

Bay County, FL

Risk-assessment baseline packet

County FIPS: 12005 Release: 2026-10 Data as of: 2026-09-30 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.

Summary

Plan status as of 2026-09-30: Approved, expires 2030-09-15. Plan: Bay County (FEMA plan 111129), approved 2025-09-15.

Since the plan was approved on 2025-09-15: no new hazard declaration and 21 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$117,804,683 a year), Inland Flooding (\$16,766,511) and Tornado (\$11,004,314).

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; 12005 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:	Approved, expires 2030-09-15	Plan:	Bay County (FEMA plan 111129)
Approved:	2025-09-15	Days to expiry:	1,446

What changed since your last plan (approved 2025-09-15)

New federal declarations:	none	Storm Events records since approval:	21 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 131, SRL 109 (44 CFR 77.2); any definition: 687	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
Bay County (unincorporated area)	Unincorporated	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Callaway city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Lynn Haven city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Mexico Beach city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Panama City Beach city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Panama City city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Parker city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Springfield city	City	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Bay County School District	School/School District	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	
Florida State University	College/University	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	this jurisdiction approved 2025-09-17
Gulf Coast State College	College/University	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	this jurisdiction approved 2025-09-17
Panama City Housing Authority	Other	Approved, expires 2030-09-15	Bay County (FEMA plan 111129)	2025-09-15	2030-09-15	1,446	

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	\$112,330,878	\$40,510	\$5,433,295	\$117,804,683	27	
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$15,838,754	\$6,157	\$921,600	\$16,766,511	177	
3	Tornado	Relatively High	Relatively High	\$2,800,414	\$74	\$8,203,826	\$11,004,314	44	
4	Cold Wave	Relatively Moderate	Relatively Moderate	\$13,541	\$2,000	\$3,591,624	\$3,607,165	3	
5	Lightning	Very High	Very High	\$133,305	n/a	\$2,908,235	\$3,041,540	23	
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$160	\$13	\$2,053,405	\$2,053,579	14	
7	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$1,642,485	n/a	\$272,394	\$1,914,879	16	
8	Strong Wind	Relatively Moderate	Relatively Moderate	\$418,404	\$22	\$518,672	\$937,097	244	Includes 1 High Wind record (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
9	Earthquake	Very Low	Relatively Low	\$267,270	n/a	\$110,593	\$377,863		Storm Events does not record earthquakes.
10	Wildfire	Relatively Low	Relatively Low	\$246,863	\$20	\$47,493	\$294,375	8	
11	Hail	Very Low	Very Low	\$18,469	\$61	\$57,402	\$75,932	54	
12	Winter Weather	Relatively Low	Relatively Low	\$20,428	\$1	\$14,825	\$35,254	3	
13	Drought	Very Low	Very Low	n/a	\$2,044	n/a	\$2,044	34	

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
14	Landslide	Very Low	Very Low	\$420	n/a	\$4	\$423	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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, ice storm 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, 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 16 (Relatively Low, 54.5); tract 20 (Relatively Low, 45.4); tract 15.02 (Relatively Low, 45.1)
Hurricane	tract 16 (Very High, 99.9); tract 20 (Very High, 99.8); tract 27.03 (Very High, 99.7)
Landslide	tract 2.01 (Relatively Low, 84.2); tract 2.04 (Very Low, 77.3); tract 3.02 (Very Low, 76.3)
Tornado	tract 3.02 (Very High, 94.8); tract 14.04 (Very High, 94.0); tract 14.02 (Relatively High, 93.1)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 3.02 (Relatively Moderate, 91.7); tract 5 (Relatively Moderate, 91.6); tract 2.01 (Relatively Moderate, 91.0)

