

Okaloosa County, FL

Risk-assessment baseline packet

Unit **County area 12091** 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.

OPENFEMA DISCLAIMER

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

Plan clock

Status	Approved, expires 2026-11-22	Plan	Okaloosa County (FEMA plan 107856)
Approved	2021-11-22	Expires	2026-11-22
As of	2026-09-28	Days	55 days to expiry
Update underway	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

What changed since your last plan (approved 2021-11-22)

New federal declarations	EM-3584-FL, DR-4673-FL, EM-3605-FL, DR-4806-FL, EM-3615-FL, DR-4828-FL (6 declaration rows; 3 counted incidents)	Storm Events records since approval	45 (data through 2026-06-30)
Repetitive loss now	FMA RL 109, SRL 136 (44 CFR 77.2); any definition: 964	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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Okaloosa County (unincorporated area)	Unincorporated	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cinco Bayou town	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-05-23

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Crestview city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-05-23
Destin city	City	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-01-13
Fort Walton Beach city	City	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-01-26
Laurel Hill city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-02-15
Mary Esther city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-05-23
Niceville city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-04-13
Shalimar town	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-04-13
Valparaiso city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-05-23
Blackman Fire District Corporation	Fire/EMS District	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	55	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2024-08-02

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

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

CONTENTS

1. Plan clock, page 1	7. Supports B1-e: probability, page 14
2. What changed since your last plan (approved 2021-11-22), page 1	8. Supports B1-f: variation across the planning area, page 17
3. Supports B1-a: hazards, page 3	9. Supports B2-a and B2-b: assets and impacts, page 19
4. Supports B1-b: location, page 4	10. Supports B2-a: context, page 21
5. Supports B1-c: extent, page 5	11. Supports B2-c: repetitive loss, page 22
6. Supports B1-d: previous occurrences, page 8	12. Sources and OpenFEMA disclaimer, page 23

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	Hurricane	Very High	Very High	\$80,706,353	\$110,580	\$6,369,169	\$87,186,102	4		
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,822,611	\$709	\$2,155,750	\$21,979,070	68		
3	Tornado	Relatively High	Relatively High	\$3,716,637	\$133	\$7,946,571	\$11,663,343	34		
4	Lightning	Very High	Very High	\$110,454		\$4,843,929	\$4,954,383	46		
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$202	\$116	\$3,025,040	\$3,025,358	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Cold Wave	Relatively Moderate	Relatively Moderate	\$4,988	\$6,471	\$2,638,158	\$2,649,617	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Strong Wind	Relatively Moderate	Relatively Moderate	\$463,482	\$44	\$704,933	\$1,168,459	188		Includes 1 High Wind record, event types the NRI definition of this hazard leaves out.
8	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$633,311		\$96,295	\$729,606	4		
9	Earthquake	Relatively Low	Relatively Low	\$385,680		\$183,380	\$569,060			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
10	Wildfire	Relatively Low	Relatively Low	\$264,135	\$38	\$42,678	\$306,851	0		Declared 1 time; no Storm Events record of this type. 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 <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
11	Hail	Very Low	Relatively Low	\$25,662	\$20	\$97,528	\$123,209	52		
12	Winter Weather	Relatively Low	Relatively Low	\$21,059	\$13	\$42,485	\$63,558	3		
13	Ice Storm	Relatively Low	Relatively Low	\$44,121		\$5,327	\$49,448	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	Very Low	Very Low		\$5,455		\$5,455	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Very Low	Very Low	\$1,051		\$6	\$1,057	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.
	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).
	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 <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 47

Hazard	Location	Census tracts rated
		<i>rated of all tracts</i>
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.	33 of 47
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	14 of 47
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.	47 of 47
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47
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.	47 of 47
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47
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.	47 of 47
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.	45 of 47
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47
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.	47 of 47
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 47
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 47
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.	39 of 47
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	47 of 47

