

Indian River County, FL

Risk-assessment baseline packet

County FIPS: 12061 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 2030-08-13. Plan: Indian River County (FEMA plan 111041), approved 2025-08-13.

Since the plan was approved on 2025-08-13: no new hazard declaration and 0 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 (\$132,135,718 a year), Inland Flooding (\$22,686,483) and Tornado (\$2,282,882).

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; 12061 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.

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan (approved 2025-08-13), page 2
- 4. B1-a: hazard identification, page 3
- 5. B1-b: hazard location, page 4
- 6. B1-c: hazard extent, page 5
- 7. B1-d: previous occurrences, page 7
- 8. B1-e: probability of future events, page 13
- 9. B1-f: hazards that vary across jurisdictions, page 16
- 10. B2-a and B2-b: vulnerability and potential impacts, page 18
- 11. B2-a: vulnerability (county context), page 19
- 12. B2-c: repetitive loss properties, page 20
- 13. Sources, what the plan adds, disclaimer and citation, page 21

Plan clock

Status:Approved, expires 2030-08-13

Approved:2025-08-13

Plan:Indian River County (FEMA plan 111041)

Days to expiry:1,413

What changed since your last plan (approved 2025-08-13)

New federal declarations:none

Repetitive loss now:FMA RL 32, SRL 14 (44 CFR 77.2); any definition: 228

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

Storm Events records since approval:0 records (data through 2026-06-30)

Repeat-flood change:this release sets the baseline count.

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Indian River County (unincorporated area)	Unincorporated	Approved, expires 2030-08-13	Indian River County (FEMA plan 111041)	2025-08-13	2030-08-13	1,413		
Fellsmere city	City	Plan 111041 approved 2025-08-13, pending adoption here; not yet eligible	Indian River County (FEMA plan 111041), pending adoption here	2025-08-13 by FEMA; not yet adopted here	2030-08-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Indian River Shores town	Town	Approved, expires 2030-08-13	Indian River County (FEMA plan 111041)	2025-08-13	2030-08-13	1,413		this jurisdiction approved 2025-11-17
Orchid town	Town	Approved, expires 2030-08-13	Indian River County (FEMA plan 111041)	2025-08-13	2030-08-13	1,413		this jurisdiction approved 2026-07-24
Sebastian city	City	Approved, expires 2030-08-13	Indian River County (FEMA plan 111041)	2025-08-13	2030-08-13	1,413		this jurisdiction approved 2025-09-09
Vero Beach city	City	Approved, expires 2030-08-13	Indian River County (FEMA plan 111041)	2025-08-13	2030-08-13	1,413		this jurisdiction approved 2025-09-09
Indian River County School District	School/School District	Approved, expires 2030-08-13	Indian River County (FEMA plan 111041)	2025-08-13	2030-08-13	1,413		this jurisdiction approved 2025-11-17

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	\$124,037,701	\$1,872,104	\$6,225,914	\$132,135,718	18	
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$22,373,064	\$298,664	\$14,754	\$22,686,483	16	
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,098,933	\$2,325	\$1,181,625	\$2,282,882	21	
4	Lightning	Relatively High	Relatively High	\$94,754	n/a	\$1,334,223	\$1,428,977	8	
5	Strong Wind	Relatively High	Relatively Moderate	\$724,199	\$87,433	\$587,141	\$1,398,773	38	Includes 1 Strong Wind record (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
6	Wildfire	Relatively Low	Relatively Low	\$764,671	\$2,950	\$95,715	\$863,337	0	Declared 5 times; no Storm Events record of this type.
7	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$758,125	n/a	\$76,451	\$834,576	10	
8	Heat Wave	Relatively Low	Relatively Low	\$41	\$74	\$555,102	\$555,217	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Cold Wave	Relatively Low	Relatively Low	\$41,549	\$415,838	\$73,033	\$530,420	5	Includes 4 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
10	Drought	Relatively Low	Relatively Low	n/a	\$282,991	n/a	\$282,991	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Earthquake	Very Low	Very Low	\$54,881	n/a	\$23,483	\$78,364		Storm Events does not record earthquakes.
12	Hail	Very Low	Very Low	\$4,442	\$4,181	\$27,447	\$36,069	53	

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	Very Low	Very Low	\$44	n/a	under \$1	\$45	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 wildfire, 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 505.06 (Very Low, 15.6); tract 505.07 (Very Low, 15.0); tract 506.02 (Very Low, 15.0)
Hurricane	tract 505.06 (Very High, 100.0); tract 508.11 (Very High, 99.8); tract 507.06 (Very High, 99.8)
Landslide	tract 505.06 (Very Low, 74.2); tract 505.07 (Very Low, 53.0); tract 505.05 (Very Low, 52.7)
Tornado	tract 505.06 (Relatively Moderate, 64.6); tract 508.11 (Relatively Moderate, 59.4); tract 507.06 (Relatively Moderate, 57.4)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 509.09 (Relatively Moderate, 95.9); tract 509.08 (Relatively Moderate, 95.7); tract 508.07 (Relatively Moderate, 94.8)

