

# Luquillo Municipio, PR

## Risk-assessment baseline packet

Unit **County area 72089** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

### OPENFEMA DISCLAIMER

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

## Plan clock

|                 |                                              |         |                                         |
|-----------------|----------------------------------------------|---------|-----------------------------------------|
| Status          | Expired on <b>2026-06-30</b>                 | Plan    | <b>Luquillo 2021 (FEMA plan 107063)</b> |
| Approved        | <b>2021-07-01</b>                            | Expires | <b>2026-06-30</b>                       |
| As of           | <b>2026-09-28</b>                            | Days    | <b>90 days since expiry</b>             |
| Update underway | <b>FEMA tracker shows a plan in progress</b> |         |                                         |

Generally not eligible for FEMA mitigation project grants (HMGP, FMA) until a new plan is approved, barring a 44 CFR 201.6(a)(3) exception. Planning grants are not affected.

### What changed since your last plan (approved 2021-07-01)

|                          |                                                                                                             |                                     |                                                    |
|--------------------------|-------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------|
| New federal declarations | <b>EM-3583-PR, DR-4671-PR, DR-4805-PR, EM-3610-PR, DR-4850-PR (5 declaration rows; 3 counted incidents)</b> | Storm Events records since approval | <b>30 (data through 2026-06-30)</b>                |
| Repetitive loss now      | <b>FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0</b>                                                     | Repeat-flood change                 | <b>First release: no prior release to compare.</b> |

**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<br><i>negative = days since expiry</i> | Update underway                       | Notes |
|--------------------|--------|-----------------------|----------------------------------|------------|------------|-------------------------------------------------------|---------------------------------------|-------|
| Luquillo Municipio | County | Expired on 2026-06-30 | Luquillo 2021 (FEMA plan 107063) | 2021-07-01 | 2026-06-30 | -90                                                   | FEMA tracker shows a plan in progress |       |

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

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

| Rank by EAL | Hazard           | NRI risk rating   | EAL rating          | EAL buildings modeled dollars per year | EAL agriculture modeled dollars per year | EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage | EAL total (see note) modeled dollars per year | Storm Events records since 1996 count | Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996 | Storm Events coverage note                                                                                                                                     |
|-------------|------------------|-------------------|---------------------|----------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1           | Hurricane        | Insufficient Data | Relatively High     | \$8,700,149                            | \$0                                      | \$593,704                                                                                              | \$9,293,853                                   | 10                                    |                                                                                                   | Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.                                                               |
| 2           | Earthquake       | Insufficient Data | Relatively Moderate | \$2,019,792                            |                                          | \$1,976,389                                                                                            | \$3,996,181                                   |                                       |                                                                                                   | Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.                                                     |
| 3           | Inland Flooding  | Insufficient Data | Very Low            | \$1,143,956                            | \$0                                      | \$19,741                                                                                               | \$1,163,697                                   | 126                                   |                                                                                                   |                                                                                                                                                                |
| 4           | Landslide        | Insufficient Data | Relatively Moderate | \$809,663                              |                                          | \$2,435                                                                                                | \$812,098                                     | 19                                    |                                                                                                   |                                                                                                                                                                |
| 5           | Tsunami          | Insufficient Data | Relatively Low      | \$9,411                                |                                          | \$604,808                                                                                              | \$614,219                                     | 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. |
| 6           | Lightning        | Insufficient Data | Relatively Low      | \$5,019                                |                                          | \$199,454                                                                                              | \$204,473                                     | 1                                     |                                                                                                   |                                                                                                                                                                |
| 7           | Coastal Flooding | Insufficient Data | Very Low            | \$13,975                               |                                          | \$4,158                                                                                                | \$18,133                                      | 17                                    |                                                                                                   |                                                                                                                                                                |
| 8           | Tornado          | Insufficient Data | Very Low            | \$2,316                                | \$0                                      | \$2,656                                                                                                | \$4,972                                       | 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<br>by<br>EAL | Hazard               | NRI risk<br>rating   | EAL rating                      | EAL<br>buildings<br><i>modeled<br/>dollars per<br/>year</i> | EAL<br>agriculture<br><i>modeled<br/>dollars per year</i> | EAL population<br>equivalence<br><i>statistical value of life and<br/>injury, \$13.7M per life,<br/>not property damage</i> | EAL total<br>(see note)<br><i>modeled<br/>dollars per<br/>year</i> | Storm<br>Events<br>records<br>since 1996<br><i>count</i> | Evidence for an omission<br><i>NRI Not Applicable, no<br/>declaration and no Storm Events<br/>record since 1996</i> | Storm Events coverage note                                                                                                                                     |
|-------------------|----------------------|----------------------|---------------------------------|-------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9                 | Hail                 | Insufficient<br>Data | Very Low                        | \$33                                                        | \$0                                                       | \$249                                                                                                                       | \$282                                                              | 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. |
| 10                | Strong Wind          | Insufficient<br>Data | Very Low                        | \$81                                                        | \$0                                                       | \$48                                                                                                                        | \$129                                                              | 6                                                        |                                                                                                                     | Includes 3 Strong Wind records, event types the NRI definition of this hazard leaves out.                                                                      |
| 11                | Cold Wave            | Insufficient<br>Data | No Expected<br>Annual<br>Losses | \$0                                                         | \$0                                                       | \$0                                                                                                                         | \$0                                                                | 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. |
| 12                | Drought              | Insufficient<br>Data | No Expected<br>Annual<br>Losses |                                                             | \$0                                                       |                                                                                                                             | \$0                                                                | 1                                                        |                                                                                                                     |                                                                                                                                                                |
| 13                | Heat Wave            | Insufficient<br>Data | No Expected<br>Annual<br>Losses | \$0                                                         | \$0                                                       | \$0                                                                                                                         | \$0                                                                | 8                                                        |                                                                                                                     |                                                                                                                                                                |
| 14                | Volcanic<br>Activity | Insufficient<br>Data | No Expected<br>Annual<br>Losses | \$0                                                         |                                                           | \$0                                                                                                                         | \$0                                                                | 5                                                        |                                                                                                                     |                                                                                                                                                                |
| 15                | Winter<br>Weather    | Insufficient<br>Data | No Expected<br>Annual<br>Losses | \$0                                                         | \$0                                                       | \$0                                                                                                                         | \$0                                                                | 0                                                        |                                                                                                                     | No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk. |
|                   | Avalanche            | Not<br>Applicable    | Not<br>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<br>Applicable    | Not<br>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).                                                                                       |
|                   | Wildfire             | Insufficient<br>Data | Insufficient<br>Data            |                                                             |                                                           |                                                                                                                             |                                                                    | 1                                                        |                                                                                                                     |                                                                                                                                                                |

