

Pinellas County, FL

Risk-assessment baseline packet

Unit **County area 12103** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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Plan clock

Status	Approved, expires 2030-05-05	Plan	Pinellas County (FEMA plan 110776)
Approved	2025-05-05	Expires	2030-05-05
As of	2026-09-28	Days	1,315 days to expiry

What changed since your last plan (approved 2025-05-05)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	11 (data through 2026-06-30)
Repetitive loss now	FMA RL 1,010, SRL 1,395 (44 CFR 77.2); any definition: 3,297	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: 26 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 2025-05-05), page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 6
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 14
8. Supports B1-f: variation across the planning area, page 18
9. Supports B2-a and B2-b: assets and impacts, page 21
10. Supports B2-a: context, page 22
11. Supports B2-c: repetitive loss, page 23
12. Sources and OpenFEMA disclaimer, page 25

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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Pinellas County (unincorporated area)	Unincorporated	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		
Belleair Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-09-09
Belleair Bluffs city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Belleair Shore town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		
Belleair town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-07-25
Clearwater city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-08-04
Dunedin city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Gulfport city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Indian Rocks Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Indian Shores town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		
Kenneth City town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-11-17
Largo city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Madeira Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-08-04
North Redington Beach town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Oldsmar city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Pinellas Park city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Redington Beach town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-11-17
Redington Shores town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Safety Harbor city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-07-25
Seminole city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
South Pasadena city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
St. Pete Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		
St. Petersburg city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Tarpon Springs city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25
Treasure Island city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		
Suncoast Fire and Rescue	Fire/EMS District	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,315		member approved 2025-06-25

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 <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$102,743,591	\$27,176	\$7,309,209	\$110,079,977	29		
2	Inland Flooding	Relatively High	Relatively High	\$90,691,462	\$75	\$137,899	\$90,829,435	50		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
3	Tornado	Very High	Relatively High	\$8,725,312	\$46	\$24,742,420	\$33,467,776	48		
4	Cold Wave	Very High	Very High	\$46,224	\$91,827	\$25,956,536	\$26,094,587	9		Includes 5 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
5	Coastal Flooding	Very High	Very High	\$20,810,251		\$3,823,939	\$24,634,189	18		
6	Lightning	Very High	Very High	\$686,240		\$8,211,277	\$8,897,517	175		
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$94	\$2	\$5,561,138	\$5,561,234	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Hail	Relatively High	Relatively Moderate	\$2,217,264	\$1,221	\$4,325	\$2,222,810	73		
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$459,987	\$1,083	\$244,644	\$705,714	192		Includes 5 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
10	Earthquake	Relatively Low	Relatively Low	\$361,541		\$198,531	\$560,071			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
11	Wildfire	Relatively Low	Relatively Low	\$340,643	\$21	\$36,282	\$376,946	4		
12	Drought	Very Low	Very Low		\$3,851		\$3,851	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Very Low	Very Low	\$73		under \$1	\$73	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Ice Storm	Not Applicable	Not Applicable					0	NRI rates ice storm Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 273
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	213 of 273
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	273 of 273
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	1 of 273
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.	273 of 273
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	273 of 273
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	273 of 273
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.	273 of 273
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 273
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	273 of 273
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.	114 of 273
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	273 of 273
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	273 of 273
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.	273 of 273
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 273
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 273
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.	201 of 273
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 273

