to 2 days (median 1 day); 7 with a recorded value	2 consecutive days, 2009-06-21 to 2009-06-22, 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. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	43, 1996 to 2024 (43 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2005-08-25 to 2005-08-26, \$64,000,000 property; \$423,000,000 crops, reported for the zone (2005 dollars), 6 direct deaths (reported for the zone); NWS zone FLZ074 (COASTAL DADE), 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)	176, 1997 to 2026 (6 zone-level)		Flood, 2000-10-03, \$440,000,000 property; \$500,000,000 crops, reported for the zone (2000 dollars); NWS zone FLZ074 (COASTAL DADE), zone-level: may include parts of neighboring counties		Event records naming member places: Miami city (39 records), Biscayne Park village (18 records), Miami Beach city (18 records), Golden Beach town (9 records), Hialeah Gardens city (7 records), North Miami city (7 records), Indian Creek village (4 records), Medley town (4 records), South Miami city (4 records), Coral Gables city (3 records); and 11 more member places (see the XLSX file). Zone-level records (6) 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.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	73, 1996 to 2026		Lightning, 2013-09-02, \$0 property; \$0 crops (2013 dollars), 1 direct death, 2 direct injuries	Lightning, 2019-05-03, \$100,000 property; \$0 crops (2019 dollars)	Event records naming member places: Miami city (7 records), Homestead city (5 records), Coral Gables city (3 records), Miami Beach city (3 records), Opa-locka city (3 records), West Miami city (3 records), Golden Beach town (2 records), Hialeah Gardens city (2 records), Key Biscayne village (2 records), Bal Harbour village (1 record); and 4 more member places (see the XLSX file).	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)	15, 1996 to 2024 (15 zone-level)	35 kt (40 mph) to 67 kt (77 mph) (median 40 kt (46 mph)); 13 with a recorded value	67 kt (77 mph) measured sustained, High Wind, 2005-10-24; NWS zone FLZ073 (INLAND DADE), zone-level: may include parts of neighboring counties	Strong Wind, 2018-12-21, \$15,000 property; crops not reported, reported for the zone (2018 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	378, 1955 to 2026	35 kt (40 mph) to 86 kt (99 mph) (median 52 kt (60 mph)); 318 with a recorded value	86 kt (99 mph), measurement type not recorded, Thunderstorm Wind, 1995-02-13		Event records naming member places: Miami city (16 records), South Miami city (11 records), Homestead city (10 records), Coral Gables city (9 records), Hialeah city (9 records), Medley town (7 records), Opa-locka city (7 records), Key Biscayne village (6 records), Miami Beach city (6 records), Hialeah Gardens city (5 records); and 9 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	150, 1953 to 2026	F/EF0 to F/EF3 (median F/EF0); 140 with a recorded value	F3 tornado, 1959-06-17, 12.7 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 333 yd wide, \$2,500,000 property; crops not recorded (1959 dollars), 77 direct injuries	Tornado, 1998-02-02, \$175,000,000 property; crops not reported (1998 dollars)	Event records naming member places: Hialeah city (5 records), Miami Beach city (5 records), Miami city (5 records), Golden Beach town (4 records), Homestead city (4 records), Key Biscayne village (3 records), West Miami city (3 records), Florida City city (2 records), Medley town (2 records), Biscayne Park village (1 record); and 6 more member places (see the XLSX file).	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.
Wildfire	acres burned (local data)	24, 1996 to 2026 (16 zone- level)		Wildfire, 2025-03-12, \$150,000 property; \$0 crops, reported for the zone (2025 dollars); NWS zone FLZ173 (COASTAL MIAMI-DADE COUNTY), zone-level: may include parts of neighboring counties		Event records naming member places: Florida City city (1 record), Homestead city (1 record), Miami city (1 record). Zone-level records (16) apply countywide.	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)	0					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 43 Counted incidents 33