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

#### SOURCES

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

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

## Supports B1-b: location

### Where each hazard occurs

| Hazard            | Location                                                                                                                                                                                                  | Census tracts rated<br><i>rated of all tracts</i> |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Avalanche         | Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.                                                                        | 0 of 5                                            |
| Coastal Flooding  | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 0 of 5                                            |
| Cold Wave         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| Drought           | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| 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.                                                                        | 0 of 5                                            |
| Hail              | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| Heat Wave         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| 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.                                                                        | 0 of 5                                            |
| Ice Storm         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| Inland Flooding   | The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center ( <a href="https://msc.fema.gov">https://msc.fema.gov</a> ) for this county. | 0 of 5                                            |
| 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.                                                                        | 0 of 5                                            |
| Lightning         | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| Strong Wind       | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |
| 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.                                                                        | 0 of 5                                            |
| 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 5                                            |
| 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 5                                            |
| 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.                                                                        | 0 of 5                                            |
| Winter Weather    | Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.                                                                                           | 0 of 5                                            |

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

## Supports B1-c: extent

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

| Hazard    | Scale                   | Records<br><i>count, years</i> | Observed range | Worst recorded event | Most damaging<br>(when different) | How it applies to members | Note                                                             |
|-----------|-------------------------|--------------------------------|----------------|----------------------|-----------------------------------|---------------------------|------------------------------------------------------------------|
| Avalanche | none (count and damage) | 0                              |                |                      |                                   |                           | Physical measure: in event narratives only; local data required. |

| Hazard                                          | Scale                          | Records<br><i>count, years</i>   | Observed range                                            | Worst recorded event                                                                                                                                                              | Most damaging<br>(when different) | How it applies to members                                                                           | Note                                                                                                                                                                 |
|-------------------------------------------------|--------------------------------|----------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coastal Flood, Storm Surge/Tide                 | none in data (FIRM for depth)  | 17, 2008 to 2026 (17 zone-level) |                                                           | Coastal Flood, 2026-02-10, \$82,500 property; \$0 crops, reported for the zone (2026 dollars); NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                   | Zone-level records: applies countywide; national data do not locate these events within the county. | Flood depth: see the FEMA Flood Insurance Rate Map.                                                                                                                  |
| Cold/Wind Chill, Extreme Cold/Wind Chill        | wind chill                     | 0                                |                                                           |                                                                                                                                                                                   |                                   |                                                                                                     | Wind chill: in event narratives only; local data required.                                                                                                           |
| Frost/Freeze (outside NRI Cold Wave definition) | crop damage                    | 0                                |                                                           |                                                                                                                                                                                   |                                   |                                                                                                     | Temperature: in event narratives only; local data required.                                                                                                          |
| Drought                                         | US Drought Monitor D-scale     | 1, 2022 to 2022 (1 zone-level)   | 17 days; 1 with a recorded value                          | 17 days, 2022-06-14 to 2022-06-30, 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)             | 0                                |                                                           |                                                                                                                                                                                   |                                   |                                                                                                     |                                                                                                                                                                      |
| Excessive Heat, Heat                            | heat index (narratives)        | 8, 2023 to 2024 (8 zone-level)   | 1 day to 30 days (median 2 days); 5 with a recorded value | 30 days, 2023-09-01 to 2023-09-30, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), 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<br><i>count, years</i>           | Observed range                                                                             | Worst recorded event                                                                                                                                                                                                                                                                                                                                                                       | Most damaging<br>(when different)                                                                                                                  | How it applies to members                                                                              | Note                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hurricane,<br>Tropical Storm,<br>Tropical<br>Depression                    | Saffir-Simpson                                                                                          | 10, 2000 to<br>2024 (10 zone-<br>level)  |                                                                                            | Strongest recorded<br>(records with damage, a<br>wind speed or direct<br>casualties first, then<br>storm type, category and<br>wind): Hurricane<br>(Typhoon) record,<br>2000-08-22 to<br>2000-08-23, \$41,000<br>property; crops not<br>reported, reported for the<br>zone (2000 dollars); NWS<br>zone PRZ002<br>(NORTHEAST), zone-<br>level: may include parts of<br>neighboring counties | Most damaging<br>recorded: Tropical<br>Storm, 2001-08-22,<br>\$200,000 property;<br>crops not reported,<br>reported for the zone<br>(2001 dollars) | Zone-level records: applies countywide; national data do not<br>locate these events within the county. | Storm Events files<br>every zone of a storm's<br>episode under the<br>storm's event type and<br>category, so a<br>Hurricane (Typhoon)<br>record, especially an<br>inland or remnant one,<br>does not by itself mean<br>hurricane-force winds<br>here; read the damage<br>and wind columns. |
| Ice Storm                                                                  | Sperry-Piltz<br>(local data)                                                                            | 0                                        |                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                    |                                                                                                        | Ice thickness: in event<br>narratives only; local<br>data required.                                                                                                                                                                                                                        |
| Flash Flood,<br>Flood,<br>Lakeshore<br>Flood                               | damage and<br>flood days<br>(FIRM for<br>depth)                                                         | 126, 2000 to<br>2024 (99 zone-<br>level) |                                                                                            | Flash Flood, 2003-04-17,<br>\$11,100,000 property;<br>crops not reported,<br>reported for the zone<br>(2003 dollars), 2 direct<br>deaths (reported for the<br>zone); NWS zone PRZ002<br>(NORTHEAST), zone-<br>level: may include parts of<br>neighboring counties                                                                                                                          |                                                                                                                                                    | No event record names a member place. Zone-level records<br>(99) apply countywide.                     | Flood depth: see the<br>FEMA Flood Insurance<br>Rate Map. Storm<br>Events damage can be<br>\$0 or blank even for a<br>major flood, so the<br>worst record here may<br>not be the worst flood;<br>compare FEMA Public<br>Assistance by<br>declaration in B1-d.                              |
| Debris Flow                                                                | none (count<br>and damage)                                                                              | 19, 2003 to<br>2023 (13 zone-<br>level)  |                                                                                            | Debris Flow, 2023-11-08,<br>\$3,500 property; \$0 crops<br>(2023 dollars)                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                    | No event record names a member place. Zone-level records<br>(13) apply countywide.                     | Physical measure: in<br>event narratives only;<br>local data required.                                                                                                                                                                                                                     |
| Lightning                                                                  | annualized<br>frequency (the<br>measure<br>FEMA's Local<br>Mitigation<br>Planning<br>Handbook<br>names) | 1, 2006 to<br>2006 (1 zone-<br>level)    |                                                                                            | Lightning, 2006-07-10,<br>\$5,000 property; crops<br>not reported, reported for<br>the zone (2006 dollars);<br>NWS zone PRZ002<br>(NORTHEAST), zone-<br>level: may include parts of<br>neighboring counties                                                                                                                                                                                |                                                                                                                                                    | Zone-level records: applies countywide; national data do not<br>locate these events within the county. | Storm Events lists<br>lightning with damage<br>or casualties; physical<br>measure in event<br>narratives only; local<br>data required.                                                                                                                                                     |
| High Wind and<br>Strong Wind<br>(outside NRI<br>Strong Wind<br>definition) | wind speed (kt<br>and mph)                                                                              | 3, 2003 to<br>2026 (3 zone-<br>level)    | 24 kt (28 mph) to 40<br>kt (46 mph) (median<br>40 kt (46 mph)); 3<br>with a recorded value | 40 kt (46 mph) estimated<br>gust, Strong Wind,<br>2005-05-09; same speed<br>and measurement basis<br>also recorded on<br>2003-10-10; NWS zone<br>PRZ002 (NORTHEAST),<br>zone-level: may include<br>parts of neighboring<br>counties                                                                                                                                                        | Strong Wind,<br>2003-10-10, \$15,000<br>property; crops not<br>reported, reported for<br>the zone (2003<br>dollars)                                | Zone-level records: applies countywide; national data do not<br>locate these events within the county. |                                                                                                                                                                                                                                                                                            |

