

# Palm Beach County, FL

## Risk-assessment baseline packet

Unit **County area 12099**    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 2029-10-16 | Plan    | Palm Beach County (FEMA plan 110208) |
| Approved | 2024-10-16                   | Expires | 2029-10-16                           |
| As of    | 2026-09-28                   | Days    | 1,114 days to expiry                 |

### What changed since your last plan (approved 2024-10-16)

|                          |                                                      |                                     |                                             |
|--------------------------|------------------------------------------------------|-------------------------------------|---------------------------------------------|
| New federal declarations | none (0 declaration rows; 0 counted incidents)       | Storm Events records since approval | 61 (data through 2026-06-30)                |
| Repetitive loss now      | FMA RL 13, SRL 35 (44 CFR 77.2); any definition: 342 | 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: 46 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.**

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

CONTENTS

1. Plan clock, page 1

2. What changed since your last plan (approved 2024-10-16), page 1

3. Supports B1-a: hazards, page 4

4. Supports B1-b: location, page 6

5. Supports B1-c: extent, page 7

6. Supports B1-d: previous occurrences, page 11
7. Supports B1-e: probability, page 17

8. Supports B1-f: variation across the planning area, page 21

9. Supports B2-a and B2-b: assets and impacts, page 24

10. Supports B2-a: context, page 26

11. Supports B2-c: repetitive loss, page 26

12. Sources and OpenFEMA disclaimer, page 30

Plan clock

Plan status for every jurisdiction listed in this county

| Jurisdiction                            | Type           | Status                                                                   | Plan                                                        | Approved                                 | Expires                 | Days to expiry<br><small>negative = days since expiry</small> | Update underway                                       | Notes                                      |
|-----------------------------------------|----------------|--------------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------|-------------------------|---------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Palm Beach County (unincorporated area) | Unincorporated | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       |                                            |
| Atlantis city                           | City           | Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible | Palm Beach County (FEMA plan 110208), pending adoption here | 2024-10-16 by FEMA; not yet adopted here | 2029-10-16 once adopted |                                                               | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. |
| Belle Glade city                        | City           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-02-20                 |
| Boca Raton city                         | City           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2024-12-03                 |
| Boynton Beach city                      | City           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-01-15                 |
| Briny Breezes town                      | Town           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-02-20                 |
| Cloud Lake town                         | Town           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-04-10                 |
| Delray Beach city                       | City           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-01-15                 |
| Glen Ridge town                         | Town           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2026-06-22                 |
| Golf village                            | Village        | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-04-10                 |
| Greenacres city                         | City           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-01-15                 |
| Gulf Stream town                        | Town           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-09-26                 |
| Haverhill town                          | Town           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-04-10                 |
| Highland Beach town                     | Town           | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                         |                                                       | member approved 2025-04-10                 |

| Jurisdiction              | Type    | Status                                                                   | Plan                                                        | Approved                                 | Expires                 | Days to expiry<br><i>negative = days since expiry</i> | Update underway                                       | Notes                                      |
|---------------------------|---------|--------------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------|-------------------------|-------------------------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Hypoluxo town             | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-07-29                 |
| Juno Beach town           | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2024-12-03                 |
| Jupiter Inlet Colony town | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-04-10                 |
| Jupiter town              | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-01-15                 |
| Lake Clarke Shores town   | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-06-03                 |
| Lake Park town            | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-02-20                 |
| Lake Worth Beach city     | City    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2024-12-03                 |
| Lantana town              | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-02-20                 |
| Loxahatchee Groves town   | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-04-10                 |
| Manalapan town            | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-07-29                 |
| Mangonia Park town        | Town    | Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible | Palm Beach County (FEMA plan 110208), pending adoption here | 2024-10-16 by FEMA; not yet adopted here | 2029-10-16 once adopted |                                                       | FEMA tracker shows a plan approvable pending adoption | Not yet eligible: adopt the approved plan. |
| North Palm Beach village  | Village | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2024-12-03                 |
| Ocean Ridge town          | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-01-15                 |
| Pahokee city              | City    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-09-26                 |
| Palm Beach Gardens city   | City    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-07-29                 |
| Palm Beach Shores town    | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-06-03                 |
| Palm Beach town           | Town    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       |                                            |
| Palm Springs village      | Village | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2024-12-03                 |
| Riviera Beach city        | City    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-04-10                 |
| Royal Palm Beach village  | Village | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2025-04-10                 |
| South Bay city            | City    | Approved, expires 2029-10-16                                             | Palm Beach County (FEMA plan 110208)                        | 2024-10-16                               | 2029-10-16              | 1,114                                                 |                                                       | member approved 2026-06-22                 |

| Jurisdiction                                 | Type                     | Status                       | Plan                                 | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Update underway | Notes                      |
|----------------------------------------------|--------------------------|------------------------------|--------------------------------------|------------|------------|-------------------------------------------------------|-----------------|----------------------------|
| South Palm Beach town                        | Town                     | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2024-12-03 |
| Tequesta village                             | Village                  | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2025-06-03 |
| Wellington village                           | Village                  | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2024-12-03 |
| West Palm Beach city                         | City                     | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2024-12-03 |
| Westlake city                                | City                     | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2026-06-22 |
| Boynton Beach Community Redevelopment Agency | Special District         | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2025-01-15 |
| Indian Trail Improvement District            | Special District         | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2025-06-03 |
| Northern Palm Beach Improvement District     | Special District         | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2024-12-03 |
| Port of Palm Beach District                  | Highway/Port/Rail        | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 |                            |
| Seacoast Utility Authority                   | Electric/Power Authority | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2026-06-22 |
| South Florida Water Development District     | Water/Sewer Authority    | Approved, expires 2029-10-16 | Palm Beach County (FEMA plan 110208) | 2024-10-16 | 2029-10-16 | 1,114                                                 |                 | member approved 2024-12-03 |

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

## Supports B1-a: hazards

Hazards NRI does not cover: check locally

- dam failure (incl. upstream dams)
  - levee failure
  - flash flood as its own subtype
  - ice jams
- debris flows
  - erosion (riverine and coastal)
  - land subsidence and sinkholes
  - expansive soils

### The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

| Rank by EAL | Hazard           | NRI risk rating     | EAL rating                | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL total (see note)<br><i>modeled dollars per year</i> | Storm Events records since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i> | Storm Events coverage note                                                                                                                                     |
|-------------|------------------|---------------------|---------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1           | Hurricane        | Very High           | Very High                 | \$254,386,388                                    | \$15,352,341                                       | \$17,183,538                                                                                                     | \$286,922,267                                           | 45                                              |                                                                                                             | Includes 13 Tropical Depression records, event types the NRI definition of this hazard leaves out.                                                             |
| 2           | Inland Flooding  | Relatively High     | Relatively High           | \$167,256,815                                    | \$10,497,273                                       | \$1,145,044                                                                                                      | \$178,899,133                                           | 103                                             |                                                                                                             |                                                                                                                                                                |
| 3           | Heat Wave        | Relatively High     | Relatively High           | \$840                                            | \$1,481                                            | \$12,764,310                                                                                                     | \$12,766,632                                            | 3                                               |                                                                                                             |                                                                                                                                                                |
| 4           | Lightning        | Very High           | Very High                 | \$1,208,113                                      |                                                    | \$7,730,714                                                                                                      | \$8,938,828                                             | 83                                              |                                                                                                             |                                                                                                                                                                |
| 5           | Tornado          | Relatively High     | Relatively High           | \$7,149,683                                      | \$10,438                                           | \$1,429,687                                                                                                      | \$8,589,809                                             | 102                                             |                                                                                                             |                                                                                                                                                                |
| 6           | Coastal Flooding | Relatively High     | Relatively High           | \$6,775,260                                      |                                                    | \$763,488                                                                                                        | \$7,538,748                                             | 37                                              |                                                                                                             |                                                                                                                                                                |
| 7           | Cold Wave        | Relatively High     | Relatively High           | \$516,506                                        | \$6,463,376                                        | \$259,765                                                                                                        | \$7,239,647                                             | 32                                              |                                                                                                             | Includes 23 Frost/Freeze records, event types the NRI definition of this hazard leaves out.                                                                    |
| 8           | Wildfire         | Relatively Moderate | Relatively Moderate       | \$2,947,969                                      | \$6,979                                            | \$287,168                                                                                                        | \$3,242,115                                             | 8                                               |                                                                                                             |                                                                                                                                                                |
| 9           | Strong Wind      | Relatively High     | Relatively High           | \$440,414                                        | \$49,727                                           | \$1,648,453                                                                                                      | \$2,138,594                                             | 238                                             |                                                                                                             | Includes 9 High Wind records and 6 Strong Wind records, event types the NRI definition of this hazard leaves out.                                              |
| 10          | Drought          | Relatively High     | Relatively High           |                                                  | \$1,952,651                                        |                                                                                                                  | \$1,952,651                                             | 54                                              |                                                                                                             |                                                                                                                                                                |
| 11          | Hail             | Relatively Low      | Relatively Low            | \$52,460                                         | \$69,490                                           | \$53,587                                                                                                         | \$175,537                                               | 144                                             |                                                                                                             |                                                                                                                                                                |
| 12          | Earthquake       | Very Low            | Very Low                  | \$122,275                                        |                                                    | \$50,616                                                                                                         | \$172,891                                               |                                                 |                                                                                                             | Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.                                                     |
| 13          | Landslide        | Relatively Low      | Relatively Low            | \$10,244                                         |                                                    | \$6                                                                                                              | \$10,250                                                | 0                                               |                                                                                                             | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
| 14          | Winter Weather   | No Rating           | No Expected Annual Losses | \$0                                              | \$0                                                | \$0                                                                                                              | \$0                                                     | 0                                               |                                                                                                             | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |
|             | Avalanche        | Not Applicable      | Not Applicable            |                                                  |                                                    |                                                                                                                  |                                                         | 0                                               | NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.    | No recorded events in Storm Events since 1996 (data through 2026-06-30).                                                                                       |