SOURCE

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/Tide	none in data (FIRM for depth)	18, 1998 to 2024 (16 zone-level)		Storm Surge/Tide, 2016-09-01, \$4,000,000 property; \$0 crops, reported for the zone (2016 dollars); NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties		No event record names a member place. Zone-level records (16) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4, 2003 to 2008 (4 zone-level)	1 day to 2 days (median 2 days); 3 with a recorded value	2 consecutive days, 2008-10-28 to 2008-10-29, zone-level	Extreme Cold/Wind Chill, 2003-01-24, property not reported; \$1,000,000 crops, reported for the zone (2003 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	5, 2000 to 2012 (5 zone-level)		No crop damage reported in 5 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	112, 1956 to 2025	0.75 in to 3 in (median 0.88 in); 112 with a recorded value	3 in hail, 2001-05-03		Event records naming member places: St. Petersburg city (24 records), Largo city (9 records), Pinellas Park city (8 records), Clearwater city (7 records), Tarpon Springs city (7 records), Kenneth City town (3 records), Gulfport city (2 records), Dunedin city (1 record), Indian Rocks Beach city (1 record), Oldsmar city (1 record); and 3 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	29, 1996 to 2024 (29 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2024-10-09 to 2024-10-10, category 2, \$43,000,000 property; crops not reported, reported for the zone (2024 dollars); NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties	Most damaging recorded: Hurricane (Typhoon), 2017-09-10, \$594,450,000 property; \$0 crops, reported for the zone (2017 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	0					Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	50, 1996 to 2025 (1 zone-level)		Flood, 2015-08-03, \$3,500,000 property; \$0 crops (2015 dollars)		Event records naming member places: Pinellas Park city (7 records), Clearwater city (6 records), St. Petersburg city (6 records), Tarpon Springs city (5 records), Largo city (3 records), Dunedin city (2 records), South Pasadena city (2 records), Indian Rocks Beach city (1 record), Kenneth City town (1 record), Madeira Beach city (1 record); and 3 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)	175, 1996 to 2025		Lightning, 2019-07-21, \$0 property; \$0 crops (2019 dollars), 1 direct death, 7 direct injuries	Lightning, 2005-07-04, \$4,000,000 property; crops not reported (2005 dollars)	Event records naming member places: Clearwater city (20 records), St. Petersburg city (17 records), Largo city (10 records), Pinellas Park city (9 records), Seminole city (8 records), Tarpon Springs city (7 records), Gulfport city (6 records), Oldsmar city (4 records), Belleair Beach city (3 records), Belleair town (3 records); and 7 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	8, 1996 to 2018 (8 zone-level)	26 kt (30 mph) to 62 kt (71 mph) (median 45 kt (52 mph)); 7 with a recorded value	62 kt (71 mph) measured gust, High Wind, 2018-12-21; NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties	High Wind, 2000-11-25, \$25,000 property; \$0 crops, reported for the zone (2000 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	280, 1959 to 2025	30 kt (35 mph) to 83 kt (96 mph) (median 52 kt (60 mph)); 181 with a recorded value	83 kt (96 mph), measurement type not recorded, Thunderstorm Wind, 1971-02-07	Thunderstorm Wind, 2024-05-14, \$750,000 property; \$0 crops (2024 dollars)	Event records naming member places: St. Petersburg city (33 records), Clearwater city (14 records), Largo city (11 records), Pinellas Park city (11 records), Tarpon Springs city (11 records), Gulfport city (8 records), Indian Rocks Beach city (5 records), Belleair Beach city (4 records), Belleair town (3 records), Madeira Beach city (3 records); and 8 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	147, 1951 to 2025	F/EF0 to F/EF4 (median F/EF0); 142 with a recorded value	F4 tornado, 1966-04-04, 46.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide, \$25,000,000 property; crops not recorded (1966 dollars), 3 direct deaths, 80 direct injuries		Event records naming member places: Clearwater city (6 records), Indian Rocks Beach city (4 records), Largo city (4 records), Gulfport city (3 records), St. Petersburg city (3 records), Madeira Beach city (2 records), Oldsmar city (2 records), Pinellas Park city (2 records), Seminole city (2 records), Belleair Bluffs city (1 record); and 5 more member places (see the XLSX file).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	4, 2000 to 2001 (3 zone-level)		Wildfire, 2000-03-23, \$5,000 property; \$0 crops (2000 dollars)		Event records naming member places: Clearwater city (1 record). Zone-level records (3) apply countywide.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	0					Snow depth: in event narratives only; local data required.