| Hazard                                                                                      | Scale                                            | Records<br><i>count, years</i>        | Observed range | Worst recorded event                                                                                                                                                                                                                                                                                                      | Most damaging<br>(when different)                                                                                        | How it applies to members                                                                              | Note                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Thunderstorm<br>Wind                                                                        | wind speed (kt<br>and mph)                       | 3, 2002 to<br>2006 (3 zone-<br>level) |                | No thunderstorm wind<br>record can stand as this<br>county's strongest: the 2<br>records with a recorded<br>speed reached this<br>county only through an<br>NWS zone that covers<br>more than one county, so<br>the wind may have<br>occurred outside this<br>county (zone-level); they<br>are counted as<br>occurrences. | Thunderstorm Wind,<br>2006-07-27, \$1,000<br>property; crops not<br>reported, reported for<br>the zone (2006<br>dollars) | Zone-level records: applies countywide; national data do not<br>locate these events within the county. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Tornado                                                                                     | Enhanced<br>Fujita (F before<br>Feb 2007)        | 0                                     |                |                                                                                                                                                                                                                                                                                                                           |                                                                                                                          |                                                                                                        | From 1996 on, tornado<br>records are per-county<br>segments and length is<br>the path length within<br>this county (NWS<br>Instruction 10-1605);<br>records before 1996<br>may give the whole<br>path length, including<br>the path outside this<br>county, and before<br>1996 a tornado is listed<br>once, under the county<br>where it began, with the<br>whole path's rating;<br>counties farther along<br>the path may not list it.<br>Length is not used to<br>rank tornadoes. |
| Tsunami                                                                                     | none (count<br>and damage)                       | 0                                     |                |                                                                                                                                                                                                                                                                                                                           |                                                                                                                          |                                                                                                        | Physical measure: in<br>event narratives only;<br>local data required.                                                                                                                                                                                                                                                                                                                                                                                                              |
| Volcanic Ash,<br>Volcanic<br>Ashfall                                                        | Volcanic<br>Explosivity<br>Index (local<br>data) | 5, 2001 to<br>2004 (5 zone-<br>level) |                | No damage reported in 5<br>records.                                                                                                                                                                                                                                                                                       |                                                                                                                          | Zone-level records: applies countywide; national data do not<br>locate these events within the county. | Physical measure: in<br>event narratives only;<br>local data required.                                                                                                                                                                                                                                                                                                                                                                                                              |
| Wildfire                                                                                    | acres burned<br>(local data)                     | 1, 2007 to<br>2007 (1 zone-<br>level) |                | No damage reported in 1<br>records.                                                                                                                                                                                                                                                                                       |                                                                                                                          | Zone-level records: applies countywide; national data do not<br>locate these events within the county. | Acres burned: in event<br>narratives only; local<br>data required.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Winter Storm,<br>Heavy Snow,<br>Blizzard, Lake-<br>Effect Snow,<br>Winter<br>Weather, Sleet | none in data<br>(snowfall local)                 | 0                                     |                |                                                                                                                                                                                                                                                                                                                           |                                                                                                                          |                                                                                                        | Snow depth: in event<br>narratives only; local<br>data required.                                                                                                                                                                                                                                                                                                                                                                                                                    |