| Rank<br>by<br>EAL | Hazard               | NRI risk<br>rating   | EAL rating           | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL agriculture<br><i>modeled dollars<br/>per year</i> | EAL population<br>equivalence<br><i>statistical value of life<br/>and injury, \$13.7M per<br/>life, not property<br/>damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm<br>Events<br>records<br>since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no<br/>declaration and no Storm Events<br/>record since 1996</i>          | Storm Events coverage note                                                                                                                                                 |
|-------------------|----------------------|----------------------|----------------------|------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | Ice Storm            | Not<br>Applicable    | Not<br>Applicable    |                                                      |                                                        |                                                                                                                                 |                                                                | 0                                                        | NRI rates ice storm Not<br>Applicable for this county,<br>and no federal declaration<br>for this county names it.            | No recorded events in Storm Events<br>since 1996 (data through 2026-06-30).                                                                                                |
|                   | Tsunami              | Insufficient<br>Data | Insufficient<br>Data |                                                      |                                                        |                                                                                                                                 |                                                                | 0                                                        |                                                                                                                              | No recorded events in Storm Events<br>since 1996 (data through 2026-06-30).<br>Storm Events coverage of this hazard is<br>limited; absence is not evidence of low<br>risk. |
|                   | Volcanic<br>Activity | Not<br>Applicable    | Not<br>Applicable    |                                                      |                                                        |                                                                                                                                 |                                                                | 0                                                        | NRI rates volcanic activity<br>Not Applicable for this<br>county, and no federal<br>declaration for this county<br>names it. | No recorded events in Storm Events<br>since 1996 (data through 2026-06-30).<br>Storm Events coverage of this hazard is<br>limited; absence is not evidence of low<br>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](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](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<br><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 371                                          |
| Coastal Flooding | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 108 of 371                                        |
| Cold Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 371 of 371                                        |
| Drought          | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 52 of 371                                         |
| 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.                                                                        | 370 of 371                                        |
| Hail             | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 371 of 371                                        |
| Heat Wave        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 371 of 371                                        |
| 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.                                                                        | 371 of 371                                        |
| Ice Storm        | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 371                                          |
| Inland Flooding  | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 371 of 371                                        |
| 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.                                                                        | 361 of 371                                        |

| Hazard            | Location                                                                                                                           | Census tracts rated<br><i>rated of all tracts</i> |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Lightning         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 369 of 371                                        |
| Strong Wind       | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 371 of 371                                        |
| 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. | 371 of 371                                        |
| 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 371                                          |
| 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 371                                          |
| 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. | 263 of 371                                        |
| Winter Weather    | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                    | 0 of 371                                          |

**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](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](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<br><i>count, years</i>   | Observed range                                          | Worst recorded event                                                                                                                                                                                     | Most damaging<br>(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) | 37, 1996 to 2025 (36 zone-level) |                                                         | Storm Surge/Tide, 2012-10-26, \$14,000,000 property; \$0 crops, reported for the zone (2012 dollars); NWS zone FLZ168 (COASTAL PALM BEACH COUNTY), zone-level: may include parts of neighboring counties |                                                                                                                     | Event records naming member places: Jupiter Inlet Colony town (1 record). Zone-level records (36) apply countywide. | Flood depth: see the FEMA Flood Insurance Rate Map.              |
| Cold/Wind Chill, Extreme Cold/Wind Chill        | wind chill                    | 9, 1996 to 2002 (9 zone-level)   | 1 day to 2 days (median 1 day); 8 with a recorded value | 2 consecutive days, 2000-12-31 to 2001-01-01, zone-level                                                                                                                                                 | Extreme Cold/Wind Chill, 2001-01-01, property not reported; \$6,000,000 crops, reported for the zone (2001 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county.                 | Wind chill: in event narratives only; local data required.       |
| Frost/Freeze (outside NRI Cold Wave definition) | crop damage                   | 23, 2003 to 2026 (23 zone-level) |                                                         | Frost/Freeze, 2009-01-21, \$60,000,000 crop damage, reported for the zone (2009 dollars); NWS zone FLZ067 (INLAND PALM BEACH COUNTY), zone-level: may include parts of neighboring counties              |                                                                                                                     | Zone-level records: applies countywide; national data do not locate these events within the county.                 | Temperature: in event narratives only; local data required.      |

| Hazard                                         | Scale                          | Records<br><i>count, years</i>   | Observed range                                                   | Worst recorded event                                                                                                                                                                                                                                                                                                                                                                    | Most damaging<br>(when different)                                                                     | How it applies to members                                                                                                                                                                                                                                                                                                                                                                                    | Note                                                                                                                                                                                                                                                      |
|------------------------------------------------|--------------------------------|----------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Drought                                        | US Drought Monitor D-scale     | 54, 2001 to 2026 (54 zone-level) | 15 days to 273 days (median 48.5 days); 14 with a recorded value | 273 days (about 9.0 months), 2010-12-01 to 2011-08-30, a run of 9 consecutive Storm Events drought records, zone-level                                                                                                                                                                                                                                                                  | Drought, 2001-05-01, property not reported; \$100,000,000 crops, reported for the zone (2001 dollars) | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                                          | Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.                                                                                      |
| Earthquake                                     | Modified Mercalli (local data) | 0                                |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                              | No Storm Events record; local data required (e.g., USGS).                                                                                                                                                                                                 |
| Hail                                           | hail size (inches)             | 172, 1961 to 2026                | 0.75 in to 2 in (median 1 in); 171 with a recorded value         | 2 in hail, 2016-04-15; same size also recorded on 1962-06-07, 1968-07-17                                                                                                                                                                                                                                                                                                                | Hail, 2007-05-06, \$0 property; \$750,000 crops (2007 dollars)                                        | Event records naming member places: Wellington village (20 records), Jupiter town (18 records), Boca Raton city (11 records), Palm Beach Gardens city (10 records), Ocean Ridge town (9 records), Tequesta village (8 records), West Palm Beach city (8 records), Delray Beach city (7 records), Belle Glade city (4 records), Boynton Beach city (2 records); and 8 more member places (see the XLSX file). |                                                                                                                                                                                                                                                           |
| Excessive Heat, Heat                           | heat index (narratives)        | 3, 2003 to 2010 (3 zone-level)   | 1 day to 2 days (median 1.5 days); 2 with a recorded value       | 2 consecutive days, 2009-06-21 to 2009-06-22, zone-level                                                                                                                                                                                                                                                                                                                                |                                                                                                       | Zone-level records: applies countywide; national data do not locate these events within the county.                                                                                                                                                                                                                                                                                                          | Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.                                                                       |
| Hurricane, Tropical Storm, Tropical Depression | Saffir-Simpson                 | 45, 1996 to 2024 (45 zone-level) |                                                                  | Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2005-10-24, \$10,000,000,000 property; crops not reported, reported for the zone (2005 dollars), 1 direct death (reported for the zone); NWS zone FLZ068 (COASTAL PALM BEACH), 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<br><i>count, years</i>   | Observed range                                                                        | Worst recorded event                                                                                                                                 | Most damaging<br>(when different)                                                                   | How it applies to members                                                                                                                                                                                                                                                                                                                                                                                                                        | Note                                                                                                                                                                                                                            |
|----------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flash Flood, Flood, Lakeshore Flood                            | damage and flood days (FIRM for depth)                                             | 103, 1998 to 2026 (1 zone-level) |                                                                                       | Flash Flood, 1999-10-15, \$60,000,000 property; \$65,000,000 crops (1999 dollars)                                                                    |                                                                                                     | Event records naming member places: Boca Raton city (19 records), Delray Beach city (16 records), Jupiter town (9 records), Ocean Ridge town (9 records), Palm Beach Gardens city (7 records), West Palm Beach city (6 records), Mangonia Park town (5 records), Wellington village (5 records), Golf village (4 records), Tequesta village (4 records); and 12 more member places (see the XLSX file). Zone-level records (1) apply countywide. | Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d. |
| 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) | 83, 1996 to 2020                 |                                                                                       | Lightning, 2019-07-30, \$0 property; \$0 crops (2019 dollars), 1 direct death, 5 direct injuries                                                     | Lightning, 2007-07-21, \$15,000,000 property; \$0 crops (2007 dollars)                              | Event records naming member places: Jupiter town (12 records), Boca Raton city (11 records), West Palm Beach city (9 records), Wellington village (6 records), Delray Beach city (5 records), Palm Beach Gardens city (4 records), Tequesta village (4 records), Belle Glade city (2 records), Boynton Beach city (1 record), Haverhill town (1 record); and 10 more member places (see the XLSX file).                                          | Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.                                                                                                         |
| High Wind and Strong Wind (outside NRI Strong Wind definition) | wind speed (kt and mph)                                                            | 15, 1996 to 2025 (15 zone-level) | 30 kt (35 mph) to 68 kt (78 mph) (median 40 kt (46 mph)); 14 with a recorded value    | 68 kt (78 mph) measured sustained, High Wind, 2005-10-24; NWS zone FLZ067 (INLAND PALM BEACH), zone-level: may include parts of neighboring counties | High Wind, 2004-04-13, \$150,000 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)                                                            | 308, 1956 to 2026                | 35 kt (40 mph) to 100 kt (115 mph) (median 52 kt (60 mph)); 260 with a recorded value | 100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1963-08-11                                                                       | Thunderstorm Wind, 1999-01-03, \$250,000 property; \$0 crops (1999 dollars)                         | Event records naming member places: Boca Raton city (31 records), Wellington village (20 records), Delray Beach city (14 records), Palm Beach Gardens city (14 records), West Palm Beach city (13 records), Belle Glade city (12 records), Jupiter town (12 records), Haverhill town (7 records), Tequesta village (7 records), Boynton Beach city (6 records); and 16 more member places (see the XLSX file).                                   |                                                                                                                                                                                                                                 |