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

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

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

SOURCES

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

Supports B1-d: previous occurrences

Declaration rows 45 Counted incidents 35

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	HURRICANE MILTON	Hurricane (primary); also designated: Inland Flooding	\$126,793,504.16	during plan review, check whether your last plan included it; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	HURRICANE MILTON	Hurricane	none found	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4834
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	HURRICANE HELENE	Hurricane	\$60,163,161.37	during plan review, check whether your last plan included it; within last 5 years	
2024-09-24	2024-09-23	EM-3615-FL	Emergency	TROPICAL STORM HELENE	Hurricane (primary); also designated: Inland Flooding, Strong Wind	none found	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4828
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	HURRICANE DEBBY	Hurricane	\$1,770,997.56	during plan review, check whether your last plan included it; within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	TROPICAL STORM DEBBY	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	none found	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	HURRICANE IDALIA	Hurricane	\$5,442,973.36	within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	TROPICAL STORM IDALIA	Hurricane	none found	within last 5 years	same incident as DR-4734
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	HURRICANE NICOLE	Hurricane	\$36,728.08	within last 5 years	
2022-11-08	2022-11-07	EM-3587-FL	Emergency	TROPICAL STORM NICOLE	Hurricane	none found	within last 5 years	same incident as DR-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	HURRICANE IAN	Hurricane	\$15,270,944.26	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	TROPICAL STORM IAN	Hurricane	none found	within last 5 years	same incident as DR-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	TROPICAL STORM ELSA	Hurricane	none found		
2020-11-11	2020-11-07	EM-3551-FL	Emergency	HURRICANE ETA	Hurricane	\$14,722.40		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated,	nominal dollars		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$31,473,301.64			
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	none found			same incident as DR-4486
2019-08-30	2019-08-28	EM-3419-FL	Emergency	HURRICANE DORIAN	Hurricane	none found			
2018-10-09	2018-10-07	EM-3405-FL	Emergency	HURRICANE MICHAEL	Hurricane	none found			
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	HURRICANE IRMA	Hurricane	\$48,177,573.46			
2017-09-05	2017-09-04	EM-3385-FL	Emergency	HURRICANE IRMA	Hurricane	none found			same incident as DR-4337
2016-09-28	2016-08-31	DR-4280-FL	Major disaster	HURRICANE HERMINE	Hurricane	\$4,369,662.46			
2012-07-03	2012-06-23	DR-4068-FL	Major disaster	TROPICAL STORM DEBBY	Hurricane	\$1,028,062.39			
2008-08-21	2008-08-18	EM-3288-FL	Emergency	TROPICAL STORM FAY	Hurricane; Inland Flooding	\$152,417.51			
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	\$8,669,402.61			
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	HURRICANE FRANCES	Hurricane	\$5,806,337.13			
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	TROPICAL STORM BONNIE AND HURRICANE CHARLEY	Hurricane	\$2,157,517.79			
2001-03-18	2001-02-17	FM-2353-FL	Fire management	FL - LAKE LAND COMPLEX FIRE	Wildfire	none found			
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	SEVERE FREEZE	Cold Wave	PA not declared for this county			
2000-05-20	2000-05-22	FM-2300-FL	Fire management	LAKELAND DISTRICT FIRE	Wildfire	none found			
1999-10-15	1999-10-14	EM-3150-FL	Emergency	TROPICAL STORM IRENE - FLORIDA	Hurricane	\$12,003.16			
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FL-FIRES 04/15/99	Wildfire	none found			
1999-04-21	1999-04-13	FM-2259-FL	Fire management	FL-FIRES 04/13/99	Wildfire	none found			
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			
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	SEVERE STORMS, HIGH WINDS, TORNADOES, AND FLOODING	Inland Flooding; Strong Wind; Tornado	PA not declared for this county			
1996-10-15	1996-10-07	DR-1141-FL	Major disaster	TROPICAL STORM JOSEPHINE	Hurricane; Tornado	PA not declared for this county			
1993-03-13	1993-03-12	DR-982-FL	Major disaster	TORNADOES, FLOODING, HIGH WINDS & TIDES, FREEZING	Tornado (primary); also designated: Inland Flooding, Strong Wind	none found			
1992-10-08	1992-10-03	DR-966-FL	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1990-01-15	1989-12-23	DR-851-FL	Major disaster	SEVERE FREEZE	Cold Wave	PA not declared for this county		
1985-09-12	1985-08-29	DR-743-FL	Major disaster	HURRICANE ELENA	Hurricane	none found		
1979-05-15	1979-05-15	DR-586-FL	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	SEVERE WINTER WEATHER	Cold Wave	PA not declared for this county		
1972-06-23	1972-06-23	DR-337-FL	Major disaster	TROPICAL STORM AGNES	Hurricane	none found		
1968-11-07	1968-11-07	DR-252-FL	Major disaster	HURRICANE GLADYS	Hurricane (primary); also designated: Inland Flooding	none found		

