

Osceola County, FL

Risk-assessment baseline packet

Unit **County area 12097** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

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

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Plan clock

Status	Approved, expires 2031-05-13	Plan	Osceola County (FEMA plan 111863)
Approved	2026-05-13	Expires	2031-05-13
As of	2026-09-28	Days	1,688 days to expiry

What changed since your last plan (approved 2026-05-13)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	0 (data through 2026-06-30)
Repetitive loss now	FMA RL 9, SRL 3 (44 CFR 77.2); any definition: 56	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
Osceola County (unincorporated area)	Unincorporated	Approved, expires 2031-05-13	Osceola County (FEMA plan 111863)	2026-05-13	2031-05-13	1,688		
Kissimmee city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Cloud city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 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>		
Osceola County School District	School/School District	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Good Samaritan Kissimmee Village	Village	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Kissimmee Utility Authority	Electric/Power Authority	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Orlando Utilities Commission	Electric/Power Authority	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South FL Water Management District	Water/Sewer Authority	Approved, expires 2031-05-13	Osceola County (FEMA plan 111863)	2026-05-13	2031-05-13	1,688		member approved 2026-07-24
Tohopekaliga Water Authority	Water/Sewer Authority	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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.

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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	Relatively Moderate	Relatively Moderate	\$51,761,948	\$64,538	\$267,682	\$52,094,168	21		
2	Strong Wind	Very High	Very High	\$24,424,100	\$1,632,095	\$790,370	\$26,846,565	83		Includes 2 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
3	Hurricane	Relatively High	Relatively High	\$16,467,617	\$998,131	\$779,226	\$18,244,974	9		Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
4	Tornado	Relatively High	Relatively High	\$5,081,397	\$2,980	\$5,554,287	\$10,638,663	25		
5	Lightning	Very High	Very High	\$173,047		\$3,686,776	\$3,859,823	3		
6	Wildfire	Relatively Moderate	Relatively Moderate	\$3,053,863	\$6,364	\$517,476	\$3,577,703	0		Declared 5 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
7	Heat Wave	Relatively Low	Relatively Low	\$75	\$58	\$1,393,291	\$1,393,424	1		
8	Cold Wave	Relatively Low	Relatively Low	\$82,848	\$292,841	\$161,894	\$537,584	5		Includes 4 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
9	Earthquake	Very Low	Very Low	\$162,672		\$80,079	\$242,752			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 <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total <i>(see note) modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Drought	Relatively Low	Relatively Low		\$94,937		\$94,937	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Hail	Very Low	Very Low	\$22,728	\$48,507	\$12,258	\$83,493	81		
12	Landslide	Very Low	Very Low	\$1,170		\$3	\$1,173	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.
13	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).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding 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	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 59
Coastal Flooding	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 59
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	10 of 59
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.	59 of 59
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
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.	59 of 59
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 59
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.	59 of 59
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.	59 of 59
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
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.	59 of 59
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 59
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 59
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.	58 of 59
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 59

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)	0					Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1, 2010 to 2010 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2010-12-14, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	4, 2009 to 2010 (4 zone-level)		Frost/Freeze, 2010-12-27, \$2,190,000 crop damage, reported for the zone (2010 dollars); NWS zone FLZ053 (OSCEOLA), 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	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)	92, 1983 to 2024	0.75 in to 2 in (median 1 in); 91 with a recorded value	2 in hail, 1999-05-06	Hail, 2016-03-26, \$50,000 property; crops not reported (2016 dollars)	Event records naming member places: Kissimmee city (30 records), St. Cloud city (15 records).	
Excessive Heat, Heat	heat index (narratives)	1, 2022 to 2022 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2022-06-24, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	9, 2012 to 2024 (9 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2017-09-10 to 2017-09-11, \$100,000,000 property; \$0 crops, reported for the zone (2017 dollars); NWS zone FLZ053 (OSCEOLA), 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)	21, 1996 to 2025		Flood, 2022-09-28, \$245,000,000 property; \$0 crops (2022 dollars), 1 direct death		Event records naming member places: Kissimmee city (10 records), St. Cloud city (2 records).	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)	3, 1997 to 2014		Lightning, 2014-04-15, \$3,500,000 property; \$0 crops (2014 dollars)		Event records naming member places: Kissimmee city (1 record), St. Cloud 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)	4, 2004 to 2021 (4 zone-level)	39 kt (45 mph) to 72 kt (83 mph) (median 60 kt (69 mph)); 4 with a recorded value	72 kt (83 mph) measured gust, Strong Wind, 2004-09-25; NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties	High Wind, 2004-08-13, \$373,000,000 property; crops not reported, reported for the zone (2004 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	102, 1970 to 2023	43 kt (49 mph) to 65 kt (75 mph) (median 50 kt (58 mph)); 71 with a recorded value	65 kt (75 mph) estimated gust, Thunderstorm Wind, 2014-02-12	Thunderstorm Wind, 1998-02-16, \$80,000 property; crops not reported (1998 dollars)	Event records naming member places: St. Cloud city (23 records), Kissimmee city (21 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)	43, 1960 to 2025	F/EF0 to F/EF4 (median F/EF0); 41 with a recorded value	F4 tornado, 1966-04-04, 54.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide, \$25,000,000 property; crops not recorded (1966 dollars)	Tornado, 1998-02-23, \$50,000,000 property; crops not reported (1998 dollars)	Event records naming member places: St. Cloud city (5 records), Kissimmee city (4 records).	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)	0					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 rows