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	Notes
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	HURRICANE MILTON	Hurricane (primary); also designated: Inland Flooding	\$3,112,983.70	during plan review, check whether your last plan included it; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	HURRICANE MILTON	Hurricane	none found	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4834
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	HURRICANE NICOLE	Hurricane	\$191,567.26	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-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	HURRICANE IAN	Hurricane	\$923,325.56	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-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	TROPICAL STORM ELSA	Hurricane	none found		
2021-06-25	2021-06-24	EM-3560-FL	Emergency	SURFSIDE BUILDING COLLAPSE	Other, not an NRI hazard; not counted	\$56,323,722.23		
2020-08-01	2020-07-31	EM-3533-FL	Emergency	HURRICANE ISAIAS	Hurricane	\$128,947.60		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$867,968,643.62		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4486
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	\$436,303,819.98		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	HURRICANE IRMA	Hurricane	none found		same incident as DR-4337
2016-10-06	2016-10-03	EM-3377-FL	Emergency	HURRICANE MATTHEW	Hurricane	none found		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	TROPICAL STORM FAY	Hurricane; Inland Flooding	\$1,781,212.32		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	HURRICANE WILMA	Hurricane	\$392,220,658.19		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2005-09-20	2005-09-18	EM-3259-FL	Emergency	TROPICAL STORM RITA	Hurricane	\$1,846,219.68		
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		same incident as DR-1602
2005-08-28	2005-08-24	DR-1602-FL	Major disaster	HURRICANE KATRINA	Hurricane	\$128,053,448.93		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	HURRICANE JEANNE	Hurricane	\$1,825,713.47		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	HURRICANE FRANCES	Hurricane	\$13,964,000.29		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	TROPICAL STORM BONNIE AND HURRICANE CHARLEY	Hurricane	\$213,986.38		
2003-04-25	2003-03-27	DR-1460-FL	Major disaster	SEVERE STORMS AND TORNADOES	Tornado	PA not declared for this county		
2001-04-25	2001-04-17	FM-2359-FL	Fire management	FL - EVERGLADES FIRE COMPLEX - 04/25/01	Wildfire	none found		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	SEVERE FREEZE	Cold Wave	PA not declared for this county		
2000-10-04	2000-10-03	DR-1345-FL	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$278,636,887.56		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FL-HURRICANE IRENE-DR-REQ	Hurricane	\$68,566,538.31		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	TROPICAL STORM IRENE - FLORIDA	Hurricane	none found		same incident as DR-1306
1999-09-14	1999-09-14	EM-3143-FL	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	\$2,541,046.95		
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FL-FIRES 04/15/99	Wildfire	none found		
1999-04-18	1999-04-13	FM-2256-FL	Fire management	FL-FIRES 04/13/99	Wildfire	none found		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	HURRICANE GRORGES	Hurricane	none found		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	EXTREME FIRE HAZARD	Wildfire	none found		
1998-02-12	1998-02-02	DR-1204-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		
1992-08-24	1992-08-24	DR-955-FL	Major disaster	HURRICANE ANDREW	Hurricane	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		
1980-05-06	1980-05-06	EM-3079-FL	Emergency	UNDOCUMENTED ALIENS	Non-natural, not counted	none found		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	SEVERE WINTER WEATHER	Cold Wave	PA not declared for this county		
1971-03-15	1971-03-15	DR-304-FL	Major disaster	FREEZE	Cold Wave	none found		
1965-09-14	1965-09-14	DR-209-FL	Major disaster	HURRICANE BETSY	Hurricane (primary); also designated: Inland Flooding	none found		

School districts and special districts in this county: \$111,133,466.77 (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.

SOURCE

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

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$62,135.28

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4068-FL	2012-07-03	TROPICAL STORM DEBBY	WORTHINGTON SPRINGS	\$49,609.95
DR-1785-FL	2008-08-24	TROPICAL STORM FAY	WORTHINGTON SPRINGS	\$12,525.33

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES

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

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	Why not placed
				<i>federal share obligated, nominal dollars</i>	
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.