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	Why not placed
				<i>federal share obligated, nominal dollars</i>	
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 <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 <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	18	0	0	2	0	0	1996 to 2026-06-30	
Cold Wave	9	0	0	0	3	0	1996 to 2026-06-30	Includes 5 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	112	1	0	2	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	29	0	2	5	23	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	50	2	1	5	9	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	175	5	5	17	0	0	1996 to 2026-06-30	
Strong Wind	288	1	3	11	4	0	1955 to 2026-06-30	Includes 5 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	147	2	1	8	6	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

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Wildfire	4	0	0	0	5	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-10-09	Hurricane (Typhoon)	category 2	\$43,000,000 property; crops not reported, reported for the zone (2024 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-07-21	Lightning		\$0 property; \$0 crops (2019 dollars)	1, 7	CLEARWATER BEACH		B1-c worst recorded: Lightning
2018-12-21	High Wind	62 kt (71 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2016-09-01	Storm Surge/Tide		\$4,000,000 property; \$0 crops, reported for the zone (2016 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2015-08-03	Flood		\$3,500,000 property; \$0 crops (2015 dollars)	0, 0	ANCLOTE to TARPON SPRINGS COMPS SITE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-10-28	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2008 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2001-05-03	Hail	3 in	\$250,000 property; \$0 crops (2001 dollars)	0, 0	TIERRA VERDE		B1-c worst recorded: Hail
2000-03-23	Wildfire		\$5,000 property; \$0 crops (2000 dollars)	0, 0	CLEARWATER		B1-c worst recorded: Wildfire
1992-10-03	Tornado	F3, 2.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 500 yd wide	\$25,000,000 property; crops not recorded (1992 dollars)	3, 75	location not recorded		deaths or injuries recorded

			Direct deaths, injuries		Location	Flags	Why listed
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	<i>indirect not counted</i>			
1978-05-04	Tornado	F3, 1.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide	\$2,500,000 property; crops not recorded (1978 dollars)	3, 94	location not recorded		deaths or injuries recorded
1971-02-07	Thunderstorm Wind	83 kt (96 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1966-04-04	Tornado	F4, 46.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide	\$25,000,000 property; crops not recorded (1966 dollars)	3, 80	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (832 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

FEMA annualized frequency (modeled)		NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)							
Hazard	Unit	In plain terms	Descriptor	Descriptor basis	NRI period	Location	Note		
Avalanche	events per year				1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.		
Coastal Flooding	3.69 events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.		

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	3.14	event-days per year	about 3.14 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	20.6	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.14 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	16.8	event-days per year	about 16.8 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	532	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.000306	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0306%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	1.17	events per year	about 1.17 per year	Highly likely	FEMA annualized frequency (modeled)	64.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.04	event-days per year	about 3.04 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	16.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.229	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	78	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm		event-days per year					1946-12-31 to 2014-02-12 (67 years)	countywide	Not Applicable in NRI for this county; no descriptor.
Inland Flooding	1.61	event-days per year	about 1.61 days per year	Likely	event-days in 15 of 30 years, 1996 to 2025 (50%)	45	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0267	events per year (modeled)	about 1 in 37 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	94.4	days per year with a strike	about 94.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.634	events per year	about 0.63 per year	Likely	FEMA annualized frequency (modeled)	13	1986 to 2023 (38 years)	countywide	
Tornado	0.684	events per year	about 0.68 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000785	annual probability at a location	chance a given location in the county burns in a year: 0.0785%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	0	event-days per year	none modeled		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

