

Harrison County, MS

Risk-assessment baseline packet

Unit **County area 28047** 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 2029-02-21	Plan	MEMA District 9 Regional (FEMA plan 109240)
Approved	2024-02-22	Expires	2029-02-21
As of	2026-09-28	Days	877 days to expiry

What changed since your last plan (approved 2024-02-22)

New federal declarations	EM-3640-MS, DR-4899-MS, DR-4930-MS (3 declaration rows; 2 counted incidents)	Storm Events records since approval	65 (data through 2026-06-30)
Repetitive loss now	FMA RL 232, SRL 376 (44 CFR 77.2); any definition: 1,063	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Harrison County (unincorporated area)	Unincorporated	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	877		member approved 2024-03-20
Biloxi city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	877		member approved 2024-05-02
D'Iberville city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	877		member approved 2024-07-16
Gulfport city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	877		member approved 2024-12-04
Long Beach city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	877		member approved 2024-03-21

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Pass Christian city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	877		member approved 2024-08-12
Mississippi Gulf Coast Community College	College/University	Approved, expires 2028-03-07	Mississippi Gulf Coast Community College (FEMA plan 108457)	2023-03-08	2028-03-07	526		

Plan 109240 also covers 16 other participants not listed on this page (named in the XLSX file).

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

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

CONTENTS

1. Plan clock, page 1	7. Supports B1-e: probability, page 15
2. What changed since your last plan (approved 2024-02-22), page 1	8. Supports B1-f: variation across the planning area, page 18
3. Supports B1-a: hazards, page 3	9. Supports B2-a and B2-b: assets and impacts, page 20
4. Supports B1-b: location, page 5	10. Supports B2-a: context, page 22
5. Supports B1-c: extent, page 5	11. Supports B2-c: repetitive loss, page 22
6. Supports B1-d: previous occurrences, page 9	12. Sources and OpenFEMA disclaimer, page 24

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Hurricane	Very High	Very High	\$80,480,515	\$46,567	\$6,079,394	\$86,606,475	30		Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$32,533,382	\$31	\$656,970	\$33,190,383	98		
3	Tornado	Relatively High	Relatively High	\$3,746,290	\$157	\$7,406,127	\$11,152,575	49		
4	Coastal Flooding	Relatively High	Relatively High	\$5,271,822		\$549,066	\$5,820,889	21		
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$361	\$16	\$4,788,922	\$4,789,299	24		
6	Cold Wave	Relatively Moderate	Relatively High	\$39,901	\$135	\$4,746,094	\$4,786,129	4		
7	Wildfire	Relatively Moderate	Relatively Moderate	\$2,179,711	\$79	\$351,270	\$2,531,060	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.
8	Lightning	Very High	Relatively High	\$76,250		\$1,977,223	\$2,053,473	19		
9	Strong Wind	Relatively High	Relatively Moderate	\$55,567	\$54	\$1,260,146	\$1,315,767	159		Includes 1 High Wind record and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.

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
10	Hail	Relatively Moderate	Relatively Moderate	\$952,631	\$41	\$208,257	\$1,160,930	75		
11	Earthquake	Relatively Low	Relatively Low	\$498,975		\$162,624	\$661,600			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$173,254		\$60,034	\$233,288	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Drought	Relatively Low	Relatively Low		\$212,280		\$212,280	9		
14	Winter Weather	Relatively Moderate	Relatively Moderate	\$35,420	\$2	\$94,882	\$130,304	8		
15	Landslide	Very Low	Very Low	\$315		\$2	\$317	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 81
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.	79 of 81
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 81
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.	81 of 81
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81
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.	81 of 81
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81
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.	81 of 81
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.	78 of 81
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81
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.	81 of 81
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 81
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 81
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.	66 of 81
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	81 of 81