SOURCE

FEMA, 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	65	2	1	12	0	0	1996 to 2026-06-30	
Cold Wave	21	2	0	2	5	0	1996 to 2026-06-30	Includes 13 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	36	6	8	16	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	244	0	3	21	0	0	1955 to 2026-06-30	
Heat Wave	10	0	0	2	0	0	1996 to 2026-06-30	
Hurricane	43	0	4	8	20	0	1996 to 2026-06-30	Includes 14 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	176	1	13	67	6	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	73	1	0	3	0	0	1996 to 2026-06-30	
Strong Wind	393	1	9	41	2	0	1955 to 2026-06-30	Includes 10 High Wind records and 5 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	150	1	2	8	3	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
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	24	5	3	8	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

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
2025-03-12	Wildfire		\$150,000 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone FLZ173 (COASTAL MIAMI-DADE COUNTY), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Wildfire
2013-09-02	Lightning		\$0 property; \$0 crops (2013 dollars)	1, 2	ALADDIN CITY		B1-c worst recorded: Lightning
2010-01-10	Frost/ Freeze		\$0 property; \$286,000,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone FLZ073 (INLAND MIAMI-DADE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/ Freeze (outside NRI Cold Wave definition)
2010-01-09	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2010 dollars)	1, 1	NWS zone FLZ074 (METROPOLITAN MIAMI-DADE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/ Wind Chill, Extreme Cold/ Wind Chill
2009-06-21	Heat		\$0 property; \$0 crops, reported for the zone (2009 dollars)	0, 0	NWS zone FLZ173 (COASTAL MIAMI-DADE COUNTY), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2005-10-24	High Wind	67 kt (77 mph) measured sustained	damage not reported	0, 0	NWS zone FLZ073 (INLAND DADE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2005-10-24	Hurricane (Typhoon)		damage not reported	2, 0	NWS zone FLZ074 (COASTAL DADE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2005-08-25	Hurricane (Typhoon)		\$64,000,000 property; \$423,000,000 crops, reported for the zone (2005 dollars)	6, 0	NWS zone FLZ074 (COASTAL DADE), zone-level: may include parts of neighboring counties		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2000-10-03	Flood		\$440,000,000 property; \$500,000,000 crops, reported for the zone (2000 dollars)	0, 0	NWS zone FLZ074 (COASTAL DADE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-07-10	Hurricane (Typhoon)		damage not reported	2, 0	NWS zone FLZ074 (METROPOLITAN MIAMI-DADE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1963-03-29	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1959-06-17	Tornado	F3, 12.7 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 333 yd wide	\$2,500,000 property; crops not recorded (1959 dollars)	0, 77	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,235 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	2.25	events per year at a location (modeled)	about 2.3 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.

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	1.28	event-days per year	about 1.28 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	20.2	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.28 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 6 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	8.94	event-days per year	about 8.94 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	371	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 8.94 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 7 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.
Earthquake	0.00018	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.018%			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	0.559	events per year	about 0.56 per year	Likely	FEMA annualized frequency (modeled)	22.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.16	event-days per year	about 6.16 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	49.9	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 6.16 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 8 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	0.305	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	124	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	4	event-days per year	about 4 days per year	Likely	event-days in 24 of 30 years, 1996 to 2025 (80%)	112	1996 to 2023 (28 years)	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
Landslide	0.186	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	97.7	days per year with a strike	about 97.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.758	events per year	about 0.76 per year	Likely	FEMA annualized frequency (modeled)	25	1986 to 2023 (38 years)	countywide	
Tornado	1.07	events per year	about 1.07 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No 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)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00669	annual probability at a location	chance a given location in the county burns in a year: 0.669%	Likely	Storm Events records in 11 of 30 years, 1996 to 2025 (36.7%)	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.
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 recorded event-days, 1996 to 2025; descriptor not assigned

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	75	30	2.5
Hail	2.00 in+	1996 to 2025	4	30	0.133
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	226	30	7.53
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	14	30	0.467
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	25	30	0.833
Tornado	EF0-1	1996 to 2025	68	30	2.27
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	2	30	0.0667