| Hazard                                                                                      | Scale                                            | Records<br><i>count, years</i>        | Observed range                                                 | Worst recorded event                                                                                                                                                                                                                                                                                | Most damaging<br>(when different)                                             | How it applies to members                                                                                                                                                                                                                                                                                                                                                                                                | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tornado                                                                                     | Enhanced<br>Fujita (F before<br>Feb 2007)        | 198, 1952 to<br>2025                  | F/EF0 to F/EF3<br>(median F/EF0); 178<br>with a recorded value | F3 tornado, 1958-10-19,<br>12.4 mi path length<br>(records before 1996 may<br>include the whole path;<br>rating and listing come<br>from the county where the<br>tornado began), 440 yd<br>wide, \$250,000 property;<br>crops not recorded (1958<br>dollars), 1 direct death, 24<br>direct injuries | Tornado, 2024-10-09,<br>\$81,350,000<br>property; \$0 crops<br>(2024 dollars) | Event records naming member places: Boca Raton city (16<br>records), Belle Glade city (9 records), Pahokee city (7<br>records), Palm Beach Gardens city (7 records), Wellington<br>village (7 records), Boynton Beach city (6 records), Delray<br>Beach city (6 records), Jupiter town (5 records), Ocean Ridge<br>town (5 records), West Palm Beach city (5 records); and 12<br>more member places (see the XLSX file). | From 1996 on, tornado<br>records are per-county<br>segments and length is<br>the path length within<br>this county (NWS<br>Instruction 10-1605);<br>records before 1996<br>may give the whole<br>path length, including<br>the path outside this<br>county, and before<br>1996 a tornado is listed<br>once, under the county<br>where it began, with the<br>whole path's rating;<br>counties farther along<br>the path may not list it.<br>Length is not used to<br>rank tornadoes. |
| Tsunami                                                                                     | none (count<br>and damage)                       | 0                                     |                                                                |                                                                                                                                                                                                                                                                                                     |                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                          | Physical measure: in<br>event narratives only;<br>local data required.                                                                                                                                                                                                                                                                                                                                                                                                              |
| Volcanic Ash,<br>Volcanic<br>Ashfall                                                        | Volcanic<br>Explosivity<br>Index (local<br>data) | 0                                     |                                                                |                                                                                                                                                                                                                                                                                                     |                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                          | Physical measure: in<br>event narratives only;<br>local data required.                                                                                                                                                                                                                                                                                                                                                                                                              |
| Wildfire                                                                                    | acres burned<br>(local data)                     | 8, 1999 to<br>2025 (4 zone-<br>level) |                                                                | Wildfire, 1999-05-21,<br>\$30,000 property; crops<br>not reported (1999<br>dollars)                                                                                                                                                                                                                 |                                                                               | Event records naming member places: West Palm Beach city<br>(2 records), Jupiter town (1 record), Palm Beach Gardens city<br>(1 record). Zone-level records (4) apply countywide.                                                                                                                                                                                                                                        | Acres burned: in event<br>narratives only; local<br>data required.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Winter Storm,<br>Heavy Snow,<br>Blizzard, Lake-<br>Effect Snow,<br>Winter<br>Weather, Sleet | none in data<br>(snowfall local)                 | 0                                     |                                                                |                                                                                                                                                                                                                                                                                                     |                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                          | Snow depth: in event<br>narratives only; local<br>data required.                                                                                                                                                                                                                                                                                                                                                                                                                    |

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

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

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

SOURCES

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

Supports B1-d: previous occurrences

Declaration rows 41

Counted incidents 28

Federal disaster declarations for this county

| Declared   | Incident began | FEMA number | Type           | Title                 | Mapped hazard                                         | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags                                                                             |
|------------|----------------|-------------|----------------|-----------------------|-------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 2024-10-11 | 2024-10-05     | DR-4834-FL  | Major disaster | HURRICANE MILTON      | Hurricane (primary); also designated: Inland Flooding | \$8,491,518.63                                                              | during plan review, check whether your last plan included it; within last 5 years |
| 2024-10-07 | 2024-10-05     | EM-3622-FL  | Emergency      | HURRICANE MILTON      | Hurricane                                             | none found                                                                  | during plan review, check whether your last plan included it; within last 5 years |
| 2022-12-13 | 2022-11-07     | DR-4680-FL  | Major disaster | HURRICANE NICOLE      | Hurricane                                             | \$12,299,255.49                                                             | within last 5 years                                                               |
| 2022-11-08 | 2022-11-07     | EM-3587-FL  | Emergency      | TROPICAL STORM NICOLE | Hurricane                                             | none found                                                                  | within last 5 years                                                               |
| 2022-09-29 | 2022-09-23     | DR-4673-FL  | Major disaster | HURRICANE IAN         | Hurricane                                             | \$2,235,979.42                                                              | within last 5 years                                                               |
| 2022-09-24 | 2022-09-23     | EM-3584-FL  | Emergency      | TROPICAL STORM IAN    | Hurricane                                             | none found                                                                  | within last 5 years                                                               |
| 2020-08-01 | 2020-07-31     | EM-3533-FL  | Emergency      | HURRICANE ISAIAS      | Hurricane                                             | \$892,250.46                                                                |                                                                                   |
| 2020-03-25 | 2020-01-20     | DR-4486-FL  | Major disaster | COVID-19 PANDEMIC     | Non-natural, not counted                              | \$26,906,627.35                                                             |                                                                                   |