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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	21, 1998 to 2024 (20 zone- level)		Storm Surge/Tide, 2005-08-29, \$5,630,000,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties		Event records naming member places: Pass Christian city (1 record). Zone-level records (20) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4, 1996 to 2026 (4 zone- level)	1 day to 4 days (median 2.5 days); 4 with a recorded value	4 consecutive days, 1996-12-18 to 1996-12-21, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	9, 2023 to 2026 (9 zone- level)	12 days to 78 days (median 29.5 days); 4 with a recorded value	78 days (about 2.6 months), 2023-08-16 to 2023-11-01, a run of 4 consecutive Storm Events drought records, zone- level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	96, 1969 to 2024	0.75 in to 2.75 in (median 1 in); 96 with a recorded value	2.75 in hail, 1997-01-24		Event records naming member places: Gulfport city (14 records), Biloxi city (6 records), Pass Christian city (5 records), Long Beach city (4 records), D'Iberville city (1 record).	
Excessive Heat, Heat	heat index (narratives)	24, 2010 to 2025 (24 zone- level)	1 day to 12 days (median 2 days); 9 with a recorded value	12 consecutive days, 2023-08-04 to 2023-08-15, 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	30, 1997 to 2024 (30 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2020-10-28, category 2, \$40,000,000 property; \$0 crops, reported for the zone (2020 dollars); NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties	Most damaging recorded: Hurricane (Typhoon), 2005-08-28, \$2,940,000,000 property; crops not reported, reported for the zone (2005 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)	98, 1996 to 2026 (3 zone-level)		Flash Flood, 2009-03-28, \$750,000 property; \$0 crops (2009 dollars), 1 direct death		Event records naming member places: Long Beach city (15 records), Biloxi city (13 records), Gulfport city (9 records), Pass Christian city (4 records). Zone-level records (3) 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)	19, 1996 to 2024		Lightning, 2001-06-07, damage not reported, 1 direct death	Lightning, 2016-05-17, \$150,000 property; \$0 crops (2016 dollars)	Event records naming member places: Gulfport city (6 records), Biloxi city (3 records), Long Beach city (2 records), Pass Christian city (2 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	4, 2010 to 2019 (4 zone-level)	45 kt (52 mph) to 67 kt (77 mph) (median 46.5 kt (54 mph)); 4 with a recorded value	67 kt (77 mph) measured gust, High Wind, 2013-04-03; NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties	Strong Wind, 2019-04-18, \$20,000 property; \$0 crops, reported for the zone (2019 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	235, 1963 to 2026	40 kt (46 mph) to 80 kt (92 mph) (median 52 kt (60 mph)); 141 with a recorded value	80 kt (92 mph), measurement type not recorded, Thunderstorm Wind, 1964-04-14	Thunderstorm Wind, 1998-01-07, \$100,000 property; crops not reported (1998 dollars)	Event records naming member places: Gulfport city (20 records), Biloxi city (17 records), Pass Christian city (9 records), Long Beach city (6 records), D'Iberville city (1 record).	
Tornado	Enhanced Fujita (F before Feb 2007)	91, 1953 to 2026	F/EF0 to F/EF3 (median F/EF1); 87 with a recorded value	F3 tornado, 1980-04-13, 15.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide, \$25,000,000 property; crops not recorded (1980 dollars), 25 direct injuries		Event records naming member places: Gulfport city (11 records), Biloxi city (3 records), Long Beach city (3 records), Pass Christian city (2 records).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	8, 1996 to 2025 (8 zone-level)		No damage reported in 8 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

