

Beaufort County, SC

Risk-assessment baseline packet

County FIPS: 45013 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-06-27. Plan: Lowcountry COG (FEMA plan 107622), approved 2021-06-28.

Since the plan was approved on 2021-06-28: 8 new hazard declarations (5 incidents): EM-3585-SC (Hurricane Ian), DR-4677-SC (Hurricane Ian), EM-3597-SC (Hurricane Idalia), EM-3606-SC (Hurricane Debby), EM-3619-SC (Hurricane Helene), DR-4829-SC (Hurricane Helene), DR-4835-SC (Tropical Storm Debby), EM-3632-SC (Severe Winter Storm).

NOAA Storm Events records since that date: 214 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$200,604,699 a year), Inland Flooding (\$19,667,518) and Earthquake (\$9,830,848).

Repetitive-loss flood properties now: FMA RL 24, SRL 16 (44 CFR 77.2); any definition: 355.

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 45013 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Expired on 2026-06-27	Plan:	Lowcountry COG (FEMA plan 107622)
Approved:	2021-06-28	Days since expiry:	95
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-06-28)

New federal declarations:	8 new hazard declarations (5 incidents): EM-3585-SC (Hurricane Ian), DR-4677-SC (Hurricane Ian), EM-3597-SC (Hurricane Idalia), EM-3606-SC (Hurricane Debby), EM-3619-SC (Hurricane Helene), DR-4829-SC (Hurricane Helene), DR-4835-SC (Tropical Storm Debby), EM-3632-SC (Severe Winter Storm)	Storm Events records since approval:	214 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 24, SRL 16 (44 CFR 77.2); any definition: 355	Repeat-flood change:	this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Beaufort County (unincorporated area)	Unincorporated	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-95	
Beaufort city	City	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-95	
Bluffton town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-95	this jurisdiction approved 2021-10-04
Hilton Head Island town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-95	
Port Royal town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-95	
Yemassee town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-95	
USC Beaufort	College/University	Expired on 2025-02-20	University of South Carolina College HMP (FEMA plan 106098)	2020-02-21	2025-02-20	-587	

Plan 107622 lists 19 other participants, named in the Excel file.