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 27 Counted incidents 21

Federal disaster declarations for this county

| Declared   | Incident began | FEMA number | Type           | Title                                              | Mapped hazard                                                    | County Public Assistance<br><i>federal share obligated,<br/>nominal dollars</i> | Flags                                                        | Notes                    |
|------------|----------------|-------------|----------------|----------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------|
| 2024-11-27 | 2024-08-13     | DR-4850-PR  | Major disaster | TROPICAL STORM ERNESTO                             | Hurricane (primary); also designated: Inland Flooding, Landslide | \$1,105,891.30                                                                  | new since last plan; within last 5 years                     |                          |
| 2024-08-13 | 2024-08-13     | EM-3610-PR  | Emergency      | TROPICAL STORM ERNESTO                             | Hurricane; Inland Flooding; Landslide                            | none found                                                                      | new since last plan; within last 5 years                     | same incident as DR-4850 |
| 2024-07-23 | 2024-04-29     | DR-4805-PR  | Major disaster | SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES | Inland Flooding (primary); also designated: Landslide            | \$6,264,824.05                                                                  | new since last plan; within last 5 years                     |                          |
| 2022-09-21 | 2022-09-17     | DR-4671-PR  | Major disaster | HURRICANE FIONA                                    | Hurricane                                                        | \$46,116.72                                                                     | new since last plan; within last 5 years                     |                          |
| 2022-09-18 | 2022-09-17     | EM-3583-PR  | Emergency      | TROPICAL STORM FIONA                               | Hurricane                                                        | none found                                                                      | new since last plan; within last 5 years                     | same incident as DR-4671 |
| 2020-08-22 | 2020-08-21     | EM-3537-PR  | Emergency      | TROPICAL STORM LAURA                               | Hurricane                                                        | none found                                                                      | during plan review, check whether your last plan included it |                          |
| 2020-07-29 | 2020-07-27     | EM-3532-PR  | Emergency      | POTENTIAL TROPICAL CYCLONE NINE                    | Hurricane                                                        | none found                                                                      | during plan review, check whether your last plan included it |                          |
| 2020-03-27 | 2020-01-20     | DR-4493-PR  | Major disaster | COVID-19 PANDEMIC                                  | Non-natural, not counted                                         | none found                                                                      |                                                              |                          |
| 2020-03-13 | 2020-01-20     | EM-3452-PR  | Emergency      | COVID-19                                           | Non-natural, not counted                                         | none found                                                                      |                                                              | same incident as DR-4493 |
| 2020-01-07 | 2019-12-28     | EM-3426-PR  | Emergency      | EARTHQUAKES                                        | Earthquake                                                       | none found                                                                      |                                                              |                          |
| 2019-08-27 | 2019-08-26     | EM-3417-PR  | Emergency      | TROPICAL STORM DORIAN                              | Hurricane                                                        | none found                                                                      |                                                              |                          |
| 2017-09-20 | 2017-09-17     | DR-4339-PR  | Major disaster | HURRICANE MARIA                                    | Hurricane                                                        | \$24,612,226.97                                                                 |                                                              |                          |
| 2017-09-18 | 2017-09-17     | EM-3391-PR  | Emergency      | HURRICANE MARIA                                    | Hurricane                                                        | none found                                                                      |                                                              | same incident as DR-4339 |

| Declared   | Incident began | FEMA number | Type           | Title                                                        | Mapped hazard                                         | County Public Assistance<br><i>federal share obligated,<br/>nominal dollars</i> | Flags | Notes                    |
|------------|----------------|-------------|----------------|--------------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------------------------|-------|--------------------------|
| 2017-09-10 | 2017-09-05     | DR-4336-PR  | Major disaster | HURRICANE IRMA                                               | Hurricane                                             | \$222,734.49                                                                    |       |                          |
| 2011-08-27 | 2011-08-21     | DR-4017-PR  | Major disaster | HURRICANE IRENE                                              | Hurricane                                             | \$238,429.62                                                                    |       |                          |
| 2011-08-22 | 2011-08-21     | EM-3326-PR  | Emergency      | HURRICANE IRENE                                              | Hurricane                                             | none found                                                                      |       | same incident as DR-4017 |
| 2004-09-17 | 2004-09-14     | DR-1552-PR  | Major disaster | TROPICAL STORM JEANNE AND RESULTING LANDSLIDES AND MUDSLIDES | Hurricane; Landslide                                  | \$71,101.21                                                                     |       |                          |
| 2003-11-21 | 2003-11-10     | DR-1501-PR  | Major disaster | SEVERE STORMS, FLOODING, MUDSLIDES, AND LANDSLIDES           | Inland Flooding; Landslide                            | \$120,529.47                                                                    |       |                          |
| 1999-11-17 | 1999-11-17     | EM-3151-PR  | Emergency      | HURRICANE LENNY                                              | Hurricane                                             | none found                                                                      |       |                          |
| 1998-09-24 | 1998-09-20     | DR-1247-PR  | Major disaster | HURRICANE GEORGES - 18 SEP 98                                | Hurricane                                             | none found                                                                      |       |                          |
| 1992-01-22 | 1992-01-05     | DR-931-PR   | Major disaster | SEVERE STORMS & FLOODING                                     | Inland Flooding                                       | none found                                                                      |       |                          |
| 1989-09-21 | 1989-09-17     | DR-842-PR   | Major disaster | HURRICANE HUGO                                               | Hurricane                                             | none found                                                                      |       |                          |
| 1986-07-10 | 1986-04-25     | DR-768-PR   | Major disaster | HEAVY RAINS, FLOODING & MUDSLIDES                            | Inland Flooding (primary); also designated: Landslide | none found                                                                      |       |                          |
| 1979-09-02 | 1979-09-02     | DR-597-PR   | Major disaster | HURRICANE DAVID                                              | Hurricane                                             | none found                                                                      |       |                          |
| 1975-09-19 | 1975-09-19     | DR-483-PR   | Major disaster | TROPICAL STORM ELIOISE                                       | Inland Flooding (primary); also designated: Hurricane | none found                                                                      |       |                          |
| 1974-11-30 | 1974-11-30     | DR-455-PR   | Major disaster | FLOODING                                                     | Inland Flooding                                       | none found                                                                      |       |                          |
| 1970-10-12 | 1970-10-12     | DR-296-PR   | Major disaster | HEAVY RAINS & FLOODING                                       | 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 |
|------------|----------------|-------------|----------------|--------------------------------------------------------|-------------------------------------------------------|-------|-------|
| 1998-09-21 | 1998-09-20     | EM-3130-PR  | Emergency      | HURRICANE GEORGES (DIRECT FEDERAL ASSIST FIRST 72 HRS) | Hurricane                                             |       |       |
| 1964-05-26 | 1964-05-26     | DR-170-PR   | Major disaster | EXTREME DROUGHT CONDITIONS                             | Drought                                               |       |       |
| 1956-08-18 | 1956-08-18     | DR-62-PR    | Major disaster | HURRICANE                                              | Hurricane (primary); also designated: 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.