SOURCES

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

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

Supports B1-d: previous occurrences

Declaration rows37

Counted incidents27

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
2026-08-03	2026-06-18	DR-4930-MS	Major disaster	TROPICAL STORM ARTHUR	Hurricane (primary); also designated: Inland Flooding	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	
2026-02-06	2026-01-23	DR-4899-MS	Major disaster	SEVERE WINTER STORM	Winter Weather	none placed in this county by FEMA's record; \$103,887.07 for this declaration is not placed in any county (see the list below)	new since last plan; within last 5 years	
2026-01-24	2026-01-23	EM-3640-MS	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	same incident as DR-4899
2021-10-22	2021-08-28	DR-4626-MS	Major disaster	HURRICANE IDA	Hurricane	\$5,456,475.49	within last 5 years	
2021-08-28	2021-08-28	EM-3569-MS	Emergency	HURRICANE IDA	Hurricane	none found		same incident as DR-4626
2020-12-31	2020-10-28	DR-4576-MS	Major disaster	HURRICANE ZETA	Hurricane	\$62,596,317.72		
2020-10-28	2020-10-27	EM-3550-MS	Emergency	HURRICANE ZETA	Hurricane	none found		same incident as DR-4576
2020-10-08	2020-10-07	EM-3548-MS	Emergency	HURRICANE DELTA	Hurricane	none found		
2020-09-14	2020-09-14	EM-3544-MS	Emergency	HURRICANE SALLY	Hurricane	\$152,496.98		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2020-08-23	2020-08-23	EM-3539-MS	Emergency	HURRICANE MARCO AND TROPICAL STORM LAURA	Hurricane	none found		
2020-04-05	2020-01-20	DR-4528-MS	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$16,551,520.89		
2020-03-13	2020-01-20	EM-3474-MS	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4528
2017-11-22	2017-10-06	DR-4350-MS	Major disaster	HURRICANE NATE	Hurricane	\$1,916,266.09		
2017-10-07	2017-10-06	EM-3393-MS	Emergency	HURRICANE NATE	Hurricane	none found		same incident as DR-4350
2012-08-29	2012-08-26	DR-4081-MS	Major disaster	HURRICANE ISAAC	Hurricane	\$8,038,283.48		
2012-08-28	2012-08-26	EM-3348-MS	Emergency	TROPICAL STORM ISAAC	Hurricane	none found		same incident as DR-4081
2008-09-22	2008-08-28	DR-1794-MS	Major disaster	HURRICANE GUSTAV	Hurricane	\$4,339,819.58		
2008-08-30	2008-08-28	EM-3291-MS	Emergency	HURRICANE GUSTAV	Hurricane	none found		same incident as DR-1794
2005-08-29	2005-08-29	DR-1604-MS	Major disaster	HURRICANE KATRINA	Hurricane	\$1,218,174,458.06		
2005-08-28	2005-08-27	EM-3213-MS	Emergency	HURRICANE KATRINA	Hurricane	none found		same incident as DR-1604
2005-07-10	2005-07-10	DR-1594-MS	Major disaster	HURRICANE DENNIS	Hurricane	\$292,638.32		
2004-09-15	2004-09-13	DR-1550-MS	Major disaster	HURRICANE IVAN	Hurricane	\$1,766,902.60		
2002-10-01	2002-09-23	DR-1436-MS	Major disaster	TROPICAL STORM ISIDORE	Hurricane	\$2,262,836.55		
2001-06-21	2001-06-06	DR-1382-MS	Major disaster	TROPICAL STORM ALLISON	Hurricane; Inland Flooding	\$893,282.96		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1998-10-01	1998-09-25	DR-1251-MS	Major disaster	HURRICANE GEORGES	Hurricane	none found		
1998-09-28	1998-09-28	EM-3132-MS	Emergency	HURRICANE GEORGES	Hurricane	none found		same incident as DR-1251
1995-05-12	1995-05-08	DR-1051-MS	Major disaster	SEVERE STORMS, TORNADOES, FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1991-05-17	1991-04-26	DR-906-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1991-01-03	1990-12-19	DR-888-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1990-02-28	1990-01-24	DR-859-MS	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1985-09-04	1985-08-29	DR-741-MS	Major disaster	HURRICANE ELENA	Hurricane	none found		
1980-04-19	1980-04-19	DR-618-MS	Major disaster	STORMS, FLOOD, MUDSLIDES & TORNADOES	Inland Flooding; Landslide; Tornado	none found		
1979-09-13	1979-09-13	DR-599-MS	Major disaster	HURRICANE FREDERIC	Hurricane	none found		
1977-02-22	1977-02-22	EM-3032-MS	Emergency	DROUGHT & FREEZING	Winter Weather (primary); also designated: Drought	none found		
1974-04-18	1974-04-18	DR-430-MS	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		
1969-08-18	1969-08-18	DR-271-MS	Major disaster	HURRICANE CAMILLE	Hurricane (primary); also designated: Inland Flooding	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1965-09-25	1965-09-25	DR-210-MS	Major disaster	HURRICANE BETSY	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
1962-10-10	1962-10-10	DR-135-MS	Major disaster	CHLORINE BARGE ACCIDENT	Non-natural, not counted		
1961-02-27	1961-02-27	DR-108-MS	Major disaster	FLOODS	Inland Flooding		
1953-12-06	1953-12-06	DR-14-MS	Major disaster	TORNADO	Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