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)	4, 1999 to 2020 (3 zone-level)		Coastal Flood, 1999-03-13, \$2,000 property; crops not reported (1999 dollars)		Event records naming member places: Fort Walton Beach city (1 record). Zone-level records (3) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data 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	0					Temperature: in event narratives only; local data required.
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)	66, 1962 to 2025	0.75 in to 1.75 in (median 0.81 in); 66 with a recorded value	1.75 in hail, 2000-08-29; same size also recorded on 1966-05-23, 1972-03-18, 1988-05-10, 1989-02-20, 1999-07-12, 2000-07-12	Hail, 2007-06-12, \$10,000 property; \$0 crops (2007 dollars)	Event records naming member places: Crestview city (19 records), Niceville city (6 records), Fort Walton Beach city (5 records), Destin city (4 records), Laurel Hill city (2 records), Shalimar town (2 records), Valparaiso city (2 records), Mary Esther city (1 record).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	4, 2017 to 2021 (4 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2020-09-15 to 2020-09-16, \$17,320,000 property; \$30,000,000 crops, reported for the zone (2020 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index; confirm with the county or the state extension service); NWS zone FLZ206 (OKALOOSA COASTAL), 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	68, 1997 to 2025		Flash Flood, 2014-04-29, \$1,460,000 property; \$0 crops (2014 dollars)		Event records naming member places: Crestview city (9 records), Shalimar town (6 records), Fort Walton Beach city (2 records), Laurel Hill city (2 records), Destin city (1 record), Niceville city (1 record).	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)	46, 1996 to 2017		Lightning, 2017-07-10, \$0 property; \$0 crops (2017 dollars), 1 direct death	Lightning, 2005-07-09, \$360,000 property; crops not reported (2005 dollars)	Event records naming member places: Crestview city (14 records), Fort Walton Beach city (6 records), Destin city (5 records), Niceville city (4 records), Mary Esther city (3 records), Shalimar town (2 records), Valparaiso city (2 records), Cinco Bayou town (1 record), Laurel Hill 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)	1, 2024 to 2024 (1 zone-level)	52 kt (60 mph); 1 with a recorded value	52 kt (60 mph) measured gust, High Wind, 2024-01-09; NWS zone FLZ206 (OKALOOSA COASTAL), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	276, 1961 to 2026	50 kt (58 mph) to 94 kt (108 mph) (median 52 kt (60 mph)); 223 with a recorded value	94 kt (108 mph), measurement type not recorded, Thunderstorm Wind, 1970-08-20	Thunderstorm Wind, 1998-06-06, \$4,000,000 property; crops not reported (1998 dollars)	Event records naming member places: Crestview city (32 records), Fort Walton Beach city (18 records), Niceville city (13 records), Destin city (12 records), Mary Esther city (12 records), Valparaiso city (8 records), Laurel Hill city (6 records), Shalimar town (5 records).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	100, 1958 to 2025	F/EF0 to F/EF3 (median F/EF0); 91 with a recorded value	F3 tornado, 1964-12-25, 12.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 67 yd wide, \$2,500,000 property; crops not recorded (1964 dollars), 4 direct injuries	Tornado, 1989-05-01, \$25,000,000 property; crops not recorded (1989 dollars)	Event records naming member places: Crestview city (5 records), Fort Walton Beach city (5 records), Shalimar town (5 records), Destin city (3 records), Mary Esther city (2 records), Valparaiso city (2 records), Laurel Hill city (1 record), Niceville 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.
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)	3, 2017 to 2025 (3 zone- level)		No damage reported in 3 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.