SOURCES

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	22	30	0.733
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	99	30	3.3
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	82	30	2.73
Tornado	EF0-1	1996 to 2025	45	30	1.5
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

SOURCE

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

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 273				Not Applicable 273	
Coastal Flooding	213 of 273	69.7	90.0	99.6	Very High 11, Relatively High 43, Relatively Moderate 61, Relatively Low 64, Very Low 34, No Rating 60	
Cold Wave	273 of 273	35.5	68.8	88.8	Relatively High 36, Relatively Moderate 227, Relatively Low 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	1 of 273	85.0	85.0	85.0	Relatively Low 1, No Rating 272	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	273 of 273	1.2	9.6	35.0	Very Low 273	
Hail	273 of 273	29.5	52.7	84.3	Relatively Moderate 11, Relatively Low 246, 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.
Heat Wave	273 of 273	6.8	32.5	65.1	Relatively Moderate 10, Relatively Low 230, Very Low 33	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	273 of 273	77.4	88.7	98.7	Very High 2, Relatively High 96, Relatively Moderate 173, Relatively Low 2	
Ice Storm	0 of 273				Not Applicable 273	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	273 of 273	0.9	19.0	94.7	Relatively High 10, Relatively Moderate 41, Relatively Low 107, Very Low 115	
Landslide	114 of 273	8.6	22.6	64.9	Very Low 114, No Rating 159	
Lightning	273 of 273	29.0	84.8	98.2	Very High 11, Relatively High 182, Relatively Moderate 77, Relatively Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	273 of 273	7.6	16.1	43.9	Relatively Low 47, Very Low 226	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	273 of 273	37.9	64.6	92.6	Relatively High 35, Relatively Moderate 207, Relatively Low 31	
Tsunami	0 of 273				Insufficient Data 273	
Volcanic Activity	0 of 273				Not Applicable 273	
Wildfire	201 of 273	18.5	41.3	92.4	Relatively Moderate 5, Relatively Low 35, Very Low 161, No Rating 72	

Hazard	Risk score min		Median	Max	Tracts by rating	Note
	Tracts <i>rated of all</i>	<i>NRI score, 0 to 100</i>				
Winter Weather	0 of 273				No Rating 273	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