#### SOURCE

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

#### Previous occurrences by hazard, with explicit no-event rows

| Hazard            | Storm Events<br>records<br><i>full period</i> | Since plan<br>approval<br>records | During plan<br>review<br>records | Last 5<br>years<br>records | Declared<br>incidents<br><i>distinct incidents</i> | Declared since<br>approval<br><i>distinct incidents</i> | Period             | Statement                                                                                        |
|-------------------|-----------------------------------------------|-----------------------------------|----------------------------------|----------------------------|----------------------------------------------------|---------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------|
| Avalanche         | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                   |
| Coastal Flooding  | 17                                            | 10                                | 2                                | 10                         | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Cold Wave         | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events                                   |
| Drought           | 1                                             | 1                                 | 0                                | 1                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Earthquake        | 0                                             | 0                                 | 0                                | 0                          | 1                                                  | 0                                                       |                    | No Storm Events record; local data required (e.g., USGS).                                        |
| Hail              | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1955 to 2026-06-30 | No recorded events, 1955 to 2026-06-30, NOAA NCEI Storm Events                                   |
| Heat Wave         | 8                                             | 8                                 | 0                                | 8                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Hurricane         | 10                                            | 1                                 | 1                                | 1                          | 14                                                 | 2                                                       | 1996 to 2026-06-30 | Includes 1 Tropical Depression record, 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   | 126                                           | 8                                 | 0                                | 8                          | 8                                                  | 2                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Landslide         | 19                                            | 1                                 | 5                                | 1                          | 5                                                  | 2                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Lightning         | 1                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Strong Wind       | 6                                             | 1                                 | 0                                | 1                          | 0                                                  | 0                                                       | 1955 to 2026-06-30 | Includes 3 Strong Wind records, event types the NRI definition of this hazard leaves out.        |
| Tornado           | 0                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1950 to 2026-06-30 | No recorded events, 1950 to 2026-06-30, NOAA NCEI Storm Events                                   |
| 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 | 5                                             | 0                                 | 0                                | 0                          | 0                                                  | 0                                                       | 1996 to 2026-06-30 |                                                                                                  |
| Wildfire          | 1                                             | 0                                 | 0                                | 0                          | 0                                                  | 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<br><i>nominal dollars</i>                                                | Direct deaths, injuries<br><i>indirect not counted</i> | Location                                                                           | Flags                                    | Why listed                                                                          |
|------------|---------------------|-------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------------------------------------------|
| 2026-02-10 | Coastal Flood       |                               | \$82,500 property; \$0 crops, reported for the zone (2026 dollars)              | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties | new since last plan; within last 5 years | B1-c worst recorded: Coastal Flood, Storm Surge/Tide                                |
| 2023-11-08 | Debris Flow         |                               | \$3,500 property; \$0 crops (2023 dollars)                                      | 0, 0                                                   | LUQUILLO                                                                           | new since last plan; within last 5 years | B1-c worst recorded: Debris Flow                                                    |
| 2023-09-01 | Excessive Heat      |                               | \$0 property; \$0 crops, reported for the zone (2023 dollars)                   | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties | new since last plan; within last 5 years | B1-c worst recorded: Excessive Heat, Heat                                           |
| 2022-06-14 | Drought             |                               | \$0 property; \$0 crops, reported for the zone (2022 dollars)                   | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties | new since last plan; within last 5 years | B1-c worst recorded: Drought                                                        |
| 2008-09-01 | Flash Flood         |                               | \$0 property; \$0 crops, reported for the zone (2008 dollars)                   | 2, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | deaths or injuries recorded                                                         |
| 2006-07-10 | Lightning           |                               | \$5,000 property; crops not reported, reported for the zone (2006 dollars)      | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | B1-c worst recorded: Lightning                                                      |
| 2005-09-16 | Flash Flood         |                               | damage not reported                                                             | 1, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | deaths or injuries recorded                                                         |
| 2005-05-09 | Strong Wind         | 40 kt (46 mph) estimated gust | \$100 property; crops not reported, reported for the zone (2005 dollars)        | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition) |
| 2003-10-10 | Strong Wind         | 40 kt (46 mph) estimated gust | \$15,000 property; crops not reported, reported for the zone (2003 dollars)     | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | B1-c most damaging: High Wind and Strong Wind (outside NRI Strong Wind definition)  |
| 2003-04-17 | Flash Flood         |                               | \$11,100,000 property; crops not reported, reported for the zone (2003 dollars) | 2, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | deaths or injuries recorded                                                         |
| 2001-08-22 | Tropical Storm      |                               | \$200,000 property; crops not reported, reported for the zone (2001 dollars)    | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | B1-c most damaging: Hurricane, Tropical Storm, Tropical Depression                  |
| 2000-08-22 | Hurricane (Typhoon) |                               | \$41,000 property; crops not reported, reported for the zone (2000 dollars)     | 0, 0                                                   | NWS zone PRZ002 (NORTHEAST), zone-level: may include parts of neighboring counties |                                          | B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression                 |

The full list is in the **XLSX** file, sheet "B1-d Storm Events history" (194 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.