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 rows41

Counted incidents30

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
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	HURRICANE HELENE	Hurricane	none found		new since last plan; within last 5 years	
2024-09-24	2024-09-23	EM-3615-FL	Emergency	TROPICAL STORM HELENE	Hurricane (primary); also designated: Inland Flooding, Strong Wind	none found		new since last plan; within last 5 years	same incident as DR-4828
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	HURRICANE DEBBY	Hurricane	none found		new since last plan; within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	TROPICAL STORM DEBBY	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	none found		new since last plan; within last 5 years	same incident as DR-4806
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	HURRICANE IAN	Hurricane	none found		new since last plan; within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	TROPICAL STORM IAN	Hurricane	none found		new since last plan; within last 5 years	same incident as DR-4673
2021-08-16	2021-08-13	EM-3562-FL	Emergency	TROPICAL STORM FRED	Hurricane	none found		during plan review, check whether your last plan included it	
2020-09-23	2020-09-14	DR-4564-FL	Major disaster	HURRICANE SALLY	Hurricane	\$11,851,798.33			
2020-09-15	2020-09-14	EM-3546-FL	Emergency	HURRICANE SALLY	Hurricane	none found			same incident as DR-4564
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$73,671.37			
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			
2018-10-11	2018-10-07	DR-4399-FL	Major disaster	HURRICANE MICHAEL	Hurricane	\$983,709.60			
2018-10-09	2018-10-07	EM-3405-FL	Emergency	HURRICANE MICHAEL	Hurricane	none found			same incident as DR-4399
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	HURRICANE IRMA	Hurricane	\$23,244.50			
2017-09-05	2017-09-04	EM-3385-FL	Emergency	HURRICANE IRMA	Hurricane	none found			same incident as DR-4337
2014-05-06	2014-04-28	DR-4177-FL	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$4,720,779.41			
2012-10-18	2012-08-27	DR-4084-FL	Major disaster	HURRICANE ISAAC	Hurricane	\$387,083.92			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2009-04-21	2009-03-26	DR-1831-FL	Major disaster	SEVERE STORMS, FLOODING, TORNADOES, AND STRAIGHT-LINE WINDS	Inland Flooding; Strong Wind; Tornado	\$1,446,340.08		
2008-10-27	2008-08-31	DR-1806-FL	Major disaster	HURRICANE GUSTAV	Hurricane	\$67,491.37		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	TROPICAL STORM FAY	Hurricane; Inland Flooding	none found		
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	\$471,726.24		
2005-07-10	2005-07-07	DR-1595-FL	Major disaster	HURRICANE DENNIS	Hurricane	\$6,646,472.44		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	HURRICANE IVAN	Hurricane	\$35,756,436.17		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	HURRICANE FRANCES	Hurricane	none found		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	TROPICAL STORM BONNIE AND HURRICANE CHARLEY	Hurricane	none found		
2000-10-03	2000-09-21	DR-1344-FL	Major disaster	TROPICAL STORM HELENE	Hurricane; Inland Flooding	\$13,100.49		
1998-09-28	1998-09-25	DR-1249-FL	Major disaster	HURRICANE GEORGES	Hurricane	none found		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	HURRICANE GRORGES	Hurricane	none found		same incident as DR-1249
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	EXTREME FIRE HAZARD	Wildfire	none found		
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		
1995-10-04	1995-10-04	DR-1069-FL	Major disaster	HURRICANE OPAL	Hurricane	none found		
1995-08-10	1995-08-02	DR-1062-FL	Major disaster	HURRICANE ERIN	Hurricane	none found		
1994-07-10	1994-07-02	DR-1035-FL	Major disaster	SEVERE STORMS AND FLOODING (TROPICAL STORM ALBERTO)	Hurricane; Inland Flooding	none found		
1994-07-08	1994-07-02	EM-3114-FL	Emergency	TROPICAL STORM ALBERTO	Inland Flooding (primary); also designated: Hurricane	none found		same incident as DR-1035
1990-04-03	1990-03-16	DR-862-FL	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	PA not declared for this county		
1979-09-13	1979-09-13	DR-600-FL	Major disaster	HURRICANE FREDERIC	Hurricane	none found		
1975-09-26	1975-09-26	DR-484-FL	Major disaster	HIGH WINDS, HEAVY RAINS & FLOODING	Inland Flooding (primary); also designated: Strong Wind	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1975-08-22	1975-08-22	DR-479-FL	Major disaster	FLOODING	Inland Flooding	none found		
1970-07-03	1970-07-03	DR-289-FL	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		