39

Counted incidents

26

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	HURRICANE MILTON	Hurricane (primary); also designated: Inland Flooding	\$4,438,699.16	within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	HURRICANE MILTON	Hurricane	none found	within last 5 years	same incident as DR-4834
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	HURRICANE DEBBY	Hurricane	none found	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	within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	HURRICANE IDALIA	Hurricane	\$22,351.09	within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	TROPICAL STORM IDALIA	Hurricane	none found	within last 5 years	same incident as DR-4734
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	HURRICANE NICOLE	Hurricane	\$17,558.94	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	\$5,878,435.03	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
2020-08-01	2020-07-31	EM-3533-FL	Emergency	HURRICANE ISAIAS	Hurricane	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted		\$1,438,674.84		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted		none found		same incident as DR-4486
2019-10-21	2019-08-28	DR-4468-FL	Major disaster	HURRICANE DORIAN	Hurricane		\$732,652.47		
2019-08-30	2019-08-28	EM-3419-FL	Emergency	HURRICANE DORIAN	Hurricane		none found		same incident as DR-4468
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	HURRICANE IRMA	Hurricane		\$13,163,001.49		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	HURRICANE IRMA	Hurricane		none found		same incident as DR-4337
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	HURRICANE MATTHEW	Hurricane		\$686,694.91		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	HURRICANE MATTHEW	Hurricane		none found		same incident as DR-4283
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	TROPICAL STORM FAY	Hurricane; Inland Flooding		\$170,021.15		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	TROPICAL STORM FAY	Hurricane; Inland Flooding		none found		same incident as DR-1785
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	HURRICANE WILMA	Hurricane		\$128,576.69		
2005-09-05	2005-08-29	EM-3220-FL	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted		none found		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	HURRICANE JEANNE	Hurricane		\$2,993,833.37		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	HURRICANE IVAN	Hurricane	none placed in this county by FEMA's record; \$368,533.58 for this declaration is not placed in any county (see the list below)			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	HURRICANE FRANCES	Hurricane	\$4,633,968.31		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	TROPICAL STORM BONNIE AND HURRICANE CHARLEY	Hurricane	\$42,849,536.13		
2001-04-17	2001-04-16	FM-2357-FL	Fire management	FL - ORLANDO COMPLEX FIRE	Wildfire	none found		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	SEVERE FREEZE	Cold Wave	PA not declared for this county		
2000-05-28	2000-05-28	FM-2301-FL	Fire management	FL, ORLANDO DISTRICT FIRE COMPLEX	Wildfire	none found		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FL- HURRICANE IRENE-DR-REQ	Hurricane	PA not declared for this county		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	TROPICAL STORM IRENE - FLORIDA	Hurricane	none found		same incident as DR-1306
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FL-FIRES 04/15/99	Wildfire	\$1,114.50		
1999-04-15	1999-04-13	FM-2253-FL	Fire management	FL-FIRES 04/13/99	Wildfire	none found		
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		
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		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	SEVERE WINTER WEATHER	Cold Wave	PA not declared for this county		