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 505.06 is Census Tract 505.06). 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)	10 records, 2004 to 2022 (10 zone-level)		Storm Surge/Tide, 2016-10-06, \$13,000,000 property; \$0 crops (2016 dollars); NWS zone FLZ054		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1 record, 2010 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2010-12-14, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	4 records, 2009 to 2010 (4 zone-level)		Frost/Freeze, 2010-12-27, \$4,030,000 crop damage (2010 dollars); NWS zone FLZ054		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	0					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)	67 records, 1960 to 2025	0.52 in to 3 in (median 0.88 in); 66 with a recorded value	3 in hail, 1995-02-13		Event records naming jurisdictions in the plan: Vero Beach city (24 records), Fellsmere city (10 records), Sebastian city (6 records).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	18 records, 1999 to 2024 (18 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2016-10-06 to 2016-10-07, category 1, \$15,800,000 property; crops not reported (2016 dollars); NWS zone FLZ054	Most damaging recorded: Hurricane (Typhoon), 2004-09-04, \$1,000,000,000 property; \$20,300,000 crops (zone total, 2004 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.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	16 records, 1999 to 2024		Flood, 2008-08-19, \$20,000 property; \$5,000,000 crops (2008 dollars)		Event records naming jurisdictions in the plan: Sebastian city (5 records), Fellsmere city (3 records), Vero Beach city (3 records).	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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	8 records, 1997 to 2023		Lightning, 2003-09-20, \$0 property; \$0 crops (2003 dollars), 1 direct death, 4 direct injuries	Lightning, 1997-06-01, \$1,000,000 property; crops not reported (1997 dollars)	Event records naming jurisdictions in the plan: Sebastian city (3 records), Vero Beach 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, 2014 (1 zone-level)	26 kt (30 mph); 1 with a recorded value	26 kt (30 mph) estimated gust, Strong Wind, 2014-03-13, 1 direct death, 2 direct injuries (reported for the zone); NWS zone FLZ054		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	77 records, 1960 to 2023	48 kt (55 mph) to 87 kt (100 mph) (median 53 kt (61 mph)); 51 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2017-03-23	Thunderstorm Wind, 1993-03-13, \$500,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Vero Beach city (11 records), Sebastian city (8 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	34 records, 1958 to 2024	F/EF0 to F/EF2 (median F/EF0); 30 with a recorded value	EF2 tornado, 2024-10-09, 8.27 mi within this county, 200 yd wide, \$39,000,000 property; \$0 crops (2024 dollars)		Event records naming jurisdictions in the plan: Sebastian city (3 records), Vero Beach city (3 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					
Wildfire	acres burned (local data)	0					
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 tsunamis.

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: 35 declarations covering 24 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	\$4,399,671.28	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-
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$8,028,105.03	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-
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$3,563,118.14	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-
2020-08-01	2020-07-31	EM-3533-FL	Emergency	Hurricane Isaias	Hurricane	\$85,207.99		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$6,199,111.45		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR--
2019-10-21	2019-08-28	DR-4468-FL	Major disaster	Hurricane Dorian	Hurricane	\$6,283,598.12		
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		same incident as DR--
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$11,537,966.07		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR--
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	Hurricane Matthew	Hurricane	\$11,245,244.19		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		same incident as DR--
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	\$110,908.87		
2007-06-27	2007-05-29	FM-2696-FL	Fire management	Okeechobee Fire Complex	Wildfire	no Public Assistance recorded		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$3,083,888.95		
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		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	Hurricane Jeanne	Hurricane	\$31,446,696.37		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	none placed in this county by FEMA's record; \$368,533.58 for this declaration is not placed in any county (see the state page)		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$32,396,287.02		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$8,476.20		
2001-02-19	2001-02-19	FM-2354-FL	Fire management	FI - Okeechobee Complex Fire	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		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI-Hurricane Irene-Dr-Req	Hurricane	\$832,361.45		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	no Public Assistance recorded		same incident as DR-
1999-09-22	1999-09-13	DR-1300-FL	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$1,036,021.54		
1999-09-14	1999-09-14	EM-3143-FL	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded		same incident as DR-
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	no Public Assistance recorded		
1999-04-15	1999-04-13	FM-2251-FL	Fire management	Okeechobee Fire Complex	Wildfire	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	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		