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- 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)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$192,423,927	\$384,177	\$7,796,596	\$200,604,699	26	Includes 2 Tropical Depression records (outside NRI's Hurricane definition).
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,493,316	\$46,870	\$127,333	\$19,667,518	47	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$6,407,713	n/a	\$3,423,135	\$9,830,848		Storm Events does not record earthquakes.
4	Coastal Flooding	Relatively High	Relatively High	\$8,801,163	n/a	\$1,020,871	\$9,822,036	13	
5	Tornado	Relatively Moderate	Relatively Moderate	\$1,449,585	\$754	\$2,734,763	\$4,185,102	21	
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$319	\$73	\$2,475,754	\$2,476,146	15	
7	Cold Wave	Relatively Moderate	Relatively Moderate	\$20,453	\$12,845	\$2,391,755	\$2,425,053	5	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
8	Lightning	Relatively High	Relatively High	\$182,786	n/a	\$1,934,880	\$2,117,666	66	
9	Strong Wind	Relatively High	Relatively Moderate	\$44,189	\$2,730	\$1,571,327	\$1,618,246	568	Includes 6 High Wind and 16 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Wildfire	Relatively Moderate	Relatively Moderate	\$1,265,771	\$238	\$116,870	\$1,382,878	1	
11	Ice Storm	Relatively High	Relatively High	\$683,052	n/a	\$64,358	\$747,411	2	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Hail	Relatively Low	Relatively Low	\$241,866	\$313	\$265,259	\$507,438	121	
13	Winter Weather	Relatively Moderate	Relatively Moderate	\$39,130	\$12	\$85,154	\$124,296	6	
14	Drought	Relatively Low	Relatively Low	n/a	\$86,875	n/a	\$86,875	21	
15	Landslide	Very Low	Very Low	\$200	n/a	\$2	\$202	0	Declared 1 time; no Storm Events record of this type.
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and tsunami records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 7 (Relatively High, 92.4); tract 1 (Relatively Moderate, 87.0); tract 2 (Relatively Moderate, 86.9)
Hurricane	tract 21.10 (Very High, 100.0); tract 22.01 (Very High, 100.0); tract 7 (Very High, 100.0)
Landslide	tract 22.02 (Very Low, 76.8); tract 1 (Very Low, 72.6); tract 12 (Very Low, 69.1)
Tornado	tract 21.10 (Relatively High, 86.6); tract 22.01 (Relatively High, 81.7); tract 21.06 (Relatively High, 79.2)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 22.01 (Relatively Moderate, 95.9); tract 22.02 (Relatively Moderate, 94.9); tract 1 (Relatively Moderate, 94.7)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 7 is Census Tract 7). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	13 records, 2007 to 2025 (13 zone-level)		Coastal Flood, 2010-10-08, \$50,000 property; \$0 crops (2010 dollars); NWS zone SCZ048		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4 records, 1996 to 2026 (4 zone-level)	3 days; 2 with a recorded value	3 consecutive days, 2026-01-31 to 2026-02-02, 2 direct deaths, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	21 records, 1996 to 2002 (21 zone-level)	31 days to 214 days (median 88 days); 6 with a recorded value	214 days (7 months), 2002-03-01 to 2002-09-30, a run of 7 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	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					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	134 records, 1970 to 2026	0.75 in to 2.75 in (median 1 in); 134 with a recorded value	2.75 in hail, 2008-03-15; same size also recorded on 2008-03-15		Event records naming jurisdictions in the plan: Bluffton town (26 records), Beaufort city (21 records), Port Royal town (5 records), Yemassee town (3 records), Hilton Head Island town (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	15 records, 1996 to 2022 (15 zone-level)	1 day to 31 days (median 2 days); 11 with a recorded value	August 1999 (1 monthly summary record), 1 direct death, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	26 records, 1996 to 2024 (26 zone-level)		Strongest recorded: Hurricane (Typhoon) record (NOAA's event type name), 1996-07-12, 30 kt (35 mph), measurement type not recorded, damage not reported; NWS zone SCZ048	Most damaging recorded: Tropical Storm, 2016-09-02, \$250,000 property; \$0 crops, reported for the zone (2016 dollars)	Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 2014 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	47 records, 1996 to 2025 (1 zone-level)		Flood, 2020-07-07, \$10,000 property; \$0 crops (2020 dollars)		Event records naming jurisdictions in the plan: Bluffton town (9 records), Beaufort city (6 records), Port Royal town (3 records). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	66 records, 1996 to 2025		Lightning, 2007-07-30, \$0 property; \$0 crops (2007 dollars), 1 direct death, 1 direct injury	Lightning, 2018-08-19, \$1,700,000 property; crops not reported (2018 dollars)	Event records naming jurisdictions in the plan: Bluffton town (12 records), Beaufort city (8 records), Port Royal town (5 records), Yemassee town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	22 records, 1996 to 2024 (22 zone-level)	35 kt (40 mph) to 55 kt (63 mph) (median 43 kt (49 mph)); 22 with a recorded value	55 kt (63 mph) measured gust, High Wind, 2022-01-03; NWS zone SCZ048	Strong Wind, 2022-03-12, \$20,000 property; \$0 crops, reported for the zone (2022 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	592 records, 1957 to 2026	40 kt (46 mph) to 100 kt (115 mph) (median 50 kt (58 mph)); 551 with a recorded value	100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1961-04-12	Thunderstorm Wind, 2021-09-20, \$100,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Beaufort city (77 records), Bluffton town (62 records), Port Royal town (16 records), Yemassee town (16 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	31 records, 1956 to 2024	F/EF0 to F/EF2 (median F/EF0); 30 with a recorded value	F2 tornado, 1998-09-03, 15 mi within this county, 75 yd wide, \$360,000 property; crops not reported (1998 dollars), 1 direct death, 4 direct injuries	Tornado, 2021-07-07, \$1,000,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Beaufort city (4 records), Bluffton town (4 records), Hilton Head Island town (1 record), Port Royal town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	1 record, 2011 (1 zone-level)		Wildfire, 2011-01-15, \$1,000,000 property; \$0 crops (2011 dollars); NWS zone SCZ048		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	6 records, 2000 to 2026 (6 zone-level)		Heavy Snow, 2010-02-12, \$10,000 property; \$0 crops (2010 dollars); NWS zone SCZ048		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 24 declarations covering 13 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-23	2026-01-21	EM-3632-SC	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	
2024-09-29	2024-08-04	DR-4835-SC	Major disaster	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Tornado	\$688,841.41	new since last plan; within last 5 years	
2024-09-29	2024-09-25	DR-4829-SC	Major disaster	Hurricane Helene	Hurricane (primary); also designated: Inland Flooding, Landslide, Tornado	\$860,310.66	new since last plan; within last 5 years	
2024-09-26	2024-09-25	EM-3619-SC	Emergency	Hurricane Helene	Hurricane (primary); also designated: Inland Flooding, Landslide, Tornado	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4829
2024-08-05	2024-08-04	EM-3606-SC	Emergency	Hurricane Debby	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4835
2023-08-31	2023-08-29	EM-3597-SC	Emergency	Hurricane Idalia	Hurricane (primary); also designated: Inland Flooding	\$132,996.95	new since last plan; within last 5 years	
2022-11-21	2022-09-25	DR-4677-SC	Major disaster	Hurricane Ian	Hurricane	\$94,249.36	new since last plan; within last 5 years	
2022-09-29	2022-09-25	EM-3585-SC	Emergency	Hurricane Ian	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4677
2020-03-27	2020-01-20	DR-4492-SC	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$254,978.73		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2020-03-13	2020-01-20	EM-3470-SC	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4492
2019-09-30	2019-08-31	DR-4464-SC	Major disaster	Hurricane Dorian	Hurricane	\$2,732,513.66		
2019-09-01	2019-08-31	EM-3421-SC	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		same incident as DR-4464
2018-09-10	2018-09-08	EM-3400-SC	Emergency	Hurricane Florence	Hurricane	no Public Assistance recorded		
2017-10-16	2017-09-06	DR-4346-SC	Major disaster	Hurricane Irma	Hurricane	\$3,968,165.50		
2017-09-07	2017-09-06	EM-3386-SC	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4346
2016-10-11	2016-10-04	DR-4286-SC	Major disaster	Hurricane Matthew	Hurricane	\$70,086,285.47		
2016-10-06	2016-10-04	EM-3378-SC	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		same incident as DR-4286
2015-10-05	2015-10-01	DR-4241-SC	Major disaster	Severe Storms and Flooding	Inland Flooding	\$827,774.04		
2015-10-03	2015-10-01	EM-3373-SC	Emergency	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		same incident as DR-4241
2014-02-12	2014-02-10	EM-3369-SC	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		
2005-09-10	2005-08-29	EM-3233-SC	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
1999-09-21	1999-09-14	DR-1299-SC	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$775,053.47		
1999-09-15	1999-09-14	EM-3145-SC	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded		same incident as DR-1299
1977-08-04	1977-08-04	EM-3047-SC	Emergency	Drought	Drought	no Public Assistance recorded		

