

Collier County, FL

Risk-assessment baseline packet

County FIPS: 12021 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 2030-04-16. Plan: Collier County LMS (FEMA plan 110686), approved 2025-04-16.

Since the plan was approved on 2025-04-16: no new hazard declaration and 20 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 (\$216,046,454 a year), Inland Flooding (\$123,614,647) and Cold Wave (\$33,572,407).

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; 12021 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 2030-04-16

Approved:

2025-04-16

Plan:

Collier County LMS (FEMA plan 110686)

Days to expiry:

1,294

What changed since your last plan (approved 2025-04-16)

New federal declarations:

none

Repetitive loss now:

FMA RL 323, SRL 173 (44 CFR 77.2); any definition:
1,359

Storm Events records since approval:

20 records (data through 2026-06-30)

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>	Update underway	Notes
Collier County	County	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		
Everglades city	City	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2026-05-01
Marco Island city	City	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2025-05-14
Naples city	City	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2025-11-17
Collier County School District	School/School District	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2026-01-07
Florida State University -Immokalee Health Education Site	College/University	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2026-02-04
Greater Naples Fire Rescue District	Fire/EMS District	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2025-05-14
Immokalee Fire Control District	Fire/EMS District	Plan 110686 approved 2025-04-16, pending adoption here; not yet eligible	Collier County LMS (FEMA plan 110686), pending adoption here	2025-04-16 by FEMA; not yet adopted here	2030-04-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
North Collier Fire Control and Rescue District	Fire/EMS District	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2026-02-04
Port of the Islands Community Improvement District	Special District	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2026-04-24
South Florida Water Management District	Water/Sewer Authority	Approved, expires 2030-04-16	Collier County LMS (FEMA plan 110686)	2025-04-16	2030-04-16	1,294		this jurisdiction approved 2025-07-22

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	\$200,831,000	\$2,877,117	\$12,338,337	\$216,046,454	23	Includes 6 Tropical Depression records (outside NRI's Hurricane definition).
2	Inland Flooding	Relatively High	Relatively High	\$121,276,119	\$1,943,291	\$395,237	\$123,614,647	41	
3	Cold Wave	Very High	Very High	\$2,190,593	\$31,318,743	\$63,071	\$33,572,407	34	Includes 24 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Coastal Flooding	Very High	Relatively High	\$8,545,989	n/a	\$863,510	\$9,409,501	20	
5	Lightning	Very High	Very High	\$281,966	n/a	\$4,050,257	\$4,332,222	41	
6	Wildfire	Relatively Moderate	Relatively Moderate	\$3,770,483	\$9,949	\$503,894	\$4,284,325	30	
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$323	\$353	\$3,582,527	\$3,583,204	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Tornado	Relatively Moderate	Relatively Moderate	\$2,251,066	\$2,592	\$242,103	\$2,495,761	43	
9	Strong Wind	Relatively Low	Relatively Low	\$172,754	\$16,467	\$247,912	\$437,133	78	Includes 4 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Drought	Relatively Moderate	Relatively Low	n/a	\$297,171	n/a	\$297,171	57	
11	Earthquake	Very Low	Very Low	\$78,530	n/a	\$27,236	\$105,765		Storm Events does not record earthquakes.
12	Hail	Very Low	Very Low	\$9,704	\$29,637	\$13,979	\$53,321	51	

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
13	Landslide	Relatively Low	Very Low	\$4,347	n/a	\$8	\$4,355	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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 102.10 (Very Low, 15.8); tract 104.16 (Very Low, 13.1); tract 102.13 (Very Low, 12.9)
Hurricane	tract 108.07 (Very High, 99.9); tract 101.02 (Very High, 99.9); tract 102.10 (Very High, 99.9)
Landslide	tract 112.08 (Relatively Low, 94.7); tract 112.10 (Relatively Low, 88.9); tract 109.06 (Relatively Low, 87.5)
Tornado	tract 108.07 (Relatively Moderate, 56.9); tract 101.02 (Relatively Moderate, 56.2); tract 102.10 (Relatively Moderate, 54.7)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 112.08 (Relatively High, 98.2); tract 111.08 (Relatively High, 98.1); tract 104.28 (Relatively High, 97.6)