SOURCE

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Pinellas County (unincorporated area)	Unincorporated	Approved, expires 2030-05-05	FMA RL 21, SRL 45; any 253	\$71,952,368.56	0; 0	Includes \$12,395,608.89 for declarations not counted as hazard incidents (DR-4486-FL).
Belleair Beach city	City	Approved, expires 2030-05-05	FMA RL 6, SRL 34; any 84	\$1,268,351.62	7; 0	
Belleair Bluffs city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$247,956.10	1; 0	
Belleair Shore town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 5	\$15,847.99	0; 0	
Belleair town	Town	Approved, expires 2030-05-05	FMA RL 2, SRL 2; any 11	\$1,517,805.42	6; 0	
Clearwater city	City	Approved, expires 2030-05-05	FMA RL 24, SRL 36; any 151	\$22,459,563.25	54; 1	
Dunedin city	City	Approved, expires 2030-05-05	FMA RL 32, SRL 49; any 134	\$9,782,068.62	8; 0	Includes \$11,350.91 for declarations not counted as hazard incidents (DR-4486-FL).
Gulfport city	City	Approved, expires 2030-05-05	FMA RL 8, SRL 10; any 34	\$6,802,680.39	19; 0	Includes \$41,507.13 for declarations not counted as hazard incidents (DR-4486-FL).
Indian Rocks Beach city	City	Approved, expires 2030-05-05	FMA RL 4, SRL 10; any 82	\$1,896,621.98	12; 0	
Indian Shores town	Town	Approved, expires 2030-05-05	FMA RL 1, SRL 2; any 25	\$1,246,175.69	0; 0	Includes \$10,032.97 for declarations not counted as hazard incidents (DR-4486-FL).
Kenneth City town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$418,706.09	9; 1	
Largo city	City	Approved, expires 2030-05-05	FMA RL 2, SRL 4; any 27	\$11,391,704.47	37; 0	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Madeira Beach city	City	Approved, expires 2030-05-05	FMA RL 101, SRL 166; any 342	\$6,219,778.56	6; 0	Includes \$8,262.62 for declarations not counted as hazard incidents (DR-4486-FL).
North Redington Beach town	Town	Approved, expires 2030-05-05	FMA RL 4, SRL 9; any 28	\$1,280,548.75	0; 0	
Oldsmar city	City	Approved, expires 2030-05-05	FMA RL 5, SRL 3; any 30	\$3,906,855.22	9; 0	Includes \$10,640.63 for declarations not counted as hazard incidents (DR-4486-FL).
Pinellas Park city	City	Approved, expires 2030-05-05	FMA RL 3, SRL 5; any 21	\$4,020,874.55	37; 1	
Redington Beach town	Town	Approved, expires 2030-05-05	FMA RL 71, SRL 104; any 202	\$335,345.54	1; 0	
Redington Shores town	Town	Approved, expires 2030-05-05	FMA RL 14, SRL 26; any 51	\$1,393,068.59	5; 0	
Safety Harbor city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 2; any 4	\$5,414,902.53	7; 0	
Seminole city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$2,400,217.17	15; 0	
South Pasadena city	City	Approved, expires 2030-05-05	FMA RL 1, SRL 1; any 10	\$546,274.33	5; 1	
St. Pete Beach city	City	Approved, expires 2030-05-05	FMA RL 37, SRL 66; any 185	\$9,404,074.87	0; 0	Includes \$20,057.45 for declarations not counted as hazard incidents (DR-4486-FL).
St. Petersburg city	City	Approved, expires 2030-05-05	FMA RL 592, SRL 703; any 1,258	\$90,973,349.98	83; 0	Includes \$1,059,286.84 for declarations not counted as hazard incidents (DR-4486-FL).
Tarpon Springs city	City	Approved, expires 2030-05-05	FMA RL 25, SRL 38; any 126	\$6,405,822.20	31; 0	Includes \$55,667.64 for declarations not counted as hazard incidents (DR-4486-FL).
Treasure Island city	City	Approved, expires 2030-05-05	FMA RL 57, SRL 80; any 234	\$810,064.72	8; 1	

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-05 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$62,161,344,135		335,721	\$20,810,251		\$3,823,939	0.0335%				
Cold Wave	\$163,105,228,957	\$2,490,233	958,811	\$46,224	\$91,827	\$25,956,536	under 0.0001%				
Drought		\$1,667,946			\$3,851		0.231% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$280,650,781,972		959,107	\$361,541		\$198,531	0.000129%				
Hail	\$163,105,567,505	\$2,490,233	958,822	\$2,217,264	\$1,221	\$4,325	0.00136%	\$0			
Heat Wave	\$163,105,228,444	\$2,490,233	958,811	\$94	\$2	\$5,561,138	under 0.0001%				
Hurricane	\$163,098,102,490	\$2,490,233	958,756	\$102,743,591	\$27,176	\$7,309,209	0.063%				
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$162,434,100,855	\$73,134	242,939	\$90,691,462	\$75	\$137,899	n/a (see note)	\$125,000			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	\$59,679,172		341	\$73		under \$1	0.000122%				
Lightning	\$163,105,567,505		958,822	\$686,240		\$8,211,277	0.000421%	\$1,000			
Strong Wind	\$163,105,567,505	\$2,490,233	958,822	\$459,987	\$1,083	\$244,644	0.000282%	\$0			
Tornado	\$163,105,567,505	\$2,490,233	958,822	\$8,725,312	\$46	\$24,742,420	0.00535%	\$250,000			

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-05 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$7,964,671,091	\$433,276	49,043	\$340,643	\$21	\$36,282	0.00428%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-05-05 (Storm Events through 2026-06-30): 11 county-coded records, 11 with a damage value recorded (including \$0), \$376,000; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	958,822
Building value (total, not at risk)	\$163,105,567,505
Agriculture value (total, not at risk)	\$2,490,233
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$227,207,983
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)	\$76,226,199
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very Low
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1,010	Severe repetitive loss, FMA definition (44 CFR 77.2)	1,395
Repetitive loss, NFIP insurance definition	3,060	Severe repetitive loss, NFIP insurance definition	1,134