School districts and special districts in this county: \$17,333,365.39 (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 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 <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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	5	0	0	0	4	0	1996 to 2026-06-30	Includes 4 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	92	0	0	8	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	1	0	0	1996 to 2026-06-30	
Hurricane	9	0	0	5	16	0	1996 to 2026-06-30	Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	21	0	1	5	4	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	106	0	0	3	2	0	1955 to 2026-06-30	Includes 2 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	43	0	1	4	2	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	5	0	1996 to 2026-06-30	No Storm Events records of this type; 5 federal declared incidents (see declarations table)
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
2022-09-28	Flood		\$245,000,000 property; \$0 crops (2022 dollars)	1, 0	ALLIGATOR LAKE CITY to PINE GROVE	within last 5 years	deaths or injuries recorded
2022-06-24	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2017-09-10	Tropical Storm		\$100,000,000 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2014-04-15	Lightning		\$3,500,000 property; \$0 crops (2014 dollars)	0, 0	SHINGLE CREEK		B1-c worst recorded: Lightning
2014-02-12	Thunderstorm Wind	65 kt (75 mph) estimated gust	property not reported; \$0 crops (2014 dollars)	0, 0	ST CLOUD to ALLIGATOR LAKE LAKE		B1-c worst recorded: Thunderstorm Wind
2010-12-27	Frost/Freeze		\$0 property; \$2,190,000 crops, reported for the zone (2010 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2010-12-14	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2004-09-25	Strong Wind	72 kt (83 mph) measured gust	\$11,000,000 property; \$8,000,000 crops, reported for the zone (2004 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2004-08-13	High Wind	65 kt (75 mph) measured gust	\$373,000,000 property; crops not reported, reported for the zone (2004 dollars)	1, 0	NWS zone FLZ053 (OSCEOLA), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1999-05-06	Hail	2 in	damage not reported	0, 0	KISSIMMEE		B1-c worst recorded: Hail
1998-02-23	Tornado	F3, 14 mi within this county, 250 yd wide	\$50,000,000 property; crops not reported (1998 dollars)	25, 145	INTERCESSION CITY to ST CLOUD		deaths or injuries recorded
1966-04-04	Tornado	F4, 54.8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide	\$25,000,000 property; crops not recorded (1966 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (280 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		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	3.64	event-days per year	about 3.64 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	69.2	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.64 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 1 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	21.4	event-days per year	about 21.4 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	686	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00036	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.036%			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	1.97	events per year	about 1.97 per year	Highly likely	FEMA annualized frequency (modeled)	75.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.95	event-days per year	about 1.95 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	28	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.95 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 1 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

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
Hurricane	0.266	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	120	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm		event-days per year					1946-12-31 to 2014-02-12 (67 years)	countywide	Not Applicable in NRI for this county; no descriptor.
Inland Flooding	0.607	event-days per year	about 0.607 days per year	Likely	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	17	1996 to 2023 (28 years)	see B1-f	
Landslide	0.141	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	88.2	days per year with a strike	about 88.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.942	events per year	about 0.94 per year	Likely	FEMA annualized frequency (modeled)	37	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)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0117	annual probability at a location	chance a given location in the county burns in a year: 1.17%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	0	event-days per year	none modeled		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	55	30	1.83
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	61	30	2.03
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	17	30	0.567
Tornado	EF0-1	1996 to 2025	22	30	0.733
Tornado	EF2-3	1996 to 2025	1	30	0.0333