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: 3 rows, \$3,519,904.13

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4899	2026-02-06	Bolivar Energy Authority	Hardeman County	\$103,887.07	county field is a county of another state and the applicant name does not identify a place in the declaring state
4248	2016-01-04	Bolivar Energy Authority	Hardeman County	\$113,668.42	county field is a county of another state and the applicant name does not identify a place in the declaring state
1604	2005-08-29	HOPE ACADEMY	Mobile County	\$3,302,348.64	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	21	2	0	2	0	0	1996 to 2026-06-30	
Cold Wave	4	2	0	2	0	0	1996 to 2026-06-30	
Drought	9	3	6	9	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	96	3	8	21	0	0	1955 to 2026-06-30	
Heat Wave	24	3	20	23	0	0	1996 to 2026-06-30	
Hurricane	30	1	0	1	19	1	1996 to 2026-06-30	Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	98	25	2	32	10	1	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	19	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	239	18	10	33	0	0	1955 to 2026-06-30	Includes 1 High Wind record and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	91	6	0	8	5	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	8	1	1	2	2	1	1996 to 2026-06-30	

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2023-08-04	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone MSZ084 (NORTHERN HARRISON COUNTY), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2020-10-28	Hurricane (Typhoon)	category 2	\$40,000,000 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2013-04-03	High Wind	67 kt (77 mph) measured gust	\$20,000 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2009-03-28	Flash Flood		\$750,000 property; \$0 crops (2009 dollars)	1, 0	LONG BEACH to D IBERVILLE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2005-08-29	Storm Surge/Tide		\$5,630,000,000 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2005-08-28	Hurricane (Typhoon)		\$2,940,000,000 property; crops not reported, reported for the zone (2005 dollars)	97, 0	NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2001-06-07	Lightning		damage not reported	1, 0	GULFPORT		B1-c worst recorded: Lightning
1996-12-18	Cold/Wind Chill		damage not reported	0, 0	NWS zone MSZ081 (HARRISON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1994-04-12	Tornado	F2, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$5,000,000 property; crops not recorded (1994 dollars)	2, 15	Woolmarket		deaths or injuries recorded
1980-04-13	Tornado	F3, 15.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide	\$25,000,000 property; crops not recorded (1980 dollars)	0, 25	location not recorded		B1-c worst recorded: Tornado
1967-10-30	Tornado	F3, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide	\$25,000,000 property; crops not recorded (1967 dollars)	4, 17	location not recorded		deaths or injuries recorded
1964-04-14	Thunderstorm Wind	80 kt (92 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (639 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	6.48	events per year at a location (modeled)	about 6.5 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.945	event-days per year	about 0.945 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	16.8	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	18.7	event-days per year	about 18.7 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	588	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 18.7 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 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.
Earthquake	0.000969	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0969%			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	1.92	events per year	about 1.92 per year	Highly likely	FEMA annualized frequency (modeled)	77.2 (modeled)	1986 to 2023 (38 years)	countywide	

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
Heat Wave	13.7	event-days per year	about 13.7 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	196	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 13.7 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	0.241	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	80	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.582	event-days per year	about 0.582 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	25	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	1.75	event-days per year	about 1.75 days per year	Likely	event-days in 22 of 30 years, 1996 to 2025 (73.3%)	49	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0839	events per year (modeled)	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	87	days per year with a strike	about 87 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.6	events per year	about 1.6 per year	Highly likely	FEMA annualized frequency (modeled)	40	1986 to 2023 (38 years)	countywide	
Tornado	0.748	events per year	about 0.75 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	0.00639	annual probability at a location	chance a given location in the county burns in a year: 0.639%		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)