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.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1955-08-20	1955-08-20	DR-44-SC	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding
1954-10-17	1954-10-17	DR-29-SC	Major disaster	Hurricane	Hurricane (primary); also designated: Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	13	2	1	2	0	0	1996 to 2026-06-30	
Cold Wave	5	3	0	3	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	21	0	0	0	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	134	11	1	11	0	0	1955 to 2026-06-30	
Heat Wave	15	2	0	1	0	0	1996 to 2026-06-30	
Hurricane	26	7	0	5	9	4	1996 to 2026-06-30	Includes 2 Tropical Depression records.
Ice Storm	2	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	47	16	1	16	4	3	1996 to 2026-06-30	
Landslide	0	0	0	0	1	1	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	66	22	4	21	0	0	1996 to 2026-06-30	
Strong Wind	614	142	33	131	0	0	1955 to 2026-06-30	Includes 6 High Wind and 16 Strong Wind records.
Tornado	31	7	0	5	2	2	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	6	2	0	2	1	1	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-02-02	Cold/Wind Chill		damage not reported	1, 1	NWS zone SCZ048 (BEAUFORT), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2026-01-31	Extreme Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2022-01-03	High Wind	55 kt (63 mph) measured gust	property not reported; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2020-07-07	Flood		\$10,000 property; \$0 crops (2020 dollars)	0, 0	FROGMORE	in the 12 months before plan approval	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-01-15	Wildfire		\$1,000,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level		B1-c worst recorded: Wildfire
2010-10-08	Coastal Flood		\$50,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2007-07-30	Lightning		\$0 property; \$0 crops (2007 dollars)	1, 1	HILTON HEAD IS		B1-c worst recorded: Lightning
1999-08-01	Heat		damage not reported	1, 0	NWS zone SCZ048 (BEAUFORT), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-09-03	Tornado	F2, 15 mi within this county, 75 yd wide	\$360,000 property; crops not reported (1998 dollars)	1, 4	FROGMORE to BEAUFORT		deaths or injuries recorded
1996-07-12	Hurricane (Typhoon), NOAA's event type name		damage not reported	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1996-03-27	Strong Wind	38 kt (44 mph), measurement type not recorded	damage not reported	5, 0	NWS zone SCZ048 (BEAUFORT), zone-level		deaths or injuries recorded
1961-04-12	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (981 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.68	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.633	event-days per year	about 0.633 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	12	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	21.7	event-days per year	about 21.7 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	686	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00363	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.363%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.25	events per year	about 2.25 per year	Highly likely	FEMA annualized frequency (modeled)	103.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10.2	event-days per year	about 10.2 days per year	Likely (from Storm Events: 9 of 30 years)	event-days in 9 of 30 years, 1996 to 2025 (30%)	170	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.343	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	113	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.636	event-days per year	about 0.636 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.929	event-days per year	about 0.929 days per year	Likely (from Storm Events: 19 of 30 years)	event-days in 19 of 30 years, 1996 to 2025 (63.3%)	26	1996 to 2023 (28 years)	see B1-f	
Landslide	0.101	events per year (modeled)	about 1 in 10 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	63.4	days per year with a strike	about 63.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.56	events per year	about 1.56 per year	Highly likely	FEMA annualized frequency (modeled)	48	1986 to 2023 (38 years)	countywide	
Tornado	0.337	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00118	annual probability at a location	chance a given location in the county burns in a year: 0.118%	Possible (from Storm Events: 1 of 30 years)	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.
Winter Weather	0.843	event-days per year	about 0.843 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	16	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	66	30	2.2
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	469	30	15.6
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	54	30	1.8
Tornado	EF0-1	1996 to 2025	20	30	0.667
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