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 <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 706				Not Applicable 706	
Coastal Flooding	576 of 706	69.5	86.6	99.9	Very High 7, Relatively High 29, Relatively Moderate 155, Relatively Low 330, Very Low 55, No Rating 130	
Cold Wave	704 of 706	15.6	45.7	100.0	Very High 9, Relatively High 6, Relatively Moderate 295, Relatively Low 388, Very Low 6, No Rating 2	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.
Drought	128 of 706	67.0	73.1	97.9	Relatively High 1, Relatively Moderate 2, Relatively Low 30, Very Low 95, No Rating 578	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	705 of 706	0.2	3.6	21.7	Very Low 705, No Rating 1	
Hail	706 of 706	0.7	38.6	87.5	Relatively Moderate 7, Relatively Low 393, Very Low 306	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.
Heat Wave	703 of 706	1.4	59.6	84.0	Relatively Moderate 413, Relatively Low 276, Very Low 14, No Rating 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	706 of 706	27.6	89.0	99.9	Very High 13, Relatively High 280, Relatively Moderate 400, Relatively Low 12, Very Low 1	
Ice Storm	0 of 706				Not Applicable 706	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	706 of 706	0.2	30.7	100.0	Very High 8, Relatively High 44, Relatively Moderate 163, Relatively Low 309, Very Low 182	
Landslide	240 of 706	8.6	35.9	80.5	Very Low 240, No Rating 466	
Lightning	705 of 706	0.1	55.0	83.7	Relatively High 10, Relatively Moderate 438, Relatively Low 243, Very Low 14, No Rating 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	706 of 706	0.2	12.8	22.8	Relatively Low 4, Very Low 702	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	706 of 706	0.3	41.2	68.6	Relatively Moderate 32, Relatively Low 624, Very Low 50	
Tsunami	0 of 706				Insufficient Data 706	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Volcanic Activity	0 of 706				Not Applicable 706	
Wildfire	294 of 706	18.4	68.1	98.6	Relatively High 8, Relatively Moderate 19, Relatively Low 116, Very Low 151, No Rating 412	
Winter Weather	0 of 706				No Rating 706	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
Miami-Dade County (unincorporated area)	Unincorporated	Approved, expires 2030-09-26	FMA RL 83, SRL 150; any 995	\$1,600,661,165.78	0; 0	Includes \$765,250,352.60 for declarations not counted as hazard incidents (DR-4486-FL, EM-3560-FL).
Aventura city	City	Approved, expires 2030-09-26	FMA RL 2, SRL 16; any 39	\$3,280,347.61	0; 0	Includes \$28,224.67 for declarations not counted as hazard incidents (DR-4486-FL).
Bal Harbour village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 4	\$607,345.58	2; 0	
Bay Harbor Islands town	Town	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 6	\$765,353.57	0; 0	
Biscayne Park village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 2; any 10	\$2,231,608.55	27; 0	Includes \$20,478.56 for declarations not counted as hazard incidents (DR-4486-FL).
Coral Gables city	City	Approved, expires 2030-09-26	FMA RL 0, SRL 9; any 47	\$43,369,939.03	19; 0	Includes \$392,468.83 for declarations not counted as hazard incidents (DR-4486-FL).
Cutler Bay town	Town	Approved, expires 2030-09-26	FMA RL 1, SRL 4; any 38	\$800,791.82	0; 0	
Doral city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 19; any 61	\$2,313,875.44	0; 0	Includes \$595,493.64 for declarations not counted as hazard incidents (DR-4486-FL).
El Portal village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 6	\$1,899,470.59	3; 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
Florida City city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 6, SRL 2; any 47	\$5,359,748.24	7; no approved plan	Includes \$106,725.26 for declarations not counted as hazard incidents (DR-4486-FL).
Golden Beach town	Town	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 8	\$1,162,378.63	18; no approved plan	Includes \$243,198.25 for declarations not counted as hazard incidents (DR-4486-FL).
Hialeah city	City	Approved, expires 2030-09-26	FMA RL 10, SRL 12; any 228	\$20,812,410.97	30; 0	Includes \$2,019,929.25 for declarations not counted as hazard incidents (DR-4486-FL).
Hialeah Gardens city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 2, SRL 8; any 42	\$2,407,543.77	20; no approved plan	Includes \$17,138.69 for declarations not counted as hazard incidents (DR-4486-FL).
Homestead city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 1; any 36	\$20,676,727.76	30; 0	Includes \$921,589.70 for declarations not counted as hazard incidents (DR-4486-FL).
Indian Creek village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$426,891.05	6; no approved plan	Includes \$24,055.82 for declarations not counted as hazard incidents (DR-4486-FL).
Key Biscayne village	Village	Approved, expires 2030-09-26	FMA RL 3, SRL 14; any 40	\$7,923,680.57	14; 0	Includes \$154,722.72 for declarations not counted as hazard incidents (DR-4486-FL).
Medley town	Town	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 19	\$3,847,138.05	16; 1	Includes \$42,434.92 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Beach city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 25; any 138	\$28,024,920.46	37; 0	Includes \$6,032,120.81 for declarations not counted as hazard incidents (DR-4486-FL, EM-3560-FL).
Miami city	City	Approved, expires 2030-09-26	FMA RL 13, SRL 43; any 303	\$162,134,999.80	81; 1	Includes \$51,628,747.17 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Gardens city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 28	\$6,988,414.84	0; 0	Includes \$702,640.50 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Lakes town	Town	Approved, expires 2030-09-26	FMA RL 0, SRL 1; any 5	\$10,796,599.74	0; 0	Includes \$487,770.98 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Shores village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 16	\$4,804,607.49	0; 0	Includes \$56,715.88 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Springs city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 2; any 87	\$10,124,365.12	9; no approved plan	Includes \$94,447.64 for declarations not counted as hazard incidents (DR-4486-FL).