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
Winter Weather	0.841	event-days per year	about 0.841 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	15.6	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

SOURCES

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

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
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	53	30	1.77
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	111	30	3.7
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	34	30	1.13
Tornado	EF0-1	1996 to 2025	44	30	1.47
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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 81				Not Applicable 81	
Coastal Flooding	79 of 81	70.0	86.0	99.7	Very High 2, Relatively High 10, Relatively Moderate 20, Relatively Low 29, Very Low 18, No Rating 2	
Cold Wave	81 of 81	16.2	56.2	75.1	Relatively Moderate 56, Relatively Low 24, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	4 of 81	93.0	93.4	95.5	Relatively Moderate 4, No Rating 77	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	81 of 81	5.5	24.0	64.0	Relatively Low 4, Very Low 77	
Hail	81 of 81	25.7	62.8	81.3	Relatively Moderate 21, Relatively Low 59, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Heat Wave	81 of 81	2.0	67.2	85.9	Relatively High 4, Relatively Moderate 51, Relatively Low 25, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	81 of 81	79.1	95.1	99.2	Very High 16, Relatively High 59, Relatively Moderate 6	
Ice Storm	81 of 81	0.8	37.5	66.8	Relatively Low 51, Very Low 30	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	81 of 81	0.5	32.3	84.3	Relatively High 4, Relatively Moderate 18, Relatively Low 35, Very Low 24	
Landslide	78 of 81	11.9	31.7	77.9	Very Low 78, No Rating 3	
Lightning	81 of 81	0.8	77.8	94.3	Relatively High 40, Relatively Moderate 34, Relatively Low 6, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	81 of 81	2.5	51.6	73.2	Relatively Moderate 34, Relatively Low 46, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	81 of 81	14.8	66.9	85.5	Relatively High 21, Relatively Moderate 54, Relatively Low 5, Very Low 1	
Tsunami	0 of 81				Insufficient Data 81	
Volcanic Activity	0 of 81				Not Applicable 81	
Wildfire	66 of 81	18.9	84.5	97.2	Relatively High 3, Relatively Moderate 24, Relatively Low 27, Very Low 12, No Rating 15	
Winter Weather	81 of 81	15.3	41.6	57.2	Relatively Moderate 20, Relatively Low 60, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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
Harrison County (unincorporated area)	Unincorporated	Approved, expires 2029-02-21	FMA RL 73, SRL 110; any 261	\$132,421,747.80	0; 0	Includes \$314,171.97 for declarations not counted as hazard incidents (DR-4528-MS).
Biloxi city	City	Approved, expires 2029-02-21	FMA RL 32, SRL 39; any 161	\$524,842,779	42; 2	Includes \$209,865.35 for declarations not counted as hazard incidents (DR-4528-MS).

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
D'Iberville city	City	Approved, expires 2029-02-21	FMA RL 7, SRL 8; any 18	\$28,634,634.06	2; 0	Includes \$15,156.14 for declarations not counted as hazard incidents (DR-4528-MS).
Gulfport city	City	Approved, expires 2029-02-21	FMA RL 79, SRL 114; any 361	\$236,356,860.05	60; 7	Includes \$103,052.21 for declarations not counted as hazard incidents (DR-4528-MS).
Long Beach city	City	Approved, expires 2029-02-21	FMA RL 23, SRL 62; any 109	\$71,762,011.54	30; 2	Includes \$10,231.66 for declarations not counted as hazard incidents (DR-4528-MS).
Pass Christian city	City	Approved, expires 2029-02-21	FMA RL 18, SRL 43; any 152	\$57,318,897.40	23; 0	Includes \$14,565 for declarations not counted as hazard incidents (DR-4528-MS).