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.

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 (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	42 of 42	74.6	96.5	99.8	Very High 5, Relatively High 19, Relatively Moderate 9, Relatively Low 8, Very Low 1
Cold Wave	42 of 42	23.4	54.8	78.0	Relatively High 1, Relatively Moderate 27, Relatively Low 14
Drought	10 of 42	70.8	81.9	94.9	Relatively Moderate 1, Relatively Low 5, Very Low 4, No Rating 32
Earthquake	42 of 42	52.9	79.7	92.4	Relatively High 1, Relatively Moderate 26, Relatively Low 15
Hail	42 of 42	32.6	59.2	79.4	Relatively Moderate 4, Relatively Low 34, Very Low 4
Heat Wave	42 of 42	11.6	66.1	88.4	Relatively High 2, Relatively Moderate 26, Relatively Low 12, Very Low 2
Hurricane	42 of 42	92.9	99.6	100.0	Very High 40, Relatively High 2
Ice Storm	42 of 42	26.8	82.0	94.1	Relatively High 6, Relatively Moderate 27, Relatively Low 7, Very Low 2
Inland Flooding	42 of 42	0.8	34.4	95.2	Relatively High 3, Relatively Moderate 15, Relatively Low 13, Very Low 11
Landslide	33 of 42	11.8	44.3	76.8	Very Low 33, No Rating 9
Lightning	42 of 42	42.0	92.7	99.1	Very High 11, Relatively High 23, Relatively Moderate 6, Relatively Low 2
Strong Wind	42 of 42	20.0	72.0	93.7	Relatively High 10, Relatively Moderate 21, Relatively Low 11
Tornado	42 of 42	32.4	59.5	86.6	Relatively High 4, Relatively Moderate 22, Relatively Low 16
Tsunami	0 of 42				Insufficient Data 42
Wildfire	42 of 42	45.5	89.5	95.9	Relatively Moderate 22, Relatively Low 18, Very Low 2
Winter Weather	42 of 42	28.1	53.8	77.5	Relatively Moderate 27, Relatively Low 15

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Beaufort County (unincorporated area)	Unincorporated	Expired on 2026-06-27	FMA RL 15, SRL 9; any 239	\$29,457,598.89	0 total; 0 since its plan	Includes \$111,249.95 for declarations not counted as hazard incidents (DR-4492-SC).
Beaufort city	City	Expired on 2026-06-27	FMA RL 3, SRL 1; any 19	\$1,459,001.68	116 total; 18 since its plan	Includes \$7,740.45 for declarations not counted as hazard incidents (DR-4492-SC).
Bluffton town	Town	Expired on 2026-06-27	FMA RL 0, SRL 0; any 1	\$357,321.68	113 total; 25 since its plan	Includes \$19,398.98 for declarations not counted as hazard incidents (DR-4492-SC).
Hilton Head Island town	Town	Expired on 2026-06-27	FMA RL 6, SRL 6; any 96	\$44,746,565.43	2 total; 0 since its plan	Includes \$39,391.80 for declarations not counted as hazard incidents (DR-4492-SC).
Port Royal town	Town	Expired on 2026-06-27	FMA RL 0, SRL 0; any 0	\$190,716.64	30 total; 5 since its plan	
Yemassee town	Town	Expired on 2026-06-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	20 total; 6 since its plan	