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
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 59				Not Applicable 59	
Coastal Flooding	0 of 59				Not Applicable 59	
Cold Wave	59 of 59	17.5	20.3	87.3	Relatively High 1, Relatively Low 46, Very Low 12	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 54% of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Drought	10 of 59	71.5	80.3	95.6	Relatively Moderate 1, Relatively Low 5, Very Low 4, No Rating 49	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	59 of 59	4.3	14.9	34.6	Very Low 59	
Hail	59 of 59	5.0	17.1	80.5	Relatively Moderate 1, Relatively Low 1, Very Low 57	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 58% of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Heat Wave	59 of 59	4.1	33.1	68.1	Relatively Moderate 2, Relatively Low 49, Very Low 8	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	59 of 59	70.5	85.5	95.5	Relatively High 7, Relatively Moderate 49, Relatively Low 3	
Ice Storm	0 of 59				Not Applicable 59	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	59 of 59	7.4	66.2	95.2	Relatively High 16, Relatively Moderate 29, Relatively Low 12, Very Low 2	
Landslide	59 of 59	11.4	49.7	87.1	Relatively Low 4, Very Low 55	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Lightning	59 of 59	42.4	95.2	99.6	Very High 25, Relatively High 28, Relatively Moderate 5, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	59 of 59	88.0	99.4	100.0	Very High 54, Relatively High 5	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	59 of 59	37.1	70.9	93.0	Relatively High 24, Relatively Moderate 32, Relatively Low 3	
Tsunami	0 of 59				Not Applicable 59	
Volcanic Activity	0 of 59				Not Applicable 59	
Wildfire	58 of 59	32.4	89.6	98.1	Relatively High 4, Relatively Moderate 28, Relatively Low 24, Very Low 2, No Rating 1	
Winter Weather	0 of 59				No Rating 59	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
Osceola County (unincorporated area)	Unincorporated	Approved, expires 2031-05-13	FMA RL 2, SRL 1; any 28	\$34,600,916.12	0; 0	Includes \$1,260,815.04 for declarations not counted as hazard incidents (DR-4486-FL).
Kissimmee city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	FMA RL 6, SRL 2; any 22	\$12,415,168.56	66; no approved plan	Includes \$112,316.25 for declarations not counted as hazard incidents (DR-4486-FL).
St. Cloud city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 6	\$8,315,194.02	46; no approved plan	Includes \$3,676.40 for declarations not counted as hazard incidents (DR-4486-FL).

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
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- A problem statement per participant per hazard
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-13 <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											Not Applicable in NRI for this county
Cold Wave	\$56,641,880,461	\$110,003,639	387,795	\$82,848	\$292,841	\$161,894	0.000146%				
Drought		\$31,739,642			\$94,937		0.299% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$93,091,910,405		388,656	\$162,672		\$80,079	0.000175%				
Hail	\$56,641,880,461	\$110,003,639	387,795	\$22,728	\$48,507	\$12,258	under 0.0001%				
Heat Wave	\$56,641,880,461	\$110,003,639	387,795	\$75	\$58	\$1,393,291	under 0.0001%				
Hurricane	\$56,638,589,112	\$109,988,166	387,744	\$16,467,617	\$998,131	\$779,226	0.0291%				
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$56,598,009,438	\$29,253,095	42,930	\$51,761,948	\$64,538	\$267,682	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$151,839,888		705	\$1,170		\$3	0.000771%				
Lightning	\$56,641,880,461		387,795	\$173,047		\$3,686,776	0.000306%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-13 <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
Strong Wind	\$56,641,880,461	\$110,003,639	387,795	\$24,424,100	\$1,632,095	\$790,370	0.0431%				
Tornado	\$56,641,880,461	\$110,003,639	387,795	\$5,081,397	\$2,980	\$5,554,287	0.00897%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$6,317,819,146	\$78,477,216	69,056	\$3,053,863	\$6,364	\$517,476	0.0483%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2026-05-13 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	387,795
Building value (total, not at risk)	\$56,641,880,461
Agriculture value (total, not at risk)	\$110,003,639
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$104,371,916
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)	\$13,243,345
Social vulnerability rating	Relatively Low

Measure	Value
Community resilience rating	Relatively Low
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)	9	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	52	Severe repetitive loss, NFIP insurance definition	1

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	9	3	52	1	56	0	39
OSCEOLA COUNTY *	2	1	28	1	28	0	20
KISSIMMEE, CITY OF	6	2	19	0	22	0	17
ST. CLOUD, CITY OF	1	0	5	0	6	0	2
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
Osceola County (unincorporated area)	120189	2	1	28	1	28	0	20	
Kissimmee city	120190	6	2	19	0	22	0	17	
St. Cloud city	120191	1	0	5	0	6	0	2	

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	8	3	50	1	53	0	36
2 to 4 unit residential	1	0	1	0	2	0	2
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

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

In this county 4 properties are FMA repetitive loss but not NFIP repetitive loss, and 47 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/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Osceola County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 12097). 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_12097. Preview: automated baseline.