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 16 is Census Tract 16). 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)	16 records, 2002 to 2018 (14 zone-level)		Storm Surge/Tide, 2018-10-10, \$700,000,000 property; \$0 crops (2018 dollars), 4 direct deaths (reported for the zone); NWS zone FLZ112		Event records naming jurisdictions in the plan: Panama City Beach city (1 record). Zone-level records (14) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	3 records, 2022 to 2026 (3 zone-level)	1 day to 3 days (median 1 day); 3 with a recorded value	3 consecutive days, 2022-12-24 to 2022-12-26, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	34 records, 2010 to 2026 (34 zone-level)	24 days to 296 days (median 50 days); 10 with a recorded value	296 days (about 9.7 months), 2011-05-10 to 2012-02-29, a run of 11 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)	68 records, 1957 to 2025	0.75 in to 3 in (median 1 in); 68 with a recorded value	3 in hail, 1984-03-25	Hail, 1995-03-18, \$1,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Panama City city (5 records), Lynn Haven city (3 records), Mexico Beach city (1 record), Parker city (1 record), Springfield city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	14 records, 2010 to 2023 (14 zone-level)	1 day to 5 days (median 3 days); 5 with a recorded value	5 consecutive days, 2023-08-11 to 2023-08-15, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	27 records, 1996 to 2024 (27 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2018-10-10, category 5, \$6,000,000,000 property; \$0 crops (2018 dollars); NWS zone FLZ112		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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	177 records, 1998 to 2025 (2 zone-level)		Flood, 2014-05-02, \$5,000,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Lynn Haven city (21 records), Panama City city (17 records), Parker city (12 records), Springfield city (12 records), Panama City Beach city (11 records), Callaway city (2 records), Mexico Beach city (1 record). Zone-level records (2) 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	23 records, 1996 to 2023		Lightning, 2012-08-06, damage not reported, 2 direct deaths	Lightning, 2006-08-08, \$350,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Panama City Beach city (5 records), Panama City city (4 records), Lynn Haven city (2 records), Springfield city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	1 record, 2024 (1 zone-level)	50 kt (58 mph); 1 with a recorded value	50 kt (58 mph) estimated gust, High Wind, 2024-01-09; NWS zone FLZ112		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	273 records, 1955 to 2026	40 kt (46 mph) to 71 kt (82 mph) (median 50 kt (58 mph)); 236 with a recorded value	71 kt (82 mph) measured gust, Thunderstorm Wind, 2021-03-18	Thunderstorm Wind, 2006-05-08, \$5,000,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Panama City city (25 records), Lynn Haven city (12 records), Panama City Beach city (12 records), Parker city (10 records), Springfield city (9 records), Mexico Beach city (6 records), Callaway city (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	92 records, 1952 to 2025	F/EF0 to F/EF3 (median F/EF1); 90 with a recorded value	F3 tornado, 1967-12-10, 7.1 mi path length (whole path, pre-1996), 250 yd wide, \$2,500,000 property; crops not recorded (1967 dollars), 1 direct death, 50 direct injuries	Tornado, 2024-01-09, \$15,350,000 property; \$0 crops (2024 dollars)	Event records naming jurisdictions in the plan: Panama City Beach city (5 records), Lynn Haven city (3 records), Panama City city (3 records), Mexico Beach city (2 records), Springfield city (2 records), Parker city (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					