School districts and special districts in this county: \$1,740 (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: 1 row, \$7,619.21

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4138-FL	2013-08-02	SEVERE STORMS AND FLOODING	PAXTON, CITY OF	\$7,619.21

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
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 records	During plan review records	Last 5 years records	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	4	0	0	0	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	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	66	2	2	2	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	4	0	1	0	22	3	1996 to 2026-06-30	
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	68	8	10	11	12	2	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records <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
Lightning	46	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	277	29	10	29	6	2	1955 to 2026-06-30	Includes 1 High Wind record, event types the NRI definition of this hazard leaves out.
Tornado	100	5	0	5	4	1	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	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Winter Weather	3	1	0	1	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
2024-01-09	High Wind	52 kt (60 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone FLZ206 (OKALOOSA COASTAL), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2020-09-15	Tropical Storm		\$17,320,000 property; \$30,000,000 crops, reported for the zone (2020 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index; confirm with the county or the state extension service)	0, 0	NWS zone FLZ206 (OKALOOSA COASTAL), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2017-07-10	Lightning		\$0 property; \$0 crops (2017 dollars)	1, 0	BAKER		B1-c worst recorded: Lightning
2014-04-29	Flash Flood		\$1,460,000 property; \$0 crops (2014 dollars)	0, 0	FLOROSA to DESTIN FT WALTON ARP		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-08-29	Hail	1.75 in	damage not reported	0, 0	NICEVILLE		B1-c worst recorded: Hail
1999-03-13	Coastal Flood		\$2,000 property; crops not reported (1999 dollars)	0, 0	FT WALTON BEACH		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
1996-04-18	Lightning		damage not reported	1, 10	(HRT)MARY ESTHER		deaths or injuries recorded

				Direct deaths, injuries <i>indirect not counted</i>			
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>		Location	Flags	Why listed
1989-05-01	Tornado	F2, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$25,000,000 property; crops not recorded (1989 dollars)	0, 0	location not recorded		B1-c most damaging: Tornado
1970-08-20	Thunderstorm Wind	94 kt (108 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1967-12-10	Tornado	F2, 6.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 1,000 yd wide	\$2,500,000 property; crops not recorded (1967 dollars)	1, 50	location not recorded		deaths or injuries recorded
1964-12-25	Tornado	F3, 12.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 67 yd wide	\$2,500,000 property; crops not recorded (1964 dollars)	0, 4	location not recorded		B1-c worst recorded: Tornado
1962-01-05	Tornado	F2, 2.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$2,500,000 property; crops not recorded (1962 dollars)	1, 30	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (568 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

		FEMA annualized frequency (modeled) <i>unit per row</i>					NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)		
Hazard		Unit	In plain terms	Descriptor	Descriptor basis		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.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	1.95	events per year at a location (modeled)	about 1.9 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.695	event-days per year	about 0.695 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned. Frost/ Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	14.7	event-days per year	about 14.7 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	413	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.000982	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0982%			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	1.03	events per year	about 1.03 per year	Highly likely	FEMA annualized frequency (modeled)	39.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	8.05	event-days per year	about 8.05 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	97.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.241	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	92	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	0.0836	event-days per year	about 0.0836 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	5	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	1.68	event-days per year	about 1.68 days per year	Likely	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	47	1996 to 2023 (28 years)	see B1-f	
Landslide	0.154	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	84.5	days per year with a strike	about 84.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.85	events per year	about 1.85 per year	Highly likely	FEMA annualized frequency (modeled)	55	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>									
Tornado	0.889	events per year	about 0.89 per year	Likely	FEMA annualized frequency (modeled)	not shown		1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown		modeled	see B1-f	No 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	0.00195	annual probability at a location	chance a given location in the county burns in a year: 0.195%		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	0.522	event-days per year	about 0.522 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	7.53		2005-11-12 to 2024-11-12 (19 years)	countywide	