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

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

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1,010	1,395	3,060	1,134	3,297	126	1,711
OLDSMAR, CITY OF	5	3	30	3	30	2	23
PINELLAS PARK, CITY OF	3	5	20	4	21	7	17
TARPON SPRINGS, CITY OF	25	38	126	37	126	0	62
BELLEAIR, TOWN OF	2	2	11	2	11	0	10
BELLEAIR BEACH, CITY OF	6	34	82	29	84	0	40
BELLEAIR SHORE, TOWN OF	0	0	5	0	5	1	3
CLEARWATER, CITY OF	24	36	143	26	151	2	82
DUNEDIN, CITY OF	32	49	127	33	134	8	75
GULFPORT, CITY OF	8	10	32	7	34	0	10
INDIAN ROCKS BEACH, CITY OF	4	10	82	8	82	4	50
INDIAN SHORES, TOWN OF	1	2	23	0	25	2	14
LARGO, CITY OF	2	4	25	3	27	1	15
MADEIRA BEACH, CITY OF	101	166	304	126	342	26	162
NORTH REDINGTON BEACH, TOWN OF	4	9	24	6	28	1	16
PINELLAS COUNTY *	21	45	240	34	253	7	144
REDINGTON BEACH, TOWN OF	71	104	180	81	202	15	91
REDINGTON SHORES, TOWN OF	14	26	44	18	51	4	31
SAFETY HARBOR, CITY OF	0	2	3	1	4	0	2
ST. PETERSBURG, CITY OF	592	703	1,177	617	1,258	27	660

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
ST. PETE BEACH, CITY OF	37	66	163	43	185	4	102
SOUTH PASADENA, CITY OF	1	1	10	1	10	1	8
TREASURE ISLAND, CITY OF	57	80	209	55	234	14	94
State level, not in this county: county not reported	0	1	9	0	10	0	1

SOURCES

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

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Pinellas County (unincorporated area)	125139	21	45	240	34	253	7	144	
Belleair Beach city	125089	6	34	82	29	84	0	40	
Belleair Bluffs city	120239	0	0	0	0	0	0	0	
Belleair Shore town	125090	0	0	5	0	5	1	3	
Belleair town	125088	2	2	11	2	11	0	10	
Clearwater city	125096	24	36	143	26	151	2	82	
Dunedin city	125103	32	49	127	33	134	8	75	
Gulfport city	125108	8	10	32	7	34	0	10	
Indian Rocks Beach city	125117	4	10	82	8	82	4	50	
Indian Shores town	125118	1	2	23	0	25	2	14	
Kenneth City town	120245	0	0	0	0	0	0	0	
Largo city	125122	2	4	25	3	27	1	15	
Madeira Beach city	125127	101	166	304	126	342	26	162	
North Redington Beach town	125133	4	9	24	6	28	1	16	
Oldsmar city	120250	5	3	30	3	30	2	23	
Pinellas Park city	120251	3	5	20	4	21	7	17	
Redington Beach town	125140	71	104	180	81	202	15	91	
Redington Shores town	125141	14	26	44	18	51	4	31	
Safety Harbor city	125143	0	2	3	1	4	0	2	
Seminole city	120257	0	0	0	0	0	0	0	
South Pasadena city	125151	1	1	10	1	10	1	8	
St. Pete Beach city	125149	37	66	163	43	185	4	102	
St. Petersburg city	125148	592	703	1,177	617	1,258	27	660	
Tarpon Springs city	120259	25	38	126	37	126	0	62	
Treasure Island city	125153	57	80	209	55	234	14	94	

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

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

SOURCES

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	972	1,263	2,642	1,039	2,852	114	1,523
2 to 4 unit residential	25	64	169	51	178	3	52
other residential	7	37	128	26	136	6	80
non-residential	6	31	121	18	131	3	56
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 fmaRL 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 103 properties are FMA repetitive loss but not NFIP repetitive loss, and 2,153 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

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

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

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

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

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

7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Pinellas County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 12103). 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_12103. Preview: automated baseline.