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)	8 records, 1998 to 2000		Wildfire, 2000-07-05, \$10,000 property; crops not reported (2000 dollars)		Event records naming jurisdictions in the plan: Panama City city (1 record), Springfield city (1 record).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	3 records, 2014 to 2025 (3 zone-level)		Heavy Snow, 2025-01-21, \$0 property; \$500,000 crops (2025 dollars); NWS zone FLZ112		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, acres burned and snow depth; any physical measure of debris flow, lightning and tsunami.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that 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.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 49 declarations covering 37 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
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	\$207,026.29	in the 12 months before plan approval; within last 5 years	
2024-09-24	2024-09-23	EM-3615-FL	Emergency	Tropical Storm Helene	Hurricane (primary); also designated: Inland Flooding, Strong Wind	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4828
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	no Public Assistance recorded	within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	no Public Assistance recorded	within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	Tropical Storm Idalia	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4734
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	no Public Assistance recorded	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	Tropical Storm Ian	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4673
2022-03-06	2022-03-04	FM-5426-FL	Fire management	Chipola Fire Complex	Wildfire	no Public Assistance recorded	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2022-03-04	2022-03-04	FM-5424-FL	Fire management	1707 Adkins Ave Fire	Wildfire	no Public Assistance recorded		within last 5 years	
2021-08-16	2021-08-13	EM-3562-FL	Emergency	Tropical Storm Fred	Hurricane	no Public Assistance recorded			
2020-09-23	2020-09-14	DR-4564-FL	Major disaster	Hurricane Sally	Hurricane	\$4,337,098.84			
2020-09-15	2020-09-14	EM-3546-FL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded			same incident as DR-4564
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$827,252.78			
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded			same incident as DR-4486
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded			
2018-10-11	2018-10-07	DR-4399-FL	Major disaster	Hurricane Michael	Hurricane	\$989,546,623.87			
2018-10-09	2018-10-07	EM-3405-FL	Emergency	Hurricane Michael	Hurricane	no Public Assistance recorded			same incident as DR-4399
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$71,990.06			
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded			same incident as DR-4337
2014-05-06	2014-04-28	DR-4177-FL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,031,472.30			
2013-08-02	2013-07-02	DR-4138-FL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,834,492.06			
2012-10-18	2012-08-27	DR-4084-FL	Major disaster	Hurricane Isaac	Hurricane	\$117,670.48			
2009-04-21	2009-03-26	DR-1831-FL	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding; Strong Wind; Tornado	\$1,816,388.36			
2008-10-27	2008-08-31	DR-1806-FL	Major disaster	Hurricane Gustav	Hurricane	\$0			
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	\$3,645.19			
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded			same incident as DR-1602
2005-08-28	2005-08-24	DR-1602-FL	Major disaster	Hurricane Katrina	Hurricane	\$186,987.55			
2005-07-10	2005-07-07	DR-1595-FL	Major disaster	Hurricane Dennis	Hurricane	\$14,269,363.48			
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	\$5,261,305.70			
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$7,088.12			
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$26,807.08			
2001-06-17	2001-06-11	DR-1381-FL	Major disaster	Tropical Storm Allison	Hurricane	\$2,717,963.12			
2000-10-03	2000-09-21	DR-1344-FL	Major disaster	Tropical Storm Helene	Hurricane; Inland Flooding	\$61,671.13			
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	no Public Assistance recorded			
1999-04-17	1999-04-13	FM-2255-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Notes
						<i>federal share obligated, nominal dollars</i>	Flags	
1998-09-28	1998-09-25	DR-1249-FL	Major disaster	Hurricane Georges	Hurricane	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		same incident as DR-1249
1998-09-04	1998-09-03	DR-1241-FL	Major disaster	Hurricane Earl	Hurricane	PA not declared for this county		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1069-FL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1995-08-10	1995-08-02	DR-1062-FL	Major disaster	Hurricane Erin	Hurricane	no Public Assistance recorded		
1994-07-10	1994-07-02	DR-1035-FL	Major disaster	Severe Storms and Flooding (Tropical Storm Alberto)	Hurricane; Inland Flooding	no Public Assistance recorded		
1994-07-08	1994-07-02	EM-3114-FL	Emergency	Tropical Storm Alberto	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded		same incident as DR-1035
1990-04-03	1990-03-16	DR-862-FL	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county		
1979-09-13	1979-09-13	DR-600-FL	Major disaster	Hurricane Frederic	Hurricane	no Public Assistance recorded		
1975-09-26	1975-09-26	DR-484-FL	Major disaster	High Winds, Heavy Rains & Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1975-08-22	1975-08-22	DR-479-FL	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$11,101,785.52 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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
1995-08-03	1995-08-02	EM-3116-FL	Emergency	Hurricane Erin	Hurricane
1964-09-10	1964-09-10	DR-176-FL	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1964-09-08	1964-09-08	DR-175-FL	Major disaster	Hurricane Cleo	Hurricane (primary); also designated: Inland Flooding
1962-12-17	1962-12-17	DR-141-FL	Major disaster	Abnormally High Tides	Inland Flooding
1960-09-12	1960-09-12	DR-106-FL	Major disaster	Hurricane Donna	Hurricane (primary); also designated: Inland Flooding
1960-03-23	1960-03-23	DR-97-FL	Major disaster	Severe Weather Conditions	Other, not an NRI hazard; not counted
1953-10-22	1953-10-22	DR-12-FL	Major disaster	Flood	Inland Flooding