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
North Bay Village city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 15	\$1,148,572.52	0; 0	
North Miami Beach city	City	Approved, expires 2030-09-26	FMA RL 0, SRL 2; any 19	\$9,786,470.18	12; 0	Includes \$100,594.60 for declarations not counted as hazard incidents (DR-4486-FL).
North Miami city	City	Approved, expires 2030-09-26	FMA RL 4, SRL 15; any 67	\$18,214,142.47	12; 0	Includes \$497,381.95 for declarations not counted as hazard incidents (DR-4486-FL).
Opa-locka city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 8; any 27	\$2,818,177.74	18; 0	
Palmetto Bay village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 12	\$2,621,120.48	0; 0	Includes \$83,895.69 for declarations not counted as hazard incidents (DR-4486-FL).
Pinecrest village	Village	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 11	\$6,484,456.76	1; 0	Includes \$166,066.97 for declarations not counted as hazard incidents (DR-4486-FL).
South Miami city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 1; any 11	\$7,025,824.55	22; 0	Includes \$46,152.13 for declarations not counted as hazard incidents (DR-4486-FL).
Sunny Isles Beach city	City	Approved, expires 2030-09-26	FMA RL 0, SRL 6; any 15	\$1,638,358.09	0; 0	Includes \$190,210.83 for declarations not counted as hazard incidents (DR-4486-FL).
Surfside town	Town	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 7	\$3,902,053.79	1; 0	Includes \$2,855,017.11 for declarations not counted as hazard incidents (DR-4486-FL, EM-3560-FL).
Sweetwater city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 4, SRL 0; any 55	\$2,383,496.49	0; no approved plan	Includes \$56,846.42 for declarations not counted as hazard incidents (DR-4486-FL).
Virginia Gardens village	Village	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 7	\$476,199.40	4; 0	Includes \$21,521.54 for declarations not counted as hazard incidents (DR-4486-FL).
West Miami city	City	Approved, expires 2030-09-26	FMA RL 2, SRL 4; any 12	\$4,181,757.59	12; 0	