FEMA's declaration data list no tribal or special-area declarations for this state.

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

| Hazard              | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                          | In plain terms                                                                                           | Descriptor | Descriptor<br>basis                                                   | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                          | Location   | Note                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------|---------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche           |                                                                     | events per year                               |                                                                                                          |            |                                                                       |                                                                                                                      | 1994 to 2023<br>(30 years)                          | see B1-f   | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                                                                                                                                 |
| Coastal<br>Flooding | 0.212                                                               | events per year at<br>a location<br>(modeled) | about 0.21 per<br>year at a given<br>location in the<br>county                                           | Likely     | Storm Events<br>records in 10 of<br>30 years, 1996<br>to 2025 (33.3%) | not shown                                                                                                            | modeled                                             | see B1-f   | Descriptor from Storm Events, not NRI: the NRI<br>value is the chance at a location in the county, not<br>how often the hazard affects the county.                                                                                                                                                                                                                                    |
| Cold Wave           | 0                                                                   | event-days per<br>year                        | none modeled                                                                                             |            | event-days in 0<br>of 30 years,<br>1996 to 2025<br>(0%)               | 0                                                                                                                    | 2005-11-12 to<br>2024-11-12 (19<br>years)           | countywide | No recorded event-days, 1996 to 2025; descriptor<br>not assigned. Frost/Freeze records are not counted<br>in this descriptor: they record crop freezes, not cold<br>waves.                                                                                                                                                                                                            |
| Drought             | 1.17                                                                | event-days per<br>year                        | about 1.17 days<br>per year                                                                              | Possible   | event-days in 1<br>of 30 years,<br>1996 to 2025<br>(3.33%)            | 42                                                                                                                   | 2000 to 2025<br>(25.25 years;<br>D3 and D4<br>only) | countywide | NRI gives about 1.17 drought event-days a year here<br>(its annualized frequency over 25.25 years; not its<br>event count divided by the years), but Storm Events<br>has a record in only 1 of 30 years. NRI counts from a<br>different source that records far more events than<br>Storm Events, so this descriptor reads much lower<br>than NRI's frequency; read the two together. |
| Earthquake          | 0.0454                                                              | annual probability<br>at a location           | chance a given<br>location in the<br>county has at<br>least minor-<br>damage shaking<br>in a year: 4.54% |            |                                                                       | not shown                                                                                                            | modeled                                             | see B1-f   | Descriptor not assigned: the NRI value is the chance<br>at a location in the county, not how often the hazard<br>affects the county, and Storm Events does not<br>record earthquakes.                                                                                                                                                                                                 |
| Hail                | 0.0266                                                              | events per year                               | about 1 in 38<br>years                                                                                   | Possible   | FEMA<br>annualized<br>frequency<br>(modeled)                          | 1.1 (modeled)                                                                                                        | 1986 to 2023<br>(38 years)                          | countywide |                                                                                                                                                                                                                                                                                                                                                                                       |

| Hazard            | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                                                              | In plain terms                                                | Descriptor    | Descriptor<br>basis                                         | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                | Location   | Note                                                                                                                                                                                                                                                                             |
|-------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Heat Wave         | 0                                                                   | event-days per year                                                               | none modeled                                                  | Possible      | event-days in 2 of 30 years, 1996 to 2025 (6.67%)           | 0                                                                                                                    | 2005-11-12 to 2024-11-12 (19 years)       | countywide | NRI models no heat wave event-days here (2005-11-12 to 2024-11-12, 19 years), but Storm Events has a record in 2 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out, so the two use different thresholds; read them together. |
| Hurricane         | 0.224                                                               | events per year                                                                   | about 1 in 4 years                                            | Likely        | FEMA annualized frequency (modeled)                         | 54                                                                                                                   | 1851 to 2024 (Atlantic)                   | see B1-f   | NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.                                                                                                                    |
| Ice Storm         |                                                                     | event-days per year                                                               |                                                               |               |                                                             |                                                                                                                      | 1946-12-31 to 2014-02-12 (67 years)       | countywide | Not Applicable in NRI for this county; no descriptor.                                                                                                                                                                                                                            |
| Inland Flooding   | 0.536                                                               | event-days per year                                                               | about 0.536 days per year                                     | Likely        | event-days in 20 of 30 years, 1996 to 2025 (66.7%)          | 15                                                                                                                   | 1996 to 2023 (28 years)                   | see B1-f   |                                                                                                                                                                                                                                                                                  |
| Landslide         | 0.345                                                               | events per year (modeled)                                                         | about 1 in 3 years                                            | Likely        | FEMA annualized frequency (modeled)                         | not shown                                                                                                            | modeled                                   | see B1-f   |                                                                                                                                                                                                                                                                                  |
| Lightning         | 65.4                                                                | days per year with a strike                                                       | about 65.4 days per year                                      | Highly likely | FEMA annualized frequency (modeled)                         | not shown                                                                                                            | 1995 to 2023 (29 years; CONUS)            | countywide |                                                                                                                                                                                                                                                                                  |
| Strong Wind       | 0.00498                                                             | events per year                                                                   | about 1 in 201 years                                          | Unlikely      | FEMA annualized frequency (modeled)                         | 1                                                                                                                    | 1986 to 2023 (38 years)                   | countywide |                                                                                                                                                                                                                                                                                  |
| Tornado           | 0.000818                                                            | events per year                                                                   | about 1 in 1,223 years                                        | Unlikely      | FEMA annualized frequency (modeled)                         | not shown                                                                                                            | 1950 to 2023 (EF2+); 1986 to 2023 (EF0-1) | see B1-f   |                                                                                                                                                                                                                                                                                  |
| Tsunami           | 0.0557                                                              | annual probability at the most exposed location (used in place of a county value) | chance at the county's most exposed location in a year: 5.57% |               | 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 | 0.0101                                                              | annual probability                                                                | about 1 in 99 years                                           | Possible      | FEMA annualized frequency (modeled)                         | not shown                                                                                                            | modeled                                   | see B1-f   |                                                                                                                                                                                                                                                                                  |
| Wildfire          |                                                                     | annual probability at a location                                                  |                                                               | Possible      | Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%) | 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.                                                                                                                                     |