FEMA recorded these with designated area Statewide and no county, 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.

17 Fire Management declarations (1985-05-17 to 1998-06-28) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance not placed in any Florida county: 4 rows, \$9,327,951.42; listed on the Florida state page.

Source: 3

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	16	0	0	0	0	0	1996 to 2026-06-30	
Cold Wave	3	1	1	3	0	0	1996 to 2026-06-30	
Drought	34	8	0	13	0	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	68	0	3	13	0	0	1955 to 2026-06-30	
Heat Wave	14	0	0	11	0	0	1996 to 2026-06-30	
Hurricane	27	0	1	1	25	0	1996 to 2026-06-30	
Inland Flooding	177	0	4	73	12	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	23	0	0	3	0	0	1996 to 2026-06-30	
Strong Wind	274	10	5	74	6	0	1955 to 2026-06-30	Includes 1 High Wind record.
Tornado	92	2	0	11	4	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	8	0	0	0	5	0	1996 to 2026-06-30	
Winter Weather	3	0	1	1	0	0	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
2024-01-09	High Wind	50 kt (58 mph) estimated gust	\$5,000 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone FLZ112 (COASTAL BAY), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2023-08-11	Excessive Heat		\$0 property; \$0 crops (zone total, 2023 dollars)	0, 0	NWS zone FLZ012 (INLAND BAY), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2022-12-24	Cold/Wind Chill		\$50,000 property; \$0 crops (zone total, 2022 dollars)	0, 0	NWS zone FLZ112 (COASTAL BAY), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-03-18	Thunderstorm Wind	71 kt (82 mph) measured gust	\$0 property; \$0 crops (2021 dollars)	0, 0	WESTBAY		B1-c worst recorded: Thunderstorm Wind
2018-10-10	Storm Surge/Tide		\$700,000,000 property; \$0 crops (zone total, 2018 dollars)	4, 0	NWS zone FLZ112 (COASTAL BAY), zone-level		deaths or injuries recorded
2018-10-10	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 5	\$6,000,000,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone FLZ112 (COASTAL BAY), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2014-05-02	Flood		\$5,000,000 property; \$0 crops (2014 dollars)	0, 0	HOLLYWOOD BEACH		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-08-06	Lightning		damage not reported	2, 0	ST ANDREWS STATE PARK		deaths or injuries recorded
2004-09-15	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$25,000,000 property; crops not reported (zone total, 2004 dollars)	2, 8	NWS zone FLZ012 (BAY), zone-level		deaths or injuries recorded
2000-07-05	Wildfire		\$10,000 property; crops not reported (2000 dollars)	0, 0	PANAMA CITY		B1-c worst recorded: Wildfire
1984-03-25	Hail	3 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1967-12-10	Tornado	F3, 7.1 mi path length (whole path, pre-1996), 250 yd wide	\$2,500,000 property; crops not recorded (1967 dollars)	1, 50	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (739 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	3.76	events per year at a location (modeled)	about 3.8 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.57	event-days per year	about 1.57 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	15.8	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	17.4	event-days per year	about 17.4 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	602	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00083	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.083%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.609	events per year	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	25.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.7	event-days per year	about 6.7 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	57.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.259	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	106	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.
Inland Flooding	2	event-days per year	about 2 days per year	Likely	Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)	56	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0887	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	87.4	days per year with a strike	about 87.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.998	events per year	about 1 per year	Likely	FEMA annualized frequency (modeled)	23	1986 to 2023 (38 years)	countywide	
Tornado	0.774	events per year	about 0.77 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00191	annual probability at a location	chance a given location in the county burns in a year: 0.191%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	0.157	event-days per year	about 0.157 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	1.57	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	31	30	1.03
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	199	30	6.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	21	30	0.7
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	15	30	0.5
Tornado	EF0-1	1996 to 2025	38	30	1.27
Tornado	EF2-3	1996 to 2025	6	30	0.2
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	47 of 49	76.3	88.5	96.9	Relatively High 4, Relatively Moderate 19, Relatively Low 22, Very Low 2, No Rating 2
Cold Wave	49 of 49	18.2	60.4	82.0	Relatively High 2, Relatively Moderate 36, Relatively Low 10, Very Low 1
Drought	7 of 49	67.8	74.7	80.0	Relatively Low 1, Very Low 6, No Rating 42
Earthquake	49 of 49	5.9	22.4	54.5	Relatively Low 3, Very Low 46
Hail	49 of 49	7.2	27.9	37.5	Relatively Low 1, Very Low 48
Heat Wave	49 of 49	2.5	54.0	79.9	Relatively Moderate 23, Relatively Low 24, Very Low 2
Hurricane	49 of 49	92.0	98.7	99.9	Very High 32, Relatively High 17
Inland Flooding	49 of 49	1.9	22.2	71.4	Relatively Moderate 7, Relatively Low 24, Very Low 18
Landslide	49 of 49	12.3	44.1	84.2	Relatively Low 1, Very Low 48
Lightning	49 of 49	22.8	94.8	99.3	Very High 24, Relatively High 18, Relatively Moderate 6, Relatively Low 1
Strong Wind	49 of 49	21.3	55.7	72.8	Relatively Moderate 27, Relatively Low 22
Tornado	49 of 49	42.5	79.3	94.8	Very High 2, Relatively High 27, Relatively Moderate 17, Relatively Low 3
Tsunami	0 of 49				Insufficient Data 49
Wildfire	46 of 49	19.2	76.0	91.7	Relatively Moderate 3, Relatively Low 26, Very Low 17, No Rating 3
Winter Weather	49 of 49	18.6	28.9	38.7	Relatively Low 49