| Declared   | Incident began | FEMA number | Type           | Title                        | Mapped hazard                                                        | County Public Assistance<br><i>federal share obligated, nominal dollars</i>                                                     | Flags |
|------------|----------------|-------------|----------------|------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------|
| 2020-03-13 | 2020-01-20     | EM-3432-FL  | Emergency      | COVID-19                     | Non-natural, not counted                                             | none found                                                                                                                      |       |
| 2019-10-21 | 2019-08-28     | DR-4468-FL  | Major disaster | HURRICANE DORIAN             | Hurricane                                                            | \$8,274,993.45                                                                                                                  |       |
| 2019-08-30 | 2019-08-28     | EM-3419-FL  | Emergency      | HURRICANE DORIAN             | Hurricane                                                            | none found                                                                                                                      |       |
| 2017-09-10 | 2017-09-04     | DR-4337-FL  | Major disaster | HURRICANE IRMA               | Hurricane                                                            | \$111,782,373.50                                                                                                                |       |
| 2017-09-05 | 2017-09-04     | EM-3385-FL  | Emergency      | HURRICANE IRMA               | Hurricane                                                            | none found                                                                                                                      |       |
| 2016-10-08 | 2016-10-03     | DR-4283-FL  | Major disaster | HURRICANE MATTHEW            | Hurricane                                                            | \$7,036,034.61                                                                                                                  |       |
| 2016-10-06 | 2016-10-03     | EM-3377-FL  | Emergency      | HURRICANE MATTHEW            | Hurricane                                                            | none found                                                                                                                      |       |
| 2012-10-18 | 2012-08-27     | DR-4084-FL  | Major disaster | HURRICANE ISAAC              | Hurricane                                                            | \$4,515,680.60                                                                                                                  |       |
| 2008-08-24 | 2008-08-18     | DR-1785-FL  | Major disaster | TROPICAL STORM FAY           | Hurricane; Inland Flooding                                           | \$8,215,782.49                                                                                                                  |       |
| 2008-08-21 | 2008-08-18     | EM-3288-FL  | Emergency      | TROPICAL STORM FAY           | Hurricane; Inland Flooding                                           | none found                                                                                                                      |       |
| 2005-10-24 | 2005-10-23     | DR-1609-FL  | Major disaster | HURRICANE WILMA              | Hurricane                                                            | \$222,800,306.71                                                                                                                |       |
| 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                                                            | \$83,761,059.55                                                                                                                 |       |
| 2004-09-16 | 2004-09-13     | DR-1551-FL  | Major disaster | HURRICANE IVAN               | Hurricane                                                            | none placed in this county by FEMA's record; \$368,533.58 for this declaration is not placed in any county (see the list below) |       |
| 2004-09-04 | 2004-09-03     | DR-1545-FL  | Major disaster | HURRICANE FRANCES            | Hurricane                                                            | \$100,924,507.09                                                                                                                |       |

| Declared   | Incident began | FEMA number | Type            | Title                                       | Mapped hazard                       | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags |
|------------|----------------|-------------|-----------------|---------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------|-------|
| 2004-08-13 | 2004-08-11     | DR-1539-FL  | Major disaster  | TROPICAL STORM BONNIE AND HURRICANE CHARLEY | Hurricane                           | \$24,585.83                                                                 |       |
| 2001-02-05 | 2000-12-01     | DR-1359-FL  | Major disaster  | SEVERE FREEZE                               | Cold Wave                           | PA not declared for this county                                             |       |
| 1999-10-20 | 1999-10-14     | DR-1306-FL  | Major disaster  | FL-HURRICANE IRENE-DR-REQ                   | Hurricane                           | \$8,275,719.18                                                              |       |
| 1999-10-15 | 1999-10-14     | EM-3150-FL  | Emergency       | TROPICAL STORM IRENE - FLORIDA              | Hurricane                           | none found                                                                  |       |
| 1999-09-22 | 1999-09-13     | DR-1300-FL  | Major disaster  | HURRICANE FLOYD MAJOR DISASTER DECLARATIONS | Hurricane                           | \$1,046,869.55                                                              |       |
| 1999-09-14 | 1999-09-14     | EM-3143-FL  | Emergency       | HURRICANE FLOYD EMERGENCY DECLARATIONS      | Hurricane                           | \$5,602.94                                                                  |       |
| 1999-04-27 | 1999-04-15     | EM-3139-FL  | Emergency       | FL-FIRES 04/15/99                           | Wildfire                            | none found                                                                  |       |
| 1999-04-18 | 1999-04-13     | FM-2256-FL  | Fire management | FL-FIRES 04/13/99                           | Wildfire                            | none found                                                                  |       |
| 1998-11-06 | 1998-11-04     | DR-1259-FL  | Major disaster  | TROPICAL STORM MITCH                        | Hurricane; Inland Flooding; Tornado | PA not declared for this county                                             |       |
| 1998-09-25 | 1998-09-25     | EM-3131-FL  | Emergency       | HURRICANE GORGES                            | Hurricane                           | none found                                                                  |       |
| 1998-06-18 | 1998-05-25     | DR-1223-FL  | Major disaster  | EXTREME FIRE HAZARD                         | Wildfire                            | none found                                                                  |       |
| 1995-10-27 | 1995-10-13     | DR-1074-FL  | Major disaster  | SEVERE FLOODING                             | Inland Flooding                     | none found                                                                  |       |
| 1990-01-15 | 1989-12-23     | DR-851-FL   | Major disaster  | SEVERE FREEZE                               | Cold Wave                           | PA not declared for this county                                             |       |
| 1985-03-18 | 1985-03-18     | DR-732-FL   | Major disaster  | SEVERE FREEZE                               | Cold Wave                           | PA not declared for this county                                             |       |
| 1980-05-06 | 1980-05-06     | EM-3079-FL  | Emergency       | UNDOCUMENTED ALIENS                         | Non-natural, not counted            | none found                                                                  |       |
| 1977-01-31 | 1977-01-31     | DR-526-FL   | Major disaster  | SEVERE WINTER WEATHER                       | Cold Wave                           | PA not declared for this county                                             |       |
| 1971-03-15 | 1971-03-15     | DR-304-FL   | Major disaster  | FREEZE                                      | Cold Wave                           | none found                                                                  |       |

| Declared   | Incident began | FEMA number | Type           | Title           | Mapped hazard                                         | County Public Assistance<br><i>federal share obligated, nominal dollars</i> | Flags      |
|------------|----------------|-------------|----------------|-----------------|-------------------------------------------------------|-----------------------------------------------------------------------------|------------|
| 1965-09-14 | 1965-09-14     | DR-209-FL   | Major disaster | HURRICANE BETSY | Hurricane (primary); also designated: Inland Flooding |                                                                             | none found |

School districts and special districts in this county: \$9,838,076.40 (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<br><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 |

| Disaster number | Declared   | Applicant                          | County field in FEMA data | PA obligated<br><i>federal share obligated, nominal dollars</i> | Why not placed                                                                                                    |
|-----------------|------------|------------------------------------|---------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| 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<br><i>full period</i> | Since plan approval records | During plan review records | Last 5 years records | Declared incidents<br><i>distinct incidents</i> | Declared since approval<br><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  | 37                                         | 4                           | 2                          | 11                   | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                   |
| Cold Wave         | 32                                         | 2                           | 0                          | 5                    | 5                                               | 0                                                    | 1996 to 2026-06-30 | Includes 23 Frost/Freeze records, event types the NRI definition of this hazard leaves out.                       |
| Drought           | 54                                         | 16                          | 1                          | 22                   | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                   |
| Earthquake        | 0                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    |                    | No Storm Events record; local data required (e.g., USGS).                                                         |
| Hail              | 172                                        | 13                          | 6                          | 32                   | 0                                               | 0                                                    | 1955 to 2026-06-30 |                                                                                                                   |
| Heat Wave         | 3                                          | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                   |
| Hurricane         | 45                                         | 0                           | 4                          | 8                    | 19                                              | 0                                                    | 1996 to 2026-06-30 | Includes 13 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   | 103                                        | 12                          | 5                          | 29                   | 5                                               | 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         | 83                                         | 0                           | 0                          | 0                    | 0                                               | 0                                                    | 1996 to 2026-06-30 |                                                                                                                   |
| Strong Wind       | 323                                        | 10                          | 5                          | 35                   | 0                                               | 0                                                    | 1955 to 2026-06-30 | Includes 9 High Wind records and 6 Strong Wind records, event types the NRI definition of this hazard leaves out. |
| Tornado           | 198                                        | 2                           | 5                          | 15                   | 1                                               | 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                                                    |

| <b>Hazard</b>  | <b>Storm Events records</b><br><i>full period</i> | <b>Since plan approval</b><br><i>records</i> | <b>During plan review</b><br><i>records</i> | <b>Last 5 years</b><br><i>records</i> | <b>Declared incidents</b><br><i>distinct incidents</i> | <b>Declared since approval</b><br><i>distinct incidents</i> | <b>Period</b>      | <b>Statement</b>                                               |
|----------------|---------------------------------------------------|----------------------------------------------|---------------------------------------------|---------------------------------------|--------------------------------------------------------|-------------------------------------------------------------|--------------------|----------------------------------------------------------------|
| Wildfire       | 8                                                 | 2                                            | 0                                           | 2                                     | 3                                                      | 0                                                           | 1996 to 2026-06-30 |                                                                |
| Winter Weather | 0                                                 | 0                                            | 0                                           | 0                                     | 0                                                      | 0                                                           | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events |