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	10	0	0	3	0	0	1996 to 2026-06-30	
Cold Wave	5	0	0	0	4	0	1996 to 2026-06-30	Includes 4 Frost/Freeze records.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	67	0	2	3	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	18	0	2	5	15	0	1996 to 2026-06-30	
Inland Flooding	16	0	1	3	2	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	8	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	78	0	0	8	0	0	1955 to 2026-06-30	Includes 1 Strong Wind record.
Tornado	34	0	7	8	0	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	0	0	0	0	5	0	1996 to 2026-06-30	No Storm Events records of this type; 5 federal declared incidents (see declarations table)
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
2024-10-09	Tornado	EF2, 8.27 mi within this county, 200 yd wide	\$39,000,000 property; \$0 crops (2024 dollars)	0, 0	OSLO to INDIAN RIVER SHRS	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Tornado
2023-08-14	Lightning		\$0 property; \$0 crops (2023 dollars)	0, 2	SEBASTIAN	within last 5 years	deaths or injuries recorded
2017-03-23	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$10,000 property; \$0 crops (2017 dollars)	0, 0	VERO BEACH AIRPARK		B1-c worst recorded: Thunderstorm Wind
2016-10-06	Storm Surge/Tide		\$13,000,000 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone FLZ054 (INDIAN RIVER), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2016-10-06	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 1	\$15,800,000 property; crops not reported (zone total, 2016 dollars)	0, 0	NWS zone FLZ054 (INDIAN RIVER), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2014-03-13	Strong Wind	26 kt (30 mph) estimated gust	\$0 property; \$0 crops (zone total, 2014 dollars)	1, 2	NWS zone FLZ054 (INDIAN RIVER), zone-level		deaths or injuries recorded
2010-12-27	Frost/Freeze		\$0 property; \$4,030,000 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ054 (INDIAN RIVER), zone-level		B1-c worst recorded: Frost/Freeze
2010-12-14	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ054 (INDIAN RIVER), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2008-08-19	Flood		\$20,000 property; \$5,000,000 crops (2008 dollars)	0, 0	SEBASTIAN to INDIAN RIVER SHRS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2004-09-04	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$1,000,000,000 property; \$20,300,000 crops (zone total, 2004 dollars)	0, 0	NWS zone FLZ054 (INDIAN RIVER), zone-level		B1-c most damaging: Hurricane, Tropical Storm, Tropical Depression
2003-09-20	Lightning		\$0 property; \$0 crops (2003 dollars)	1, 4	WABASSO		deaths or injuries recorded
1995-02-13	Hail	3 in	\$500 property; crops not recorded (1995 dollars)	0, 0	Vero Beach		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (236 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	1.02	events per year at a location (modeled)	about 1 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	2.77	event-days per year	about 2.77 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	52.2	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	23	event-days per year	about 23 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	679	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000295	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0295%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.19	events per year	about 1.19 per year	Highly likely	FEMA annualized frequency (modeled)	46.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.96	event-days per year	about 1.96 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	20.9	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.31	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	104	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	0.5	event-days per year	about 0.5 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	14	1996 to 2023 (28 years)	see B1-f	
Landslide	0.05	events per year (modeled)	about 1 in 20 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	77.5	days per year with a strike	about 77.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.655	events per year	about 0.65 per year	Likely	FEMA annualized frequency (modeled)	22	1986 to 2023 (38 years)	countywide	
Tornado	0.309	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00771	annual probability at a location	chance a given location in the county burns in a year: 0.771%		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
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	15	30	0.5
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	29	30	0.967
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	6	30	0.2
Tornado	EF0-1	1996 to 2025	19	30	0.633
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	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	30 of 44	69.6	90.1	96.4	Relatively High 2, Relatively Moderate 14, Relatively Low 6, Very Low 8, No Rating 14
Cold Wave	44 of 44	16.0	19.7	84.7	Relatively High 1, Relatively Moderate 1, Relatively Low 25, Very Low 17
Drought	22 of 44	67.5	81.3	96.7	Relatively Moderate 2, Relatively Low 10, Very Low 10, No Rating 22
Earthquake	44 of 44	2.1	9.5	15.6	Very Low 44
Hail	44 of 44	1.1	19.6	38.5	Relatively Low 1, Very Low 43
Heat Wave	44 of 44	1.4	19.2	36.4	Relatively Low 27, Very Low 17
Hurricane	44 of 44	91.1	99.2	100.0	Very High 39, Relatively High 5
Inland Flooding	44 of 44	0.8	45.9	91.3	Relatively High 4, Relatively Moderate 14, Relatively Low 19, Very Low 7
Landslide	24 of 44	9.2	26.1	74.2	Very Low 24, No Rating 20
Lightning	44 of 44	1.5	84.2	96.4	Very High 1, Relatively High 31, Relatively Moderate 11, Very Low 1
Strong Wind	44 of 44	17.9	71.0	88.3	Relatively High 3, Relatively Moderate 34, Relatively Low 6, Very Low 1
Tornado	44 of 44	11.4	50.0	64.6	Relatively Moderate 9, Relatively Low 33, Very Low 2
Tsunami	0 of 44				Insufficient Data 44
Wildfire	43 of 44	25.2	81.4	95.9	Relatively Moderate 9, Relatively Low 21, Very Low 13, No Rating 1
Winter Weather	0 of 44				No Rating 44

Cold Wave: Agriculture is 78% 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.