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 102.10 is Census Tract 102.10). 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)	20 records, 2005 to 2025 (20 zone-level)		Storm Surge/Tide, 2012-08-27, \$6,000,000 property; \$0 crops (2012 dollars); NWS zone FLZ069		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10 records, 1996 to 2002 (10 zone-level)	1 day to 2 days (median 1 day); 9 with a recorded value	2 consecutive days, 2000-12-31 to 2001-01-01, zone-level	Cold/Wind Chill, 1997-01-19, property not reported; \$200,000,000 crops (zone total, 1997 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	24 records, 2003 to 2026 (24 zone-level)		Frost/Freeze, 2010-01-10, \$300,000,000 crop damage (2010 dollars); NWS zone FLZ070		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	57 records, 2001 to 2026 (57 zone-level)	7 days to 228 days (median 57 days); 17 with a recorded value	228 days (about 7.5 months), 2011-01-01 to 2011-08-16, a run of 8 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)	56 records, 1963 to 2023	0.75 in to 1.75 in (median 1 in); 56 with a recorded value	1.75 in hail, 1997-07-17; same size also recorded on 1980-04-19, 1997-07-03	Hail, 2022-08-03, \$500 property; \$0 crops (2022 dollars)	Event records naming jurisdictions in the plan: Naples city (6 records).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	23 records, 1998 to 2024 (23 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2017-09-09 to 2017-09-11, category 3, \$222,500,000 property; crops not reported (2017 dollars); NWS zone FLZ069	Most damaging recorded: Hurricane (Typhoon), 2022-09-28, \$2,200,000,000 property; \$0 crops (zone total, 2022 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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	41 records, 1997 to 2025 (1 zone-level)		Flash Flood, 1999-09-20, \$200,000 property; crops not reported (1999 dollars)		Event records naming jurisdictions in the plan: Naples city (7 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	41 records, 1996 to 2025		Lightning, 1996-08-17, damage not reported, 2 direct deaths, 6 direct injuries	Lightning, 2015-06-22, \$2,000,000 property; \$0 crops (2015 dollars)	Event records naming jurisdictions in the plan: Naples city (8 records).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	5 records, 1998 to 2022 (5 zone-level)	40 kt (46 mph) to 77 kt (89 mph) (median 40 kt (46 mph)); 5 with a recorded value	77 kt (89 mph) measured sustained, High Wind, 2005-10-24; NWS zone FLZ070	High Wind, 2004-04-13, \$5,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	110 records, 1957 to 2025	39 kt (45 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 89 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2016-01-17	Thunderstorm Wind, 1998-03-09, \$100,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Naples city (11 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	71 records, 1960 to 2024	F/EF0 to F/EF2 (median F/EF0); 65 with a recorded value	F2 tornado, 1968-11-09, 38.4 mi path length (whole path, pre-1996), 100 yd wide, \$25,000 property; crops not recorded (1968 dollars), 2 direct deaths, 17 direct injuries	Tornado, 1983-03-17, \$2,500,000 property; crops not recorded (1983 dollars)	Event records naming jurisdictions in the plan: Naples city (7 records).	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)	30 records, 1999 to 2026 (25 zone-level)		Wildfire, 2017-04-20, \$3,500,000 property; crops not reported (2017 dollars), 1 direct injury (reported for the zone); NWS zone FLZ070		Event records naming jurisdictions in the plan: Naples city (1 record). Zone-level records (25) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	0					

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 tsunامي.