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, 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
Bay County (unincorporated area)	Unincorporated	Approved, expires 2030-09-15	FMA RL 36, SRL 43; any 260	\$335,083,944.53	0 total; 0 since its plan	
Callaway city	City	Approved, expires 2030-09-15	FMA RL 9, SRL 7; any 38	\$27,758,572.73	3 total; 0 since its plan	
Lynn Haven city	City	Approved, expires 2030-09-15	FMA RL 31, SRL 16; any 103	\$44,958,034.80	41 total; 1 since its plan	
Mexico Beach city	City	Approved, expires 2030-09-15	FMA RL 12, SRL 9; any 32	\$107,320,830.42	10 total; 4 since its plan	
Panama City Beach city	City	Approved, expires 2030-09-15	FMA RL 22, SRL 19; any 133	\$11,757,807.10	34 total; 0 since its plan	Includes \$16,170.32 for declarations not counted as hazard incidents (DR-4486-FL).
Panama City city	City	Approved, expires 2030-09-15	FMA RL 19, SRL 10; any 101	\$155,282,364.20	55 total; 1 since its plan	Includes \$82,363.35 for declarations not counted as hazard incidents (DR-4486-FL).
Parker city	City	Approved, expires 2030-09-15	FMA RL 1, SRL 2; any 6	\$13,640,130.20	24 total; 0 since its plan	
Springfield city	City	Approved, expires 2030-09-15	FMA RL 1, SRL 3; any 13	\$35,363,684.43	26 total; 0 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 modeled dollars	Agriculture exposure modeled dollars	Population exposed people	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL as % of exposure buildings; agriculture where noted	Storm Events damage since 2025-09-15 county-coded records, property plus crops, nominal dollars	Zone-level damage since plan property plus crops, reported for the zone	Public Assistance since plan nominal dollars; see note	Note
Coastal Flooding	\$9,772,339,018	n/a	42,059	\$1,642,485	n/a	\$272,394	0.0168%				
Cold Wave	\$36,278,108,411	\$3,735,988	174,869	\$13,541	\$2,000	\$3,591,624	under 0.0001%				
Drought	n/a	\$2,147,535	n/a	n/a	\$2,044	n/a	0.0952% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$63,176,022,191	n/a	175,216	\$267,270	n/a	\$110,593	0.000423%				
Hail	\$36,278,108,411	\$3,735,988	174,869	\$18,469	\$61	\$57,402	under 0.0001%				
Heat Wave	\$36,278,108,411	\$3,735,988	174,869	\$160	\$13	\$2,053,405	under 0.0001%				
Hurricane	\$36,277,593,644	\$3,735,988	174,865	\$112,330,878	\$40,510	\$5,433,295	0.31%				
Inland Flooding	\$36,187,733,721	\$278,392	27,505	\$15,838,754	\$6,157	\$921,600	n/a (see note)				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	\$90,921,765	n/a	373	\$420	n/a	\$4	0.000462%				
Lightning	\$36,278,108,411	n/a	174,869	\$133,305	n/a	\$2,908,235	0.000367%				
Strong Wind	\$36,278,108,411	\$3,735,988	174,869	\$418,404	\$22	\$518,672	0.00115%	\$111,000			
Tornado	\$36,278,108,411	\$3,735,988	174,869	\$2,800,414	\$74	\$8,203,826	0.00772%	\$525,000			
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 2025-09-15 <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	\$1,449,411,543	\$1,371,092	16,179	\$246,863	\$20	\$47,493	0.017%				
Winter Weather	\$36,275,354,361	\$3,735,988	174,855	\$20,428	\$1	\$14,825	under 0.0001%				