**SOURCES**

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

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

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

**Notable Storm Events records**

| <b>Date</b> | <b>Event type</b>           | <b>Magnitude or extent</b>                      | <b>Damage</b><br><i>nominal dollars</i>                                             | <b>Direct deaths, injuries</b><br><i>indirect not counted</i> | <b>Location</b>                                                                                    | <b>Flags</b> | <b>Why listed</b>                                                                   |
|-------------|-----------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------|--------------|-------------------------------------------------------------------------------------|
| 2019-07-30  | Lightning                   |                                                 | \$0 property; \$0 crops (2019 dollars)                                              | 1, 5                                                          | WELLINGTON                                                                                         |              | deaths or injuries recorded                                                         |
| 2014-01-09  | Flash Flood                 |                                                 | \$500,000 property; \$0 crops (2014 dollars)                                        | 2, 0                                                          | DELRAY BEACH to GLEN RIDGE                                                                         |              | deaths or injuries recorded                                                         |
| 2012-10-26  | Storm Surge/<br>Tide        |                                                 | \$14,000,000 property; \$0 crops, reported for the zone (2012 dollars)              | 0, 0                                                          | NWS zone FLZ168 (COASTAL PALM BEACH COUNTY), zone-level: may include parts of neighboring counties |              | B1-c worst recorded: Coastal Flood, Storm Surge/Tide                                |
| 2009-06-21  | Heat                        |                                                 | \$0 property; \$0 crops, reported for the zone (2009 dollars)                       | 0, 0                                                          | NWS zone FLZ168 (COASTAL PALM BEACH COUNTY), zone-level: may include parts of neighboring counties |              | B1-c worst recorded: Excessive Heat, Heat                                           |
| 2009-01-21  | Frost/Freeze                |                                                 | \$0 property; \$60,000,000 crops, reported for the zone (2009 dollars)              | 0, 0                                                          | NWS zone FLZ067 (INLAND PALM BEACH COUNTY), zone-level: may include parts of neighboring counties  |              | B1-c worst recorded: Frost/ Freeze (outside NRI Cold Wave definition)               |
| 2005-10-24  | High Wind                   | 68 kt (78 mph) measured sustained               | damage not reported                                                                 | 0, 0                                                          | NWS zone FLZ067 (INLAND PALM BEACH), zone-level: may include parts of neighboring counties         |              | B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition) |
| 2005-10-24  | Hurricane (Typhoon)         |                                                 | \$10,000,000,000 property; crops not reported, reported for the zone (2005 dollars) | 1, 0                                                          | NWS zone FLZ068 (COASTAL PALM BEACH), zone-level: may include parts of neighboring counties        |              | B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression                 |
| 2000-12-31  | Extreme Cold/<br>Wind Chill |                                                 | damage not reported                                                                 | 0, 0                                                          | NWS zone FLZ067 (INLAND PALM BEACH), zone-level: may include parts of neighboring counties         |              | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill                       |
| 1999-10-15  | Flash Flood                 |                                                 | \$60,000,000 property; \$65,000,000 crops (1999 dollars)                            | 0, 0                                                          | EAST PORTION                                                                                       |              | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood                            |
| 1999-05-21  | Wildfire                    |                                                 | \$30,000 property; crops not reported (1999 dollars)                                | 0, 0                                                          | WEST PALM BEACH                                                                                    |              | B1-c worst recorded: Wildfire                                                       |
| 1963-08-11  | Thunderstorm Wind           | 100 kt (115 mph), measurement type not recorded | damage not recorded (pre-1996 record)                                               | 0, 0                                                          | location not recorded                                                                              |              | B1-c worst recorded: Thunderstorm Wind                                              |

| Date       | Event type | Magnitude or extent                                                                                                                                    | Damage<br><i>nominal dollars</i>                      | Direct deaths, injuries<br><i>indirect not counted</i> |    | Location              | Flags | Why listed                  |
|------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|----|-----------------------|-------|-----------------------------|
|            |            |                                                                                                                                                        |                                                       |                                                        |    |                       |       |                             |
| 1958-10-19 | Tornado    | F3, 12.4 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 440 yd wide | \$250,000 property; crops not recorded (1958 dollars) | 1,                                                     | 24 | location not recorded |       | deaths or injuries recorded |

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,058 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)<br><i>unit per row</i> | Unit                                    | In plain terms                                       | Descriptor    | Descriptor basis                                  | NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional) | NRI period                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------|------------------------------------------------------------|-----------------------------------------|------------------------------------------------------|---------------|---------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche        |                                                            | events per year                         |                                                      |               |                                                   |                                                                                                          | 1994 to 2023 (30 years)             | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Coastal Flooding | 2.91                                                       | events per year at a location (modeled) | about 2.9 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        | 1.97                                                       | event-days per year                     | about 1.97 days per year                             | Likely        | event-days in 5 of 30 years, 1996 to 2025 (16.7%) | 31.1                                                                                                     | 2005-11-12 to 2024-11-12 (19 years) | countywide | NRI gives about 1.97 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 5 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. |

| Hazard             | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                   | In plain terms                                                                                                | Descriptor       | Descriptor<br>basis                                         | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------|---------------------------------------------------------------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Drought            | 17.4                                                                | event-days per<br>year                 | about 17.4 days<br>per year                                                                                   | Likely           | event-days in<br>13 of 30 years,<br>1996 to 2025<br>(43.3%) | 707                                                                                                                  | 2000 to 2025<br>(25.25 years;<br>D3 and D4<br>only) | countywide | NRI gives about 17.4 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 13 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. |
| Earthquake         | 0.000222                                                            | annual<br>probability at a<br>location | chance a given<br>location in the<br>county has at<br>least minor-<br>damage shaking<br>in a year:<br>0.0222% |                  |                                                             | not shown                                                                                                            | modeled                                             | see B1-f   | Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.                                                                                                                                                                                         |
| Hail               | 0.96                                                                | events per year                        | about 0.96 per<br>year                                                                                        | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                | 37.1 (modeled)                                                                                                       | 1986 to 2023<br>(38 years)                          | countywide |                                                                                                                                                                                                                                                                                                                                                                      |
| Heat Wave          | 4.67                                                                | event-days per<br>year                 | about 4.67 days<br>per year                                                                                   | Likely           | event-days in 3<br>of 30 years,<br>1996 to 2025<br>(10%)    | 42.4                                                                                                                 | 2005-11-12 to<br>2024-11-12<br>(19 years)           | countywide | NRI gives about 4.67 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 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.   |
| Hurricane          | 0.325                                                               | events per year                        | about 1 in 3<br>years                                                                                         | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                | 141                                                                                                                  | 1851 to 2024<br>(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<br>year                 |                                                                                                               |                  |                                                             |                                                                                                                      | 1946-12-31 to<br>2014-02-12<br>(67 years)           | countywide | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                |
| Inland<br>Flooding | 2.07                                                                | event-days per<br>year                 | about 2.07 days<br>per year                                                                                   | Likely           | event-days in<br>23 of 30 years,<br>1996 to 2025<br>(76.7%) | 58                                                                                                                   | 1996 to 2023<br>(28 years)                          | see B1-f   |                                                                                                                                                                                                                                                                                                                                                                      |
| Landslide          | 0.236                                                               | events per year<br>(modeled)           | about 1 in 4<br>years                                                                                         | Likely           | FEMA<br>annualized<br>frequency<br>(modeled)                | not shown                                                                                                            | modeled                                             | see B1-f   |                                                                                                                                                                                                                                                                                                                                                                      |
| Lightning          | 96.3                                                                | days per year<br>with a strike         | about 96.3 days<br>per year                                                                                   | Highly<br>likely | FEMA<br>annualized<br>frequency<br>(modeled)                | not shown                                                                                                            | 1995 to 2023<br>(29 years;<br>CONUS)                | countywide |                                                                                                                                                                                                                                                                                                                                                                      |

| Hazard            | FEMA annualized frequency (modeled)<br><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                                                                                                                                                                                |
|-------------------|------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strong Wind       | 0.979                                                      | events per year                                                                   | about 0.98 per year                                           | Likely        | FEMA annualized frequency (modeled)                         | 32                                                                                                       | 1986 to 2023 (38 years)                   | countywide |                                                                                                                                                                                     |
| Tornado           | 1.53                                                       | events per year                                                                   | about 1.53 per year                                           | Highly likely | FEMA annualized frequency (modeled)                         | not shown                                                                                                | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                                                                                                                                                                     |
| Tsunami           |                                                            | annual probability at the most exposed location (used in place of a county value) |                                                               |               | Storm Events records in 0 of 30 years, 1996 to 2025 (0%)    | not shown                                                                                                | modeled                                   | see B1-f   | No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county) |
| Volcanic Activity |                                                            | annual probability                                                                |                                                               |               |                                                             | not shown                                                                                                | modeled                                   | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                               |
| Wildfire          | 0.00619                                                    | annual probability at a location                                                  | chance a given location in the county burns in a year: 0.619% | Likely        | Storm Events records in 5 of 30 years, 1996 to 2025 (16.7%) | not shown                                                                                                | modeled                                   | see B1-f   | Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.                                        |
| Winter Weather    | 0                                                          | event-days per year                                                               | none modeled                                                  |               | event-days in 0 of 30 years, 1996 to 2025 (0%)              | 0                                                                                                        | 2005-11-12 to 2024-11-12 (19 years)       | countywide | No recorded event-days, 1996 to 2025; descriptor not assigned                                                                                                                       |