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: 54 declarations covering 42 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
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	Hurricane Milton	Hurricane (primary); also designated: Inland Flooding	\$10,889,452.63	in the 12 months before plan approval; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4834
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	\$4,930,358.86	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	in the 12 months before plan approval; within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	in the 12 months before plan approval; within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$134,649.03	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
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	no Public Assistance recorded	within last 5 years	
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$78,641,967.18	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
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded		
2020-05-13	2020-05-13	FM-5309-FL	Fire management	36Th Avenue Fire	Wildfire	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,745,833.98		
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		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$119,252,163.46		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2017-04-21	2017-04-20	FM-5178-FL	Fire management	30Th Avenue Fire	Wildfire	no Public Assistance recorded		
2012-10-18	2012-08-27	DR-4084-FL	Major disaster	Hurricane Isaac	Hurricane	\$452,886.30		
2012-07-03	2012-06-23	DR-4068-FL	Major disaster	Tropical Storm Debby	Hurricane	\$2,626,936.79		
2011-04-27	2011-04-26	FM-2902-FL	Fire management	Slope Fire	Wildfire	no Public Assistance recorded		
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	\$7,394,152.89		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		same incident as DR-1785
2007-05-09	2007-05-07	FM-2692-FL	Fire management	Calloosahatchee Fire Complex	Wildfire	no Public Assistance recorded		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$64,475,422.17		
2005-09-20	2005-09-18	EM-3259-FL	Emergency	Tropical Storm Rita	Hurricane	no Public Assistance recorded		
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	\$1,906,322.61		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	Hurricane Jeanne	Hurricane	\$50,755.34		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	\$35,864.37		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$765,514.23		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$3,617,502.05		
2001-09-28	2001-09-13	DR-1393-FL	Major disaster	Severe Storms, Tornadoes and Flooding Associated with Tropical Storm Gabrielle	Hurricane; Inland Flooding; Tornado	\$4,869,760.18		
2001-02-19	2001-02-19	FM-2355-FL	Fire management	FI - Caloosahatchee Fire Complex	Wildfire	no Public Assistance recorded		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
2000-10-04	2000-10-03	DR-1345-FL	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2000-04-11	2000-04-11	FM-2294-FL	Fire management	FI - Merritt Fire	Wildfire	no Public Assistance recorded		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI-Hurricane Irene-Dr-Req	Hurricane	PA not declared for this county		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	\$13,761		same incident as DR-1306
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	\$1,521.75		
1999-04-15	1999-04-13	FM-2254-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		
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	PA not declared for this county		
1995-10-04	1995-10-04	DR-1069-FL	Major disaster	Hurricane Opal	Hurricane	PA not declared for this county		
1993-03-13	1993-03-12	DR-982-FL	Major disaster	Tornadoes, Flooding, High Winds & Tides, Freezing	Tornado (primary); also designated: Inland Flooding, Strong Wind	no Public Assistance recorded		
1992-08-24	1992-08-24	DR-955-FL	Major disaster	Hurricane Andrew	Hurricane	no Public Assistance recorded		
1990-01-15	1989-12-23	DR-851-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1985-03-18	1985-03-18	DR-732-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		
1971-03-15	1971-03-15	DR-304-FL	Major disaster	Freeze	Cold Wave	no Public Assistance recorded		
1965-09-14	1965-09-14	DR-209-FL	Major disaster	Hurricane Betsy	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$1,859,507.70 (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	20	1	4	7	0	0	1996 to 2026-06-30	
Cold Wave	34	2	0	4	5	0	1996 to 2026-06-30	Includes 24 Frost/Freeze records.
Drought	57	10	3	18	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	56	0	0	5	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	23	0	4	6	25	0	1996 to 2026-06-30	Includes 6 Tropical Depression records.
Inland Flooding	41	2	9	14	9	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

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
Lightning	41	1	2	4	0	0	1996 to 2026-06-30	
Strong Wind	115	1	3	5	4	0	1955 to 2026-06-30	Includes 4 High Wind and 1 Strong Wind records.
Tornado	71	0	3	6	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	30	3	0	7	9	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