| Hazard            | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                   | In plain terms | Descriptor | Descriptor<br>basis                                     | NRI events or days in<br>its record period (hail,<br>wind and tornado are<br>area-weighted, so can<br>be fractional) | NRI period                                | Location   | Note                                                             |
|-------------------|---------------------------------------------------------------------|------------------------|----------------|------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|------------------------------------------------------------------|
| Winter<br>Weather | 0                                                                   | event-days per<br>year | none modeled   |            | event-days in 0<br>of 30 years,<br>1996 to 2025<br>(0%) | 0                                                                                                                    | 2005-11-12 to<br>2024-11-12 (19<br>years) | countywide | No recorded event-days, 1996 to 2025; descriptor<br>not assigned |

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

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

Descriptor scale used in this packet (defined per unit)

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

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

Intensity bands: historical frequency (Storm Events)

| Hazard                                  | Band                      | Years        | Events<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|-----------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                    | 1.00-1.99 in              | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Hail                                    | 2.00 in+                  | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Strong Wind (Thunderstorm Wind records) | 50-64 kt                  | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Strong Wind (Thunderstorm Wind records) | 65 kt+                    | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Strong Wind (Thunderstorm Wind records) | unmeasured or below 50 kt | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                 | EF0-1                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                 | EF2-3                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| 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<br><i>rated of all</i> | Risk score<br>min<br><i>NRI score, 0 to 100</i> | Median | Max | Tracts by rating    | Note                                                                                                                                                                                                                                 |
|------------------|-------------------------------|-------------------------------------------------|--------|-----|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche        | 0 of 5                        |                                                 |        |     | Not Applicable 5    |                                                                                                                                                                                                                                      |
| Coastal Flooding | 0 of 5                        |                                                 |        |     | Insufficient Data 5 |                                                                                                                                                                                                                                      |
| Cold Wave        | 0 of 5                        |                                                 |        |     | Insufficient Data 5 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Drought          | 0 of 5                        |                                                 |        |     | Insufficient Data 5 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Earthquake       | 0 of 5                        |                                                 |        |     | Insufficient Data 5 |                                                                                                                                                                                                                                      |
| Hail             | 0 of 5                        |                                                 |        |     | Insufficient Data 5 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Heat Wave        | 0 of 5                        |                                                 |        |     | Insufficient Data 5 | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Hurricane        | 0 of 5                        |                                                 |        |     | Insufficient Data 5 |                                                                                                                                                                                                                                      |

| Hazard            | Tracts<br><i>rated of<br/>all</i> | Risk score<br>min<br><i>NRI score, 0<br/>to 100</i> | Median | Max | Tracts by rating                         | Note                                                                                                                                                                                                                                 |
|-------------------|-----------------------------------|-----------------------------------------------------|--------|-----|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ice Storm         | 0 of 5                            |                                                     |        |     | Not Applicable 5                         | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Inland Flooding   | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      |                                                                                                                                                                                                                                      |
| Landslide         | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      |                                                                                                                                                                                                                                      |
| Lightning         | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Strong Wind       | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |
| Tornado           | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      |                                                                                                                                                                                                                                      |
| Tsunami           | 0 of 5                            |                                                     |        |     | Not Applicable 2,<br>Insufficient Data 3 |                                                                                                                                                                                                                                      |
| Volcanic Activity | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      |                                                                                                                                                                                                                                      |
| Wildfire          | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      |                                                                                                                                                                                                                                      |
| Winter Weather    | 0 of 5                            |                                                     |        |     | Insufficient Data 5                      | National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally. |

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

#### SOURCE

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

#### Per-member block (Starter, confirm locally)

| Member             | Type   | Plan status           | Repetitive loss<br><i>FMA RL and<br/>SRL (44 CFR<br/>77.2); repeat-<br/>flood, any<br/>definition</i> | Public Assistance<br>matched<br><i>federal share obligated,<br/>nominal dollars</i> | Event records<br>naming this<br>place<br><i>all years; since the<br/>member's plan</i> | Notes                                                                                                                         |
|--------------------|--------|-----------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Luquillo Municipio | County | Expired on 2026-06-30 | FMA RL 0,<br>SRL 0; any 0                                                                             | \$32,132,187.94                                                                     | 0; 0                                                                                   | Puerto Rico commonwealth community (720000): this row counts only its properties in this municipio, as the county table does. |