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

#### SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, [https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI\\_Table\\_Counties.zip](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](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 |

| Unit                        | Descriptor    | Definition                                               |
|-----------------------------|---------------|----------------------------------------------------------|
| 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](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](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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|-----------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                    | 1.00-1.99 in              | 1996 to 2025 | 77                                    | 30              | 2.57                                     |
| Hail                                    | 2.00 in+                  | 1996 to 2025 | 1                                     | 30              | 0.0333                                   |
| Strong Wind (Thunderstorm Wind records) | 50-64 kt                  | 1996 to 2025 | 201                                   | 30              | 6.7                                      |
| Strong Wind (Thunderstorm Wind records) | 65 kt+                    | 1996 to 2025 | 8                                     | 30              | 0.267                                    |
| Strong Wind (Thunderstorm Wind records) | unmeasured or below 50 kt | 1996 to 2025 | 8                                     | 30              | 0.267                                    |
| Tornado                                 | EF0-1                     | 1996 to 2025 | 94                                    | 30              | 3.13                                     |
| Tornado                                 | EF2-3                     | 1996 to 2025 | 4                                     | 30              | 0.133                                    |
| Tornado                                 | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                 | unrated (EFU)             | 1996 to 2025 | 4                                     | 30              | 0.133                                    |

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<br>rated of all | Risk<br>score<br>min<br>NRI score,<br>0 to 100 | Median | Max   | Tracts by rating                                                                                       | Note                                                                                                                                                                                                                                                                                                                                                           |
|-------------------|------------------------|------------------------------------------------|--------|-------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche         | 0 of 371               |                                                |        |       | Not Applicable 371                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |
| Coastal Flooding  | 108 of 371             | 70.6                                           | 87.6   | 99.8  | Very High 1, Relatively High 16, Relatively Moderate 34, Relatively Low 40, Very Low 17, No Rating 263 |                                                                                                                                                                                                                                                                                                                                                                |
| Cold Wave         | 371 of 371             | 15.6                                           | 18.2   | 100.0 | Very High 2, Relatively High 3, Relatively Moderate 2, Relatively Low 79, Very Low 285                 | 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 89% 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           | 52 of 371              | 66.8                                           | 72.3   | 99.6  | Relatively High 2, Relatively Moderate 4, Relatively Low 11, Very Low 35, No Rating 319                | 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        | 370 of 371             | 0.2                                            | 3.0    | 20.0  | Very Low 370, No Rating 1                                                                              |                                                                                                                                                                                                                                                                                                                                                                |
| Hail              | 371 of 371             | 0.1                                            | 8.8    | 84.9  | Relatively Moderate 1, Relatively Low 3, Very Low 367                                                  | 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         | 371 of 371             | 1.3                                            | 49.7   | 78.6  | Relatively Moderate 121, Relatively Low 234, Very Low 16                                               | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Hurricane         | 371 of 371             | 13.1                                           | 92.9   | 100.0 | Very High 19, Relatively High 270, Relatively Moderate 75, Relatively Low 4, Very Low 3                |                                                                                                                                                                                                                                                                                                                                                                |
| Ice Storm         | 0 of 371               |                                                |        |       | Not Applicable 371                                                                                     | 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   | 371 of 371             | 0.1                                            | 30.3   | 99.9  | Very High 2, Relatively High 32, Relatively Moderate 76, Relatively Low 163, Very Low 98               |                                                                                                                                                                                                                                                                                                                                                                |
| Landslide         | 361 of 371             | 10.3                                           | 53.1   | 96.6  | Relatively Moderate 1, Relatively Low 12, Very Low 348, No Rating 10                                   |                                                                                                                                                                                                                                                                                                                                                                |
| Lightning         | 369 of 371             | 0.3                                            | 76.9   | 95.8  | Very High 1, Relatively High 175, Relatively Moderate 153, Relatively Low 32, Very Low 8, No Rating 2  | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.                                                                                                                           |
| Strong Wind       | 371 of 371             | 0.2                                            | 26.4   | 79.3  | Relatively Moderate 1, Relatively Low 289, Very Low 81                                                 | 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           | 371 of 371             | 0.2                                            | 33.4   | 54.7  | Relatively Moderate 1, Relatively Low 273, Very Low 97                                                 |                                                                                                                                                                                                                                                                                                                                                                |
| Tsunami           | 0 of 371               |                                                |        |       | Insufficient Data 371                                                                                  |                                                                                                                                                                                                                                                                                                                                                                |
| Volcanic Activity | 0 of 371               |                                                |        |       | Not Applicable 371                                                                                     |                                                                                                                                                                                                                                                                                                                                                                |

| Hazard         | Tracts<br><i>rated of all</i> | Risk<br>score<br>min<br><i>NRI score,<br/>0 to 100</i> | Median | Max  | Tracts by rating                                                                          | Note                                                                                                                                                                                                                                 |
|----------------|-------------------------------|--------------------------------------------------------|--------|------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Wildfire       | 263 of 371                    | 18.5                                                   | 67.3   | 97.1 | Relatively High 2, Relatively Moderate 22, Relatively Low 97, Very Low 142, No Rating 108 |                                                                                                                                                                                                                                      |
| Winter Weather | 0 of 371                      |                                                        |        |      | No Rating 371                                                                             | 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](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](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<br>loss<br><i>FMA RL and<br/>SRL (44 CFR<br/>77.2); repeat-<br/>flood, any<br/>definition</i> | Public Assistance<br>matched<br><i>federal share obligated,<br/>nominal dollars</i> | Event records<br>naming this<br>place<br><i>all years; since the<br/>member's plan</i> | Notes                                                                                  |
|--------------------------------------------|----------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Palm Beach County<br>(unincorporated area) | Unincorporated | Approved, expires<br>2029-10-16                                                   | FMA RL 2,<br>SRL 5; any 82                                                                               | \$160,672,299.82                                                                    | 0; 0                                                                                   | Includes \$2,317,752.48 for declarations not counted as hazard incidents (DR-4486-FL). |
| Atlantis city                              | City           | Plan 110208 approved<br>2024-10-16, pending<br>adoption here; not yet<br>eligible | FMA RL 0,<br>SRL 0; any 1                                                                                | \$1,195,391.74                                                                      | 2; no approved<br>plan                                                                 |                                                                                        |
| Belle Glade city                           | City           | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 0; any 0                                                                                | \$8,987,980.81                                                                      | 28; 0                                                                                  |                                                                                        |
| Boca Raton city                            | City           | Approved, expires<br>2029-10-16                                                   | FMA RL 1,<br>SRL 0; any 17                                                                               | \$31,218,898.74                                                                     | 88; 6                                                                                  |                                                                                        |
| Boynton Beach city                         | City           | Approved, expires<br>2029-10-16                                                   | FMA RL 1,<br>SRL 1; any 14                                                                               | \$9,792,655.57                                                                      | 16; 0                                                                                  | Includes \$400,526.64 for declarations not counted as hazard incidents (DR-4486-FL).   |
| Briny Breezes town                         | Town           | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 0; any 0                                                                                | \$56,123.15                                                                         | 0; 0                                                                                   |                                                                                        |
| Cloud Lake town                            | Town           | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 0; any 1                                                                                | \$57,776.55                                                                         | 0; 0                                                                                   |                                                                                        |
| Delray Beach city                          | City           | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 2; any 3                                                                                | \$17,678,576.81                                                                     | 48; 2                                                                                  | Includes \$101,153.78 for declarations not counted as hazard incidents (DR-4486-FL).   |
| Glen Ridge town                            | Town           | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 0; any 0                                                                                | \$123,648                                                                           | 3; 0                                                                                   |                                                                                        |
| Golf village                               | Village        | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 0; any 0                                                                                | \$696,133.97                                                                        | 8; 0                                                                                   |                                                                                        |
| Greenacres city                            | City           | Approved, expires<br>2029-10-16                                                   | FMA RL 0,<br>SRL 0; any 0                                                                                | \$1,185,714.72                                                                      | 0; 0                                                                                   | Includes \$16,624.10 for declarations not counted as hazard incidents (DR-4486-FL).    |