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
2022-09-28	Storm Surge/Tide		\$0 property; \$0 crops (zone total, 2022 dollars)	3, 0	NWS zone FLZ069 (COASTAL COLLIER COUNTY), zone-level	within last 5 years	deaths or injuries recorded
2017-09-09	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 3	\$222,500,000 property; crops not reported (zone total, 2017 dollars)	0, 0	NWS zone FLZ069 (COASTAL COLLIER COUNTY), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2017-04-20	Wildfire		\$3,500,000 property; crops not reported (zone total, 2017 dollars)	0, 1	NWS zone FLZ070 (INLAND COLLIER COUNTY), zone-level		B1-c worst recorded: Wildfire
2016-01-17	Thunderstorm Wind	78 kt (90 mph) estimated gust	damage not reported	0, 0	NAPLES to IMMOKALEE		B1-c worst recorded: Thunderstorm Wind
2012-08-27	Storm Surge/Tide		\$6,000,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone FLZ069 (COASTAL COLLIER COUNTY), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/ Tide
2011-01-01	Drought		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone FLZ070 (INLAND COLLIER COUNTY), zone-level		B1-c worst recorded: Drought
2010-01-10	Frost/Freeze		\$0 property; \$300,000,000 crops (zone total, 2010 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index (the county or state extension service keeps crop loss records))	0, 0	NWS zone FLZ070 (INLAND COLLIER COUNTY), zone-level		B1-c worst recorded: Frost/ Freeze
2005-10-24	High Wind	77 kt (89 mph) measured sustained	damage not reported	0, 0	NWS zone FLZ070 (INLAND COLLIER), zone- level		B1-c worst recorded: High Wind and Strong Wind
2000-12-31	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone FLZ070 (INLAND COLLIER), zone- level		B1-c worst recorded: Cold/ Wind Chill, Extreme Cold/ Wind Chill
1999-09-20	Flash Flood		\$200,000 property; crops not reported (1999 dollars)	0, 0	NAPLES		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-08-17	Lightning		damage not reported	2, 6	NAPLES PARK		deaths or injuries recorded
1968-11-09	Tornado	F2, 38.4 mi path length (whole path, pre-1996), 100 yd wide	\$25,000 property; crops not recorded (1968 dollars)	2, 17	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (488 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	3.3	events per year at a location (modeled)	about 3.3 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	2.12	event-days per year	about 2.12 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	31.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	12.1	event-days per year	about 12.1 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	518	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000204	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0204%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.608	events per year	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	23.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.23	event-days per year	about 5.23 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	46.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.29	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	144	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	1.04	event-days per year	about 1.04 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	29	1996 to 2023 (28 years)	see B1-f	
Landslide	0.213	events per year (modeled)	about 1 in 5 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	105	days per year with a strike	about 105 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.632	events per year	about 0.63 per year	Likely	FEMA annualized frequency (modeled)	20	1986 to 2023 (38 years)	countywide	
Tornado	1.36	events per year	about 1.36 per year	Highly 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	0.01	annual probability at a location	chance a given location in the county burns in a year: 1%	Likely	Storm Events records in 13 of 30 years, 1996 to 2025 (43.3%)	not shown	modeled	see B1-f	
Winter Weather	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events winter weather record, 1996 to 2025

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	26	30	0.867
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	57	30	1.9
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	5	30	0.167
Tornado	EF0-1	1996 to 2025	42	30	1.4
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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	102 of 108	76.6	90.2	99.9	Very High 3, Relatively High 19, Relatively Moderate 39, Relatively Low 40, Very Low 1, No Rating 6
Cold Wave	108 of 108	21.7	33.1	100.0	Very High 5, Relatively High 2, Relatively Moderate 13, Relatively Low 88
Drought	16 of 108	67.6	75.0	97.0	Relatively Moderate 3, Relatively Low 4, Very Low 9, No Rating 92
Earthquake	108 of 108	1.4	6.2	15.8	Very Low 108
Hail	108 of 108	1.6	6.4	64.2	Relatively Low 3, Very Low 105
Heat Wave	108 of 108	12.3	48.2	79.3	Relatively Moderate 34, Relatively Low 72, Very Low 2
Hurricane	108 of 108	90.7	97.9	99.9	Very High 66, Relatively High 42
Inland Flooding	108 of 108	4.0	77.4	99.8	Very High 17, Relatively High 32, Relatively Moderate 30, Relatively Low 23, Very Low 6
Landslide	104 of 108	11.5	58.6	94.7	Relatively Low 12, Very Low 92, No Rating 4
Lightning	108 of 108	44.6	90.0	98.8	Very High 21, Relatively High 65, Relatively Moderate 21, Relatively Low 1
Strong Wind	108 of 108	11.0	20.9	52.7	Relatively Low 62, Very Low 46
Tornado	108 of 108	15.1	32.8	56.9	Relatively Moderate 3, Relatively Low 72, Very Low 33
Tsunami	0 of 108				Insufficient Data 108
Wildfire	94 of 108	19.1	82.6	98.2	Relatively High 9, Relatively Moderate 26, Relatively Low 35, Very Low 24, No Rating 14
Winter Weather	0 of 108				No Rating 108

Cold Wave: Agriculture is 93% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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.