Totals since 2025-09-15 (Storm Events through 2026-06-30): 12 county-coded records, 12 with a damage value recorded (including \$0), \$636,000; 9 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	174,869
Building value (total, not at risk)	\$36,278,108,411
Agriculture value (total, not at risk)	\$3,735,988
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$133,782,292
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)	\$24,133,368
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Low
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)	131	Severe repetitive loss, FMA definition (44 CFR 77.2)	109
Repetitive loss, NFIP insurance definition	639	Severe repetitive loss, NFIP insurance definition	86

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	131	109	639	86	687	8	266
of which: Bay County (unincorporated area)	36	43	251	38	260	1	88
of which: Callaway city	9	7	35	5	38	0	15
of which: Lynn Haven city	31	16	94	12	103	5	41
of which: Mexico Beach city	12	9	22	4	32	1	7
of which: Parker city	1	2	6	2	6	0	1
of which: Panama City city	19	10	98	9	101	0	51
of which: Panama City Beach city	22	19	119	14	133	1	55
of which: Springfield city	1	3	13	2	13	0	8
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	1	9	0	10	0	1

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>
Bay County (unincorporated area)	120004	36	43	251	38	260	1	88
Callaway city	120005	9	7	35	5	38	0	15
Lynn Haven city	120009	31	16	94	12	103	5	41
Mexico Beach city	120010	12	9	22	4	32	1	7
Panama City Beach city	120013	22	19	119	14	133	1	55
Panama City city	120012	19	10	98	9	101	0	51
Parker city	120011	1	2	6	2	6	0	1
Springfield city	120014	1	3	13	2	13	0	8

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	112	82	504	64	543	6	218
2 to 4 unit residential	8	4	35	4	39	0	7
other residential	4	10	49	9	51	0	20
non-residential	7	13	51	9	54	2	21
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 35 properties are FMA repetitive loss but not NFIP repetitive loss, and 543 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):

- 1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <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 2026-09-30, 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 (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each 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).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Bay County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12005). Automated baseline. <https://hazardplain.org/fl/12005/> 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: contact@hazardplain.org