| Member                    | Type    | Plan status                                                              | Repetitive loss<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance matched<br><i>federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since the member's plan</i> | Notes                                                                                |
|---------------------------|---------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Gulf Stream town          | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 3                                                               | \$468,028.16                                                                 | 1; 0                                                                         |                                                                                      |
| Haverhill town            | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 1                                                               | \$396,437.49                                                                 | 11; 1                                                                        |                                                                                      |
| Highland Beach town       | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 0                                                               | \$267,466.80                                                                 | 2; 0                                                                         |                                                                                      |
| Hypoluxo town             | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 0                                                               | \$165,930.88                                                                 | 11; 1                                                                        |                                                                                      |
| Juno Beach town           | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 1; any 4                                                               | \$436,650.94                                                                 | 8; 0                                                                         |                                                                                      |
| Jupiter Inlet Colony town | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 0                                                               | \$38,047.59                                                                  | 4; 0                                                                         |                                                                                      |
| Jupiter town              | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 4; any 12                                                              | \$12,883,080.11                                                              | 57; 0                                                                        |                                                                                      |
| Lake Clarke Shores town   | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 0                                                               | \$824,601.94                                                                 | 0; 0                                                                         | Includes \$6,020.65 for declarations not counted as hazard incidents (DR-4486-FL).   |
| Lake Park town            | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 3                                                               | \$1,269,192.66                                                               | 1; 0                                                                         | Includes \$151,243.51 for declarations not counted as hazard incidents (DR-4486-FL). |
| Lake Worth Beach city     | City    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 11                                                              | \$25,718,218.31                                                              | 0; 0                                                                         | Includes \$23,021.70 for declarations not counted as hazard incidents (DR-4486-FL).  |
| Lantana town              | Town    | Approved, expires 2029-10-16                                             | FMA RL 1, SRL 1; any 7                                                               | \$1,920,164.13                                                               | 9; 0                                                                         | Includes \$20,124.01 for declarations not counted as hazard incidents (DR-4486-FL).  |
| Loxahatchee Groves town   | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 1                                                               | \$1,113,238.48                                                               | 0; 0                                                                         |                                                                                      |
| Manalapan town            | Town    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 3                                                               | \$382,366.35                                                                 | 0; 0                                                                         | Includes \$15,000 for declarations not counted as hazard incidents (DR-4486-FL).     |
| Mangonia Park town        | Town    | Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible | FMA RL 0, SRL 2; any 2                                                               | \$444,291.24                                                                 | 10; no approved plan                                                         |                                                                                      |
| North Palm Beach village  | Village | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 2                                                               | \$2,835,150.81                                                               | 10; 0                                                                        |                                                                                      |
| Ocean Ridge town          | Town    | Approved, expires 2029-10-16                                             | FMA RL 2, SRL 2; any 15                                                              | \$744,750.88                                                                 | 29; 3                                                                        |                                                                                      |
| Pahokee city              | City    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 0; any 1                                                               | \$2,819,123.89                                                               | 13; 0                                                                        |                                                                                      |
| Palm Beach Gardens city   | City    | Approved, expires 2029-10-16                                             | FMA RL 0, SRL 1; any 10                                                              | \$11,529,179.76                                                              | 43; 0                                                                        | Includes \$133,222.35 for declarations not counted as hazard incidents (DR-4486-FL). |
| Palm Beach Shores town    | Town    | Approved, expires 2029-10-16                                             | FMA RL 1, SRL 1; any 4                                                               | \$747,118.94                                                                 | 0; 0                                                                         |                                                                                      |

| Member                   | Type    | Plan status                  | Repetitive loss<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance matched<br><i>federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since the member's plan</i> | Notes                                                                                |
|--------------------------|---------|------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Palm Beach town          | Town    | Approved, expires 2029-10-16 | FMA RL 2, SRL 13; any 96                                                             | \$29,155,615.22                                                              | 2; 0                                                                         |                                                                                      |
| Palm Springs village     | Village | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 4                                                               | \$1,673,986.03                                                               | 8; 0                                                                         | Includes \$28,342.61 for declarations not counted as hazard incidents (DR-4486-FL).  |
| Riviera Beach city       | City    | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 8                                                               | \$6,226,542.05                                                               | 6; 2                                                                         | Includes \$92,708.87 for declarations not counted as hazard incidents (DR-4486-FL).  |
| Royal Palm Beach village | Village | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 0                                                               | \$3,100,721.58                                                               | 1; 0                                                                         | Includes \$51,264.24 for declarations not counted as hazard incidents (DR-4486-FL).  |
| South Bay city           | City    | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 0                                                               | \$476,531.45                                                                 | 3; 0                                                                         |                                                                                      |
| South Palm Beach town    | Town    | Approved, expires 2029-10-16 | FMA RL 1, SRL 1; any 6                                                               | \$89,339.26                                                                  | 2; 1                                                                         |                                                                                      |
| Tequesta village         | Village | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 0                                                               | \$1,374,523.94                                                               | 24; 2                                                                        | Includes \$43,510.53 for declarations not counted as hazard incidents (DR-4486-FL).  |
| Wellington village       | Village | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 1                                                               | \$19,720,133.90                                                              | 58; 5                                                                        | Includes \$46,839.71 for declarations not counted as hazard incidents (DR-4486-FL).  |
| West Palm Beach city     | City    | Approved, expires 2029-10-16 | FMA RL 2, SRL 1; any 29                                                              | \$24,379,190.24                                                              | 43; 0                                                                        | Includes \$653,291.97 for declarations not counted as hazard incidents (DR-4486-FL). |
| Westlake city            | City    | Approved, expires 2029-10-16 | FMA RL 0, SRL 0; any 0                                                               | none found                                                                   | 0; 0                                                                         |                                                                                      |

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

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

#### SOURCES

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

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

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

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

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

Local data required

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

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

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

| Hazard            | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2024-10-16<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                                 |
|-------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche         |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Coastal Flooding  | \$47,936,692,528                            |                                                | 239,620                             | \$6,775,260                                      |                                                    | \$763,488                                                                                                        | 0.0141%                                                           |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                      |
| Cold Wave         | \$267,780,732,366                           | \$1,161,068,687                                | 1,489,446                           | \$516,506                                        | \$6,463,376                                        | \$259,765                                                                                                        | 0.000193%                                                         |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                      |
| Drought           |                                             | \$700,011,711                                  |                                     |                                                  | \$1,952,651                                        |                                                                                                                  | 0.279% (agriculture)                                              |                                                                                                           | \$0                                                                               |                                                                  | NRI has no building exposure for this hazard; agriculture shown                                                                                                                                      |
| Earthquake        | \$447,954,444,165                           |                                                | 1,492,191                           | \$122,275                                        |                                                    | \$50,616                                                                                                         | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hail              | \$267,806,277,182                           | \$1,161,068,687                                | 1,489,461                           | \$52,460                                         | \$69,490                                           | \$53,587                                                                                                         | under 0.0001%                                                     | \$0                                                                                                       |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Heat Wave         | \$267,727,587,985                           | \$1,161,068,687                                | 1,489,246                           | \$840                                            | \$1,481                                            | \$12,764,310                                                                                                     | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hurricane         | \$267,801,685,819                           | \$1,089,502,948                                | 1,489,405                           | \$254,386,388                                    | \$15,352,341                                       | \$17,183,538                                                                                                     | 0.095%                                                            |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Ice Storm         |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Inland Flooding   | \$267,491,459,376                           | \$551,645,643                                  | 168,241                             | \$167,256,815                                    | \$10,497,273                                       | \$1,145,044                                                                                                      | n/a (see note)                                                    | \$75,000                                                                                                  |                                                                                   |                                                                  | NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a. |
| Landslide         | \$923,490,735                               |                                                | 4,389                               | \$10,244                                         |                                                    | \$6                                                                                                              | 0.00111%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Lightning         | \$267,806,277,182                           |                                                | 1,489,461                           | \$1,208,113                                      |                                                    | \$7,730,714                                                                                                      | 0.000451%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Strong Wind       | \$267,806,277,182                           | \$1,161,068,687                                | 1,489,461                           | \$440,414                                        | \$49,727                                           | \$1,648,453                                                                                                      | 0.000164%                                                         | \$3,500                                                                                                   |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Tornado           | \$267,806,277,182                           | \$1,161,068,687                                | 1,489,461                           | \$7,149,683                                      | \$10,438                                           | \$1,429,687                                                                                                      | 0.00267%                                                          | \$5,000                                                                                                   |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Tsunami           |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | NRI publishes no building exposure for this county                                                                                                                                                   |
| Volcanic Activity |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Wildfire          | \$10,079,845,991                            | \$137,905,435                                  | 76,876                              | \$2,947,969                                      | \$6,979                                            | \$287,168                                                                                                        | 0.0292%                                                           |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                                                      |
| Winter Weather    | \$0                                         | \$0                                            | 0                                   | \$0                                              | \$0                                                | \$0                                                                                                              |                                                                   |                                                                                                           |                                                                                   |                                                                  | building exposure is 0 in NRI                                                                                                                                                                        |

Totals since 2024-10-16 (Storm Events through 2026-06-30): 35 county-coded records, 35 with a damage value recorded (including \$0), \$83,500; 26 zone-level records, 24 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](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](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                                                                                                                                                                    | 1,489,461           |
| Building value (total, not at risk)                                                                                                                                           | \$267,806,277,182   |
| Agriculture value (total, not at risk)                                                                                                                                        | \$1,161,068,687     |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively High     |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$475,270,725       |
| 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) | \$43,316,377        |
| Social vulnerability rating                                                                                                                                                   | Relatively Moderate |
| 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](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](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) | 13         | Severe repetitive loss, FMA definition (44 CFR 77.2) | 35         |
| Repetitive loss, NFIP insurance definition    | 327        | Severe repetitive loss, NFIP insurance definition    | 23         |