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction 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

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-06-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$18,400,499,868	n/a	59,815	\$8,801,163	n/a	\$1,020,871	0.0478%				
Cold Wave	\$46,179,589,252	\$26,119,528	186,606	\$20,453	\$12,845	\$2,391,755	under 0.0001%		\$0		
Drought	n/a	\$20,560,413	n/a	n/a	\$86,875	n/a	0.423% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$74,553,658,326	n/a	187,117	\$6,407,713	n/a	\$3,423,135	0.00859%				
Hail	\$46,179,589,252	\$26,119,528	186,606	\$241,866	\$313	\$265,259	0.000524%	\$0			
Heat Wave	\$46,179,589,252	\$26,119,528	186,606	\$319	\$73	\$2,475,754	under 0.0001%		\$0		
Hurricane	\$46,179,575,895	\$26,119,528	186,606	\$192,423,927	\$384,177	\$7,796,596	0.417%		\$210,000	\$1,776,398.38	
Ice Storm	\$45,273,901,422	n/a	183,963	\$683,052	n/a	\$64,358	0.00151%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-06-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$46,118,545,265	\$4,013,617	22,765	\$19,493,316	\$46,870	\$127,333	n/a (see note)	\$0		\$1,682,149.02	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.
Landslide	\$44,290,123	n/a	151	\$200	n/a	\$2	0.000452%			\$860,310.66	
Lightning	\$46,179,589,252	n/a	186,606	\$182,786	n/a	\$1,934,880	0.000396%	\$307,000			
Strong Wind	\$46,179,589,252	\$26,119,528	186,606	\$44,189	\$2,730	\$1,571,327	under 0.0001%	\$156,750	\$27,000		Storm Events damage since the plan includes 3 zone-level Strong Wind records (\$27,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$46,179,589,252	\$26,119,528	186,606	\$1,449,585	\$754	\$2,734,763	0.00314%	\$1,000,000		\$1,549,152.07	
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-06-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$14,625,625,585	\$17,937,357	78,818	\$1,265,771	\$238	\$116,870	0.00865%				
Winter Weather	\$46,179,589,252	\$26,119,528	186,606	\$39,130	\$12	\$85,154	under 0.0001%		\$0	no Public Assistance recorded (1 declaration)	

Totals since 2021-06-28 (Storm Events through 2026-06-30): 189 county-coded records, 109 with a damage value recorded (including \$0), \$1,463,750; 25 zone-level records, 17 with a damage value recorded (including \$0), \$237,000 reported for the zone; Public Assistance: \$1,776,398.38 on 8 counted declarations, 4 of them with Public Assistance.

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 does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	186,606
Building value (total, not at risk)	\$46,179,589,252
Agriculture value (total, not at risk)	\$26,119,528
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$231,588,355
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)	\$24,008,057
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	24	Severe repetitive loss, FMA definition (44 CFR 77.2)	16
Repetitive loss, NFIP insurance definition	347	Severe repetitive loss, NFIP insurance definition	10

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	24	16	347	10	355	10	251
of which: Beaufort County (unincorporated area)	15	9	234	6	239	5	172
of which: Beaufort city	3	1	19	1	19	1	13
of which: Hilton Head Island town	6	6	93	3	96	4	66
of which: Bluffton town	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	2	0	2	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Beaufort County (unincorporated area)	450025	15	9	234	6	239	5	172
Beaufort city	450026	3	1	19	1	19	1	13
Bluffton town	450251	0	0	1	0	1	0	0
Hilton Head Island town	450250	6	6	93	3	96	4	66
Port Royal town	450028	0	0	0	0	0	0	0
Yemassee town	450103	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction 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 jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	23	16	289	10	297	9	203
2 to 4 unit residential	0	0	5	0	5	0	1
other residential	1	0	38	0	38	0	34
non-residential	0	0	15	0	15	1	13
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

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. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 325 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <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 2026-09-30, <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 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

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).

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.