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 2025-09-26 <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	\$181,093,679,480		1,403,350	\$18,240,801		\$4,544,873	0.0101%		\$0		
Cold Wave	\$356,744,595,570	\$1,078,631,965	2,689,293	\$621,407	\$15,017,600	\$25,393,713	0.000174%		\$0		
Drought		\$694,332,652			\$662,818		0.0955% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$625,002,016,153		2,701,767	\$235,649		\$149,118	under 0.0001%				
Hail	\$358,740,883,789	\$1,078,631,965	2,698,679	\$2,539,166	\$160,870	\$179,901	0.000708%				
Heat Wave	\$356,664,616,654	\$1,078,631,965	2,688,857	\$412	\$1,822	\$31,135,881	under 0.0001%				
Hurricane	\$358,729,132,902	\$1,075,374,259	2,698,639	\$289,479,224	\$14,703,098	\$26,416,280	0.0807%				
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$358,306,228,571	\$814,689,691	1,259,931	\$268,717,820	\$59,870,701	\$27,202,805	n/a (see note)	\$15,000			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	\$92,140,561		534	\$820		under \$1	0.00089%				
Lightning	\$358,740,883,789		2,698,679	\$37,931		\$8,273,306	under 0.0001%	\$0			
Strong Wind	\$358,740,883,789	\$1,078,631,965	2,698,679	\$88,951	\$1,367	\$1,003,033	under 0.0001%	\$1,000			
Tornado	\$358,740,883,789	\$1,078,631,965	2,698,679	\$7,619,633	\$4,677	\$17,187,352	0.00212%	\$50,000			
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county

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 2025-09-26 <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	\$8,795,832,843	\$442,791,785	86,261	\$4,572,325	\$22,802	\$600,581	0.052%		\$0		
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-09-26 (Storm Events through 2026-06-30): 4 county-coded records, 4 with a damage value recorded (including \$0), \$66,000; 15 zone-level records, 15 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	2,698,679
Building value (total, not at risk)	\$358,740,883,789
Agriculture value (total, not at risk)	\$1,078,631,965
NRI risk rating (all hazards)	Very High
Expected annual loss, buildings and agriculture, all hazards	\$682,599,895
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)	\$142,086,842
Social vulnerability rating	Relatively High
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)	140	Severe repetitive loss, FMA definition (44 CFR 77.2)	356
Repetitive loss, NFIP insurance definition	2,370	Severe repetitive loss, NFIP insurance definition	281

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	140	356	2,370	281	2,478	223	1,317
DORAL, CITY OF	1	19	61	18	61	1	48
CUTLER BAY, TOWN OF	1	4	38	4	38	0	34
MIAMI GARDENS, CITY OF	1	2	28	2	28	0	26
PINECREST, VILLAGE OF	1	2	11	2	11	1	8
MIAMI-DADE COUNTY*	83	150	911	101	995	170	492
BAL HARBOUR VILLAGE, VILLAGE OF	0	0	4	0	4	0	3
BAY HARBOR ISLANDS, TOWN OF	0	0	6	0	6	0	5
BISCAYNE PARK, VILLAGE OF	0	2	10	2	10	1	8
CORAL GABLES, CITY OF	0	9	44	6	47	2	35
EL PORTAL, VILLAGE OF	0	0	6	0	6	0	2
FLORIDA CITY, CITY OF	6	2	47	2	47	0	19
GOLDEN BEACH, TOWN OF	0	1	8	1	8	0	6
HIALEAH, CITY OF	10	12	228	11	228	0	113
HIALEAH GARDENS, CITY OF	2	8	42	9	42	0	13
HOMESTEAD, CITY OF	1	1	36	1	36	0	9
KEY BISCAYNE, VILLAGE OF	3	14	34	8	40	5	27
MEDLEY, TOWN OF	1	2	19	2	19	0	10
MIAMI, CITY OF	13	43	294	34	303	13	137
MIAMI BEACH, CITY OF	1	25	137	24	138	6	91
MIAMI SHORES VILLAGE, VILLAGE OF	0	0	16	0	16	0	13
MIAMI SPRINGS, CITY OF	0	2	87	1	87	0	58
NORTH BAY VILLAGE, CITY OF	1	2	14	1	15	0	10