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**

| <b>Scope</b>                                         | <b>RL, FMA<br/>properties</b> | <b>SRL, FMA<br/>properties</b> | <b>RL, NFIP<br/>properties</b> | <b>SRL, NFIP<br/>properties</b> | <b>Any category<br/>properties</b> | <b>Mitigated<br/>properties</b> | <b>Currently insured<br/>properties</b> |
|------------------------------------------------------|-------------------------------|--------------------------------|--------------------------------|---------------------------------|------------------------------------|---------------------------------|-----------------------------------------|
| County total                                         | 13                            | 35                             | 327                            | 23                              | 342                                | 12                              | 131                                     |
| PALM BEACH COUNTY *                                  | 2                             | 5                              | 80                             | 3                               | 82                                 | 1                               | 19                                      |
| ATLANTIS, CITY OF                                    | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 0                                       |
| BOCA RATON, CITY OF                                  | 1                             | 0                              | 17                             | 0                               | 17                                 | 0                               | 9                                       |
| BOYNTON BEACH, CITY OF                               | 1                             | 1                              | 12                             | 0                               | 14                                 | 1                               | 6                                       |
| CLOUD LAKE, TOWN OF                                  | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 0                                       |
| HAVERHILL, TOWN OF                                   | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 0                                       |
| JUNO BEACH, TOWN OF                                  | 0                             | 1                              | 3                              | 0                               | 4                                  | 1                               | 0                                       |
| LAKE PARK, TOWN OF                                   | 0                             | 0                              | 3                              | 0                               | 3                                  | 0                               | 0                                       |
| LAKE WORTH BEACH, CITY OF                            | 0                             | 0                              | 11                             | 0                               | 11                                 | 0                               | 3                                       |
| LANTANA, TOWN OF                                     | 1                             | 1                              | 7                              | 1                               | 7                                  | 0                               | 1                                       |
| MANALAPAN, TOWN OF                                   | 0                             | 0                              | 3                              | 0                               | 3                                  | 0                               | 1                                       |
| MANGONIA PARK, TOWN OF                               | 0                             | 2                              | 0                              | 1                               | 2                                  | 1                               | 0                                       |
| NORTH PALM BEACH, VILLAGE OF                         | 0                             | 0                              | 2                              | 0                               | 2                                  | 1                               | 1                                       |
| PAHOKEE, CITY OF                                     | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 0                                       |
| PALM BEACH, TOWN OF                                  | 2                             | 13                             | 93                             | 11                              | 96                                 | 3                               | 55                                      |
| PALM BEACH GARDENS, CITY OF                          | 0                             | 1                              | 9                              | 0                               | 10                                 | 0                               | 4                                       |
| PALM SPRINGS, VILLAGE OF                             | 0                             | 0                              | 4                              | 0                               | 4                                  | 0                               | 3                                       |
| SOUTH PALM BEACH, TOWN OF                            | 1                             | 1                              | 5                              | 0                               | 6                                  | 1                               | 1                                       |
| WEST PALM BEACH, CITY OF                             | 2                             | 1                              | 29                             | 1                               | 29                                 | 0                               | 9                                       |
| LOXAHATCHEE GROVES, TOWN OF                          | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 0                                       |
| DELRAY BEACH, CITY OF                                | 0                             | 2                              | 2                              | 1                               | 3                                  | 1                               | 1                                       |
| GULF STREAM, TOWN OF                                 | 0                             | 0                              | 3                              | 0                               | 3                                  | 0                               | 0                                       |
| JUPITER, TOWN OF                                     | 0                             | 4                              | 11                             | 3                               | 12                                 | 1                               | 5                                       |
| OCEAN RIDGE, TOWN OF                                 | 2                             | 2                              | 14                             | 1                               | 15                                 | 1                               | 8                                       |
| PALM BEACH SHORES, TOWN OF                           | 1                             | 1                              | 4                              | 1                               | 4                                  | 0                               | 1                                       |
| RIVIERA BEACH, CITY OF                               | 0                             | 0                              | 8                              | 0                               | 8                                  | 0                               | 3                                       |
| WELLINGTON, VILLAGE OF                               | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 1                                       |
| Unknown (community ID Unknown in FEMA data)          | 0                             | 0                              | 1                              | 0                               | 1                                  | 0                               | 0                                       |
| 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> | Note |
|-----------------------------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|------|
| Palm Beach County (unincorporated area) | 120192            | 2                            | 5                             | 80                            | 3                              | 82                                | 1                              | 19                                     |      |
| Atlantis city                           | 120193            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Belle Glade city                        | 120194            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Boca Raton city                         | 120195            | 1                            | 0                             | 17                            | 0                              | 17                                | 0                              | 9                                      |      |
| Boynton Beach city                      | 120196            | 1                            | 1                             | 12                            | 0                              | 14                                | 1                              | 6                                      |      |
| Briny Breezes town                      | 120197            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Cloud Lake town                         | 120198            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Delray Beach city                       | 125102            | 0                            | 2                             | 2                             | 1                              | 3                                 | 1                              | 1                                      |      |
| Glen Ridge town                         | 120200            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Golf village                            | 120201            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Greenacres city                         | 120203            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Gulf Stream town                        | 125109            | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |      |
| Haverhill town                          | 120205            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Highland Beach town                     | 125111            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Hypoluxo town                           | 120207            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Juno Beach town                         | 120208            | 0                            | 1                             | 3                             | 0                              | 4                                 | 1                              | 0                                      |      |
| Jupiter Inlet Colony town               | 125120            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Jupiter town                            | 125119            | 0                            | 4                             | 11                            | 3                              | 12                                | 1                              | 5                                      |      |
| Lake Clarke Shores town                 | 120211            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Lake Park town                          | 120212            | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 0                                      |      |
| Lake Worth Beach city                   | 120213            | 0                            | 0                             | 11                            | 0                              | 11                                | 0                              | 3                                      |      |
| Lantana town                            | 120214            | 1                            | 1                             | 7                             | 1                              | 7                                 | 0                              | 1                                      |      |
| Loxahatchee Groves town                 | 120309            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Manalapan town                          | 120215            | 0                            | 0                             | 3                             | 0                              | 3                                 | 0                              | 1                                      |      |
| Mangonia Park town                      | 120216            | 0                            | 2                             | 0                             | 1                              | 2                                 | 1                              | 0                                      |      |
| North Palm Beach village                | 120217            | 0                            | 0                             | 2                             | 0                              | 2                                 | 1                              | 1                                      |      |
| Ocean Ridge town                        | 125134            | 2                            | 2                             | 14                            | 1                              | 15                                | 1                              | 8                                      |      |
| Pahokee city                            | 120219            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 0                                      |      |
| Palm Beach Gardens city                 | 120221            | 0                            | 1                             | 9                             | 0                              | 10                                | 0                              | 4                                      |      |
| Palm Beach Shores town                  | 125137            | 1                            | 1                             | 4                             | 1                              | 4                                 | 0                              | 1                                      |      |
| Palm Beach town                         | 120220            | 2                            | 13                            | 93                            | 11                             | 96                                | 3                              | 55                                     |      |
| Palm Springs village                    | 120223            | 0                            | 0                             | 4                             | 0                              | 4                                 | 0                              | 3                                      |      |
| Riviera Beach city                      | 125142            | 0                            | 0                             | 8                             | 0                              | 8                                 | 0                              | 3                                      |      |
| Royal Palm Beach village                | 120225            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |

| Member                | NFIP community ID | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> | Note |
|-----------------------|-------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|------|
| South Bay city        | 120226            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| South Palm Beach town | 120227            | 1                            | 1                             | 5                             | 0                              | 6                                 | 1                              | 1                                      |      |
| Tequesta village      | 120228            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |
| Wellington village    | 125157            | 0                            | 0                             | 1                             | 0                              | 1                                 | 0                              | 1                                      |      |
| West Palm Beach city  | 120229            | 2                            | 1                             | 29                            | 1                              | 29                                | 0                              | 9                                      |      |
| Westlake city         | 120018            | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |      |

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

Member rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each member row, while the county table counts only its part in this county.

**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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 10                           | 21                            | 223                           | 12                             | 234                               | 9                              | 88                                     |
| 2 to 4 unit residential   | 1                            | 1                             | 23                            | 1                              | 23                                | 0                              | 4                                      |
| other residential         | 1                            | 6                             | 42                            | 5                              | 43                                | 1                              | 26                                     |
| non-residential           | 1                            | 7                             | 39                            | 5                              | 42                                | 2                              | 13                                     |
| 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 318 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](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](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_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\\_scscd\\_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip), [https://www2.census.gov/geo/docs/reference/codes2020/national\\_place\\_by\\_county2020.txt](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](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). Palm Beach County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 12099). 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\_12099. Preview: automated baseline.