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	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-02-22	Zone-level damage since plan	Public Assistance since plan <i>nominal dollars; see note</i>	Note
						<i>statistical value of life and injury, \$13.7M per life, not property damage</i>		<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>		
Avalanche											Not Applicable in NRI for this county

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-02-22 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$13,589,288,738		56,996	\$5,271,822		\$549,066	0.0388%		\$10,000		
Cold Wave	\$41,904,338,999	\$4,363,159	208,275	\$39,901	\$135	\$4,746,094	under 0.0001%		\$0		
Drought		\$2,839,124			\$212,280		7.48% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$72,417,839,757		208,621	\$498,975		\$162,624	0.000689%				
Hail	\$41,904,361,950	\$4,363,159	208,275	\$952,631	\$41	\$208,257	0.00227%	\$0			
Heat Wave	\$41,904,338,999	\$4,363,159	208,275	\$361	\$16	\$4,788,922	under 0.0001%		\$0		
Hurricane	\$41,904,227,335	\$4,363,159	208,274	\$80,480,515	\$46,567	\$6,079,394	0.192%		\$0	none found (1 declaration)	
Ice Storm	\$41,575,161,730		206,802	\$173,254		\$60,034	0.000417%				
Inland Flooding	\$41,775,519,474	\$48,678	31,079	\$32,533,382	\$31	\$656,970	n/a (see note)	\$345,000		none found (1 declaration)	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	\$99,247,298		421	\$315		\$2	0.000317%				
Lightning	\$41,904,361,950		208,275	\$76,250		\$1,977,223	0.000182%	\$50,000			
Strong Wind	\$41,904,361,950	\$4,363,159	208,275	\$55,567	\$54	\$1,260,146	0.000133%	\$46,700			
Tornado	\$41,904,361,950	\$4,363,159	208,275	\$3,746,290	\$157	\$7,406,127	0.00894%	\$70,000			
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$3,882,908,366	\$1,593,139	39,021	\$2,179,711	\$79	\$351,270	0.0561%				
Winter Weather	\$41,904,338,999	\$4,363,159	208,275	\$35,420	\$2	\$94,882	under 0.0001%		\$0	none found (2 declarations)	

Totals since 2024-02-22 (Storm Events through 2026-06-30): 53 county-coded records, 53 with a damage value recorded (including \$0), \$511,700; 12 zone-level records, 12 with a damage value recorded (including \$0), \$10,000 reported for the zone; Public Assistance on counted declarations none found (3 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	208,275
Building value (total, not at risk)	\$41,904,361,950
Agriculture value (total, not at risk)	\$4,363,159
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$126,303,756
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$28,341,012
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
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)	232	Severe repetitive loss, FMA definition (44 CFR 77.2)	376
Repetitive loss, NFIP insurance definition	765	Severe repetitive loss, NFIP insurance definition	139

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	232	376	765	139	1,063	245	407
D'IBERVILLE, CITY OF	7	8	15	5	18	3	14
BILOXI, CITY OF	32	39	134	17	161	20	70
GULFPORT, CITY OF	79	114	262	44	361	91	156
HARRISON COUNTY *	73	110	176	40	261	63	52
LONG BEACH, CITY OF	23	62	59	14	109	44	14
PASS CHRISTIAN, CITY OF	18	43	118	19	152	24	101
Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
State level, not in this county: county not reported	1	1	4	1	4	0	3

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Harrison County (unincorporated area)	285255	73	110	176	40	261	63	52	
Biloxi city	285252	32	39	134	17	161	20	70	
D'Iberville city	280336	7	8	15	5	18	3	14	
Gulfport city	285253	79	114	262	44	361	91	156	
Long Beach city	285257	23	62	59	14	109	44	14	
Pass Christian city	285261	18	43	118	19	152	24	101	

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.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**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	212	320	667	109	934	219	370
2 to 4 unit residential	12	15	20	7	31	8	15
other residential	0	6	9	4	11	2	2
non-residential	8	35	69	19	87	16	20

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>
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 139 properties are FMA repetitive loss but not NFIP repetitive loss, and 672 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Harrison County, MS: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 28047). 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_MS_28047. Preview: automated baseline.