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
Indian River County (unincorporated area)	Unincorporated	Approved, expires 2030-08-13	FMA RL 21, SRL 8; any 126	\$69,511,464.47	0 total; 0 since its plan	
Fellsmere city	City	Plan 111041 approved 2025-08-13, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$957,026.54	13 total; no approved plan	
Indian River Shores town	Town	Approved, expires 2030-08-13	FMA RL 0, SRL 0; any 4	\$562,845.34	0 total; 0 since its plan	
Orchid town	Town	Approved, expires 2030-08-13	FMA RL 0, SRL 0; any 0	\$7,908.30	0 total; 0 since its plan	
Sebastian city	City	Approved, expires 2030-08-13	FMA RL 0, SRL 0; any 2	\$6,021,189.75	25 total; 0 since its plan	
Vero Beach city	City	Approved, expires 2030-08-13	FMA RL 11, SRL 6; any 96	\$22,913,111.42	42 total; 0 since its plan	Includes \$142,757.77 for declarations not counted as hazard incidents (DR-4486-FL).

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 2025-08-13 <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	\$8,836,822,885	n/a	36,844	\$758,125	n/a	\$76,451	0.00858%				
Cold Wave	\$32,129,873,920	\$137,090,533	159,719	\$41,549	\$415,838	\$73,033	0.000129%				
Drought	n/a	\$92,281,475	n/a	n/a	\$282,991	n/a	0.307% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$53,161,706,080	n/a	159,788	\$54,881	n/a	\$23,483	0.000103%				
Hail	\$32,129,873,920	\$137,090,533	159,719	\$4,442	\$4,181	\$27,447	under 0.0001%				
Heat Wave	\$32,129,873,920	\$137,090,533	159,719	\$41	\$74	\$555,102	under 0.0001%				
Hurricane	\$32,129,074,941	\$134,771,078	159,717	\$124,037,701	\$1,872,104	\$6,225,914	0.386%				
Inland Flooding	\$32,071,270,449	\$107,830,194	23,990	\$22,373,064	\$298,664	\$14,754	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	\$18,346,226	n/a	54	\$44	n/a	under \$1	0.000242%				
Lightning	\$32,129,873,920	n/a	159,719	\$94,754	n/a	\$1,334,223	0.000295%				
Strong Wind	\$32,129,873,920	\$137,090,533	159,719	\$724,199	\$87,433	\$587,141	0.00225%				
Tornado	\$32,129,873,920	\$137,090,533	159,719	\$1,098,933	\$2,325	\$1,181,625	0.00342%				
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 2025-08-13 <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	\$2,470,878,604	\$62,070,562	20,998	\$764,671	\$2,950	\$95,715	0.0309%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-08-13 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 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	159,719
Building value (total, not at risk)	\$32,129,873,920
Agriculture value (total, not at risk)	\$137,090,533
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$152,918,964
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)	\$10,194,888
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	32	Severe repetitive loss, FMA definition (44 CFR 77.2)	14
Repetitive loss, NFIP insurance definition	213	Severe repetitive loss, NFIP insurance definition	8

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	32	14	213	8	228	4	109
of which: Indian River County (unincorporated area)	21	8	116	4	126	4	61
of which: Indian River Shores town	0	0	4	0	4	0	1
of which: Sebastian city	0	0	2	0	2	0	1
of which: Vero Beach city	11	6	91	4	96	0	46
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>
Indian River County (unincorporated area)	120119	21	8	116	4	126	4	61
Fellsmere city	120120	0	0	0	0	0	0	0
Indian River Shores town	120121	0	0	4	0	4	0	1
Orchid town	120122	0	0	0	0	0	0	0
Sebastian city	120123	0	0	2	0	2	0	1
Vero Beach city	120124	11	6	91	4	96	0	46

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	29	10	154	6	169	4	80
2 to 4 unit residential	0	0	3	0	3	0	1
other residential	1	1	22	0	22	0	17
non-residential	2	3	34	2	34	0	11
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 13 properties are FMA repetitive loss but not NFIP repetitive loss, and 194 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

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Indian River County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12061). Automated baseline. <https://hazardplain.org/fl/12061/> 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