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>
NORTH MIAMI, CITY OF	4	15	67	15	67	1	36
NORTH MIAMI BEACH, CITY OF	0	2	19	2	19	0	8
OPA-LOCKA, CITY OF	1	8	27	8	27	0	10
SOUTH MIAMI, CITY OF	1	1	11	1	11	0	6
SURFSIDE, TOWN OF	0	0	7	0	7	1	5
SWEETWATER, CITY OF	4	0	55	0	55	0	23
VIRGINIA GARDENS, VILLAGE OF	1	2	7	2	7	0	5
WEST MIAMI, CITY OF	2	4	12	4	12	0	1
AVENTURA, CITY OF	2	16	37	14	39	16	30
MIAMI LAKES, TOWN OF	0	1	5	1	5	2	4
PALMETTO BAY, VILLAGE OF	0	0	12	0	12	0	10
SUNNY ISLES BEACH, CITY OF	0	6	14	5	15	3	12
METROPOLITAN DADE COUNTY* (community ID not in plan data)	0	1	16	0	17	1	0
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
Miami-Dade County (unincorporated area)	120635	83	150	911	101	995	170	492	
Aventura city	120676	2	16	37	14	39	16	30	
Bal Harbour village	120636	0	0	4	0	4	0	3	
Bay Harbor Islands town	120637	0	0	6	0	6	0	5	
Biscayne Park village	120638	0	2	10	2	10	1	8	
Coral Gables city	120639	0	9	44	6	47	2	35	
Cutler Bay town	120218	1	4	38	4	38	0	34	
Doral city	120041	1	19	61	18	61	1	48	
El Portal village	120640	0	0	6	0	6	0	2	
Florida City city	120641	6	2	47	2	47	0	19	
Golden Beach town	120642	0	1	8	1	8	0	6	
Hialeah city	120643	10	12	228	11	228	0	113	
Hialeah Gardens city	120644	2	8	42	9	42	0	13	
Homestead city	120645	1	1	36	1	36	0	9	
Indian Creek village	120646	0	0	0	0	0	0	0	

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
Key Biscayne village	120648	3	14	34	8	40	5	27	
Medley town	120649	1	2	19	2	19	0	10	
Miami Beach city	120651	1	25	137	24	138	6	91	
Miami city	120650	13	43	294	34	303	13	137	
Miami Gardens city	120345	1	2	28	2	28	0	26	
Miami Lakes town	120686	0	1	5	1	5	2	4	
Miami Shores village	120652	0	0	16	0	16	0	13	
Miami Springs city	120653	0	2	87	1	87	0	58	
North Bay Village city	120654	1	2	14	1	15	0	10	
North Miami Beach city	120656	0	2	19	2	19	0	8	
North Miami city	120655	4	15	67	15	67	1	36	
Opa-locka city	120657	1	8	27	8	27	0	10	
Palmetto Bay village	120687	0	0	12	0	12	0	10	
Pinecrest village	120425	1	2	11	2	11	1	8	
South Miami city	120658	1	1	11	1	11	0	6	
Sunny Isles Beach city	120688	0	6	14	5	15	3	12	
Surfside town	120659	0	0	7	0	7	1	5	
Sweetwater city	120660	4	0	55	0	55	0	23	
Virginia Gardens village	120661	1	2	7	2	7	0	5	
West Miami city	120662	2	4	12	4	12	0	1	

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.

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)

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	109	179	1,667	132	1,745	140	956
2 to 4 unit residential	18	26	126	21	135	18	45
other residential	2	64	232	56	239	24	146
non-residential	11	87	345	72	359	41	170
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 51 properties are FMA repetitive loss but not NFIP repetitive loss, and 2,281 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_Gazetteer/2024_Gaz_cousubs_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_Gazetteer/2024_Gaz_place_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_Gazetteer/2024_Gaz_unsd_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_Gazetteer/2024_Gaz_elsd_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_Gazetteer/2024_Gaz_scsd_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

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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_12086. Preview: automated baseline.