Hail: Agriculture is 56% 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 and strong wind 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
Collier County	County	Approved, expires 2030-04-16	FMA RL 259, SRL 114; any 769	\$190,244,532.98	0 total; 0 since its plan	
Everglades city	City	Approved, expires 2030-04-16	FMA RL 12, SRL 11; any 38	\$6,292,909.61	0 total; 0 since its plan	
Marco Island city	City	Approved, expires 2030-04-16	FMA RL 9, SRL 5; any 128	\$11,129,465.28	0 total; 0 since its plan	Includes \$332,128.80 for declarations not counted as hazard incidents (DR-4486-FL).
Naples city	City	Approved, expires 2030-04-16	FMA RL 43, SRL 43; any 424	\$34,917,066.93	40 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 <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 2025-04-16 <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	\$70,562,170,306	n/a	284,372	\$8,545,989	n/a	\$863,510	0.0121%		\$0		
Cold Wave	\$92,651,506,689	\$244,186,297	375,429	\$2,190,593	\$31,318,743	\$63,071	0.00236%		\$0		
Drought	n/a	\$154,591,302	n/a	n/a	\$297,171	n/a	0.192% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$151,320,562,553	n/a	375,752	\$78,530	n/a	\$27,236	under 0.0001%				
Hail	\$92,658,655,659	\$244,186,297	375,443	\$9,704	\$29,637	\$13,979	under 0.0001%				
Heat Wave	\$92,629,084,358	\$244,186,297	375,386	\$323	\$353	\$3,582,527	under 0.0001%				
Hurricane	\$92,657,843,216	\$243,618,128	375,437	\$200,831,000	\$2,877,117	\$12,338,337	0.217%				
Inland Flooding	\$92,263,532,408	\$212,662,714	192,456	\$121,276,119	\$1,943,291	\$395,237	n/a (see note)	\$0			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	\$382,100,503	n/a	1,594	\$4,347	n/a	\$8	0.00114%				
Lightning	\$92,658,655,659	n/a	375,443	\$281,966	n/a	\$4,050,257	0.000304%	\$0			
Strong Wind	\$92,658,655,659	\$244,186,297	375,443	\$172,754	\$16,467	\$247,912	0.000186%	\$500			
Tornado	\$92,658,655,659	\$244,186,297	375,443	\$2,251,066	\$2,592	\$242,103	0.00243%				
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 2025-04-16 <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	\$8,365,427,647	\$133,542,498	66,204	\$3,770,483	\$9,949	\$503,894	0.0451%		\$0		
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-04-16 (Storm Events through 2026-06-30): 4 county-coded records, 4 with a damage value recorded (including \$0), \$500; 16 zone-level records, 16 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	375,443
Building value (total, not at risk)	\$92,658,655,659
Agriculture value (total, not at risk)	\$244,186,297
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$375,908,195
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)	\$22,328,071
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
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)	323	Severe repetitive loss, FMA definition (44 CFR 77.2)	173
Repetitive loss, NFIP insurance definition	1,343	Severe repetitive loss, NFIP insurance definition	141

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	323	173	1,343	141	1,359	10	1,049
of which: Collier County (unincorporated area)	259	114	757	93	769	7	592
of which: Marco Island city	9	5	127	4	128	1	115
of which: Everglades City city	12	11	36	10	38	0	21
of which: Naples city	43	43	423	34	424	2	321
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>
Collier County	120067	259	114	757	93	769	7	592
Everglades city	125104	12	11	36	10	38	0	21
Marco Island city	120426	9	5	127	4	128	1	115
Naples city	125130	43	43	423	34	424	2	321

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	194	107	746	86	760	9	556
2 to 4 unit residential	12	4	35	4	36	1	27
other residential	111	53	451	43	452	0	388
non-residential	6	9	111	8	111	0	78
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 10 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,030 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_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_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). Collier County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12021). Automated baseline. <https://hazardplain.org/fl/12021/> 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