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

Unit	Descriptor	Definition
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	19	30	0.633
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	172	30	5.73
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	0	30	0
Tornado	EF0-1	1996 to 2025	31	30	1.03
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	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 <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 47				Not Applicable 47	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Coastal Flooding	33 of 47	69.4	86.1	96.5	Relatively High 1, Relatively Moderate 11, Relatively Low 15, Very Low 6, No Rating 14	
Cold Wave	47 of 47	27.8	49.3	74.4	Relatively Moderate 25, Relatively Low 22	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	14 of 47	66.9	73.0	83.5	Relatively Low 1, Very Low 13, No Rating 33	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	47 of 47	7.5	29.5	53.1	Relatively Low 8, Very Low 39	
Hail	47 of 47	21.2	31.3	48.8	Relatively Low 14, Very Low 33	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	47 of 47	27.8	63.5	85.9	Relatively High 3, Relatively Moderate 31, Relatively Low 13	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	47 of 47	88.1	97.2	99.5	Very High 24, Relatively High 22, Relatively Moderate 1	
Ice Storm	47 of 47	1.9	5.2	53.2	Relatively Low 6, Very Low 41	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	47 of 47	1.4	33.4	79.7	Relatively High 1, Relatively Moderate 13, Relatively Low 24, Very Low 9	
Landslide	45 of 47	11.1	43.5	87.0	Relatively Low 3, Very Low 42, No Rating 2	
Lightning	47 of 47	89.9	97.9	99.7	Very High 37, Relatively High 10	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	47 of 47	32.5	58.8	83.5	Relatively High 2, Relatively Moderate 27, Relatively Low 18	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	47 of 47	55.8	77.5	97.5	Very High 4, Relatively High 22, Relatively Moderate 21	
Tsunami	0 of 47				Insufficient Data 47	
Volcanic Activity	0 of 47				Not Applicable 47	
Wildfire	39 of 47	20.8	69.1	91.9	Relatively Moderate 4, Relatively Low 16, Very Low 19, No Rating 8	
Winter Weather	47 of 47	18.4	32.8	60.7	Relatively Moderate 6, Relatively Low 41	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
Okaloosa County (unincorporated area)	Unincorporated	Approved, expires 2026-11-22	FMA RL 75, SRL 87; any 558	\$28,857,959.95	0; 0	
Cinco Bayou town	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 0; any 1	\$112,419.94	1; 0	
Crestview city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 0; any 0	\$1,613,990.19	79; 3	
Destin city	City	Approved, expires 2026-11-22	FMA RL 15, SRL 34; any 230	\$3,661,049.19	25; 3	
Fort Walton Beach city	City	Approved, expires 2026-11-22	FMA RL 9, SRL 10; any 89	\$6,598,433.09	37; 1	
Laurel Hill city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 0; any 0	\$106,974.05	12; 1	
Mary Esther city	Town	Approved, expires 2026-11-22	FMA RL 5, SRL 3; any 15	\$2,664,853.74	18; 0	
Niceville city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 1; any 16	\$1,280,153.09	25; 0	Includes \$70,350.13 for declarations not counted as hazard incidents (DR-4486-FL).
Shalimar town	Town	Approved, expires 2026-11-22	FMA RL 5, SRL 0; any 42	\$67,513.08	20; 2	
Valparaiso city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 1; any 13	\$456,391.66	14; 3	