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

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

#### SOURCES

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

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

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

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

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

Local data required

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

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

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

| Hazard           | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2021-07-01<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                                                                                                                                                                 |
|------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Avalanche        |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Coastal Flooding | \$472,242,689                               |                                                | 2,090                               | \$13,975                                         |                                                    | \$4,158                                                                                                          | 0.00296%                                                          |                                                                                                           | \$103,100                                                                         |                                                                  |                                                                                                                                                                                                      |
| Cold Wave        | \$0                                         | \$0                                            | 0                                   | \$0                                              | \$0                                                | \$0                                                                                                              |                                                                   |                                                                                                           |                                                                                   |                                                                  | building exposure is 0 in NRI                                                                                                                                                                        |
| Drought          |                                             | \$0                                            |                                     |                                                  | \$0                                                |                                                                                                                  |                                                                   |                                                                                                           | \$0                                                                               |                                                                  | agriculture exposure is 0 in NRI                                                                                                                                                                     |
| Earthquake       | \$4,255,429,643                             |                                                | 17,781                              | \$2,019,792                                      |                                                    | \$1,976,389                                                                                                      | 0.0475%                                                           |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Hail             | \$2,700,417,600                             | \$0                                            | 17,724                              | \$33                                             | \$0                                                | \$249                                                                                                            | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Heat Wave        | \$0                                         | \$0                                            | 0                                   | \$0                                              | \$0                                                | \$0                                                                                                              |                                                                   |                                                                                                           | \$0                                                                               |                                                                  | building exposure is 0 in NRI                                                                                                                                                                        |
| Hurricane        | \$2,700,403,793                             | \$0                                            | 17,724                              | \$8,700,149                                      | \$0                                                | \$593,704                                                                                                        | 0.322%                                                            |                                                                                                           | \$0                                                                               | \$1,152,008.02                                                   |                                                                                                                                                                                                      |
| Ice Storm        |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | Not Applicable in NRI for this county                                                                                                                                                                |
| Inland Flooding  | \$2,691,347,124                             | \$0                                            | 1,465                               | \$1,143,956                                      | \$0                                                | \$19,741                                                                                                         | n/a (see note)                                                    | \$16,500                                                                                                  |                                                                                   | \$7,370,715.35                                                   | 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        | \$429,300,626                               |                                                | 3,048                               | \$809,663                                        |                                                    | \$2,435                                                                                                          | 0.189%                                                            | \$3,500                                                                                                   |                                                                                   | \$7,370,715.35                                                   |                                                                                                                                                                                                      |
| Lightning        | \$2,700,417,600                             |                                                | 17,724                              | \$5,019                                          |                                                    | \$199,454                                                                                                        | 0.000186%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |
| Strong Wind      | \$2,700,417,600                             | \$0                                            | 17,724                              | \$81                                             | \$0                                                | \$48                                                                                                             | under 0.0001%                                                     |                                                                                                           | \$6,000                                                                           |                                                                  | Storm Events damage since the plan includes 1 zone-level Strong Wind record (\$6,000), an event type the NRI definition of this hazard leaves out.                                                   |
| Tornado          | \$2,700,417,600                             | \$0                                            | 17,724                              | \$2,316                                          | \$0                                                | \$2,656                                                                                                          | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                                                      |

| Hazard            | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | EAL population equivalence<br><i>statistical value of life and injury, \$13.7M per life, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2021-07-01<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                               |
|-------------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------------------|
| Tsunami           | \$1,027,271,437                             |                                                | 1,264                               | \$9,411                                          |                                                    | \$604,808                                                                                                        | 0.000916%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                    |
| Volcanic Activity | \$2,700,417,600                             |                                                | 17,724                              | \$0                                              |                                                    | \$0                                                                                                              | 0%                                                                |                                                                                                           |                                                                                   |                                                                  |                                                    |
| Wildfire          |                                             |                                                |                                     |                                                  |                                                    |                                                                                                                  |                                                                   |                                                                                                           |                                                                                   |                                                                  | NRI publishes no building exposure for this county |
| Winter Weather    | \$0                                         | \$0                                            | 0                                   | \$0                                              | \$0                                                | \$0                                                                                                              |                                                                   |                                                                                                           |                                                                                   |                                                                  | building exposure is 0 in NRI                      |

Totals since 2021-07-01 (Storm Events through 2026-06-30): 9 county-coded records, 9 with a damage value recorded (including \$0), \$20,000; 21 zone-level records, 21 with a damage value recorded (including \$0), \$109,100 reported for the zone; Public Assistance on counted declarations \$7,416,832.07 (5 declarations, 3 with PA).

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

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

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

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

## Supports B2-a: context

### County context

| Measure                                                                                                                                                                       | Value             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Population                                                                                                                                                                    | 17,724            |
| Building value (total, not at risk)                                                                                                                                           | \$2,700,417,600   |
| Agriculture value (total, not at risk)                                                                                                                                        | \$0               |
| NRI risk rating (all hazards)                                                                                                                                                 | Insufficient Data |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$12,704,394      |
| 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) | \$3,403,643       |
| Social vulnerability rating                                                                                                                                                   | Data Unavailable  |
| Community resilience rating                                                                                                                                                   | Data Unavailable  |
| NRI version                                                                                                                                                                   | December 2025     |

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

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

## Supports B2-c: repetitive loss

### Repetitive loss in this county, both definitions

| Definition                                    | Properties | Severe repetitive loss                               | Properties |
|-----------------------------------------------|------------|------------------------------------------------------|------------|
| Repetitive loss, FMA definition (44 CFR 77.2) | 0          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 0          |
| Repetitive loss, NFIP insurance definition    | 0          | Severe repetitive loss, NFIP insurance definition    | 0          |

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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|------------------------------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| County total                                         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| State level, not in this county: county not reported | 54                           | 165                           | 1,572                         | 158                            | 1,574                             | 0                              | 38                                     |

**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<br>community ID | RL,<br>FMA<br><i>properties</i> | SRL,<br>FMA<br><i>properties</i> | RL,<br>NFIP<br><i>properties</i> | SRL,<br>NFIP<br><i>properties</i> | Any<br>category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently<br>insured<br><i>properties</i> | Note                                                                                                                          |
|-----------------------|----------------------|---------------------------------|----------------------------------|----------------------------------|-----------------------------------|--------------------------------------|--------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Luquillo<br>Municipio | 720000               | 0                               | 0                                | 0                                | 0                                 | 0                                    | 0                              | 0                                         | Puerto Rico commonwealth community (720000): this row counts only its properties in this municipio, as the county table does. |

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

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

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

### County repeat-flood properties by occupancy group

| Occupancy group           | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |

| Occupancy group         | RL, FMA<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|-------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| 2 to 4 unit residential | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| other residential       | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| non-residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| 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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 0 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

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Cite this: Hazard Plain (2026). Luquillo Municipio, PR: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 72089). 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\_PR\_72089. Preview: automated baseline.