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 2021-11-22 <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	\$5,397,929,603		23,576	\$633,311		\$96,295	0.0117%				
Cold Wave	\$40,382,827,242	\$10,723,885	211,293	\$4,988	\$6,471	\$2,638,158	under 0.0001%				
Drought		\$7,082,190			\$5,455		0.077% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$69,461,705,029		211,668	\$385,680		\$183,380	0.000555%				
Hail	\$40,382,827,242	\$10,723,885	211,293	\$25,662	\$20	\$97,528	under 0.0001%	\$0			
Heat Wave	\$40,382,827,242	\$10,723,885	211,293	\$202	\$116	\$3,025,040	under 0.0001%				
Hurricane	\$40,382,804,164	\$10,723,885	211,293	\$80,706,353	\$110,580	\$6,369,169	0.2%			none found (6 declarations)	
Ice Storm	\$40,382,827,242		211,293	\$44,121		\$5,327	0.000109%				
Inland Flooding	\$40,296,545,395	\$36,931	12,474	\$19,822,611	\$709	\$2,155,750	n/a (see note)	\$0		none found (2 declarations)	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	\$130,356,881		717	\$1,051		\$6	0.000806%				
Lightning	\$40,382,827,242		211,293	\$110,454		\$4,843,929	0.000274%				
Strong Wind	\$40,382,827,242	\$10,723,885	211,293	\$463,482	\$44	\$704,933	0.00115%	\$0	\$0	none found (2 declarations)	
Tornado	\$40,382,827,242	\$10,723,885	211,293	\$3,716,637	\$133	\$7,946,571	0.0092%	\$361,000		none found (1 declaration)	
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 2021-11-22 <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	\$1,648,082,637	\$2,461,397	17,714	\$264,135	\$38	\$42,678	0.016%				
Winter Weather	\$40,382,824,342	\$10,723,885	211,293	\$21,059	\$13	\$42,485	under 0.0001%		\$0		

Totals since 2021-11-22 (Storm Events through 2026-06-30): 43 county-coded records, 43 with a damage value recorded (including \$0), \$361,000; 2 zone-level records, 2 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (6 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	211,293
Building value (total, not at risk)	\$40,382,827,242
Agriculture value (total, not at risk)	\$10,723,885
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$106,323,325
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)	\$28,151,249
Social vulnerability rating	Relatively Low
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)	109	Severe repetitive loss, FMA definition (44 CFR 77.2)	136
Repetitive loss, NFIP insurance definition	929	Severe repetitive loss, NFIP insurance definition	97

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	109	136	929	97	964	28	509
OKALOOSA COUNTY *	75	87	531	61	558	22	250
FORT WALTON BEACH, CITY OF	9	10	83	6	89	3	45
VALPARAISO, CITY OF	0	1	13	1	13	0	8
MARY ESTHER, CITY OF	5	3	15	2	15	0	9
NICEVILLE, CITY OF	0	1	16	1	16	2	10
SHALIMAR, TOWN OF	5	0	42	0	42	0	23
CINCO BAYOU, TOWN OF	0	0	1	0	1	0	0
DESTIN, CITY OF	15	34	228	26	230	1	164
State level, not in this county: county not reported	0	1	9	0	10	0	1

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 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
Okaloosa County (unincorporated area)	120173	75	87	531	61	558	22	250	
Cinco Bayou town	120596	0	0	1	0	1	0	0	
Crestview city	120597	0	0	0	0	0	0	0	
Destin city	125158	15	34	228	26	230	1	164	
Fort Walton Beach city	120174	9	10	83	6	89	3	45	
Laurel Hill city	120598	0	0	0	0	0	0	0	
Mary Esther city	120337	5	3	15	2	15	0	9	

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
Niceville city	120338	0	1	16	1	16	2	10	
Shalimar town	120579	5	0	42	0	42	0	23	
Valparaiso city	120176	0	1	13	1	13	0	8	

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	79	88	655	61	683	27	367
2 to 4 unit residential	4	5	54	5	54	0	3
other residential	16	29	121	21	125	1	66
non-residential	10	14	99	10	102	0	73
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 18 properties are FMA repetitive loss but not NFIP repetitive loss, and 838 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

OpenFEMA disclaimer

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

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.

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Okaloosa County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 12091). 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_12091. Preview: automated baseline.