

Lake County, FL

Risk-assessment baseline packet

County FIPS: 12069 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 2031-05-01. Plan: Lake County (FEMA plan 111779), approved 2026-05-01.

Since the plan was approved on 2026-05-01: 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): Inland Flooding (\$46,374,070 a year), Hurricane (\$20,846,577) and Tornado (\$17,911,264).

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; 12069 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 2031-05-01	Plan:	Lake County (FEMA plan 111779)
Approved:	2026-05-01	Days to expiry:	1,674
What changed since your last plan (approved 2026-05-01)			
New federal declarations:	none	Storm Events records since approval:	0 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 3, SRL 3 (44 CFR 77.2); any definition: 31	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: 18 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

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
Lake County (unincorporated area)	Unincorporated	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		
Astatula town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clermont city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-09-23
Eustis city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-15
Fruitland Park city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Groveland city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-15
Howey-in-the-Hills town	Town	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-15
Lady Lake town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Leesburg city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mascotte city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-15
Minneola city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-23

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Montverde town	Town	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-15
Mount Dora city	City	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-15
Tavares city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Umatilla city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
School Board of Lake County	School/School District	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	Lake County (FEMA plan 111779), pending adoption here	2026-05-01 by FEMA; not yet adopted here	2031-05-01 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Johns River Utility Inc.	Electric/Power Authority	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-23
Village Center Community Development District	Special District	Approved, expires 2031-05-01	Lake County (FEMA plan 111779)	2026-05-01	2031-05-01	1,674		this jurisdiction approved 2026-07-23

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	Inland Flooding	Relatively Moderate	Relatively Moderate	\$46,354,534	\$15,956	\$3,581	\$46,374,070	11	
2	Hurricane	Relatively High	Relatively High	\$17,903,862	\$2,184,604	\$758,112	\$20,846,577	10	Includes 2 Tropical Depression records (outside NRI's Hurricane definition).
3	Tornado	Relatively High	Relatively High	\$8,014,432	\$6,902	\$9,889,929	\$17,911,264	24	
4	Strong Wind	Very High	Very High	\$3,368,175	\$637,451	\$2,587,651	\$6,593,276	111	Includes 1 High Wind and 4 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Wildfire	Relatively Moderate	Relatively Moderate	\$3,808,572	\$7,037	\$655,184	\$4,470,792	0	Declared 3 times; no Storm Events record of this type.
6	Lightning	Very High	Relatively High	\$123,185	n/a	\$2,372,629	\$2,495,814	16	
7	Cold Wave	Relatively Low	Relatively Moderate	\$89,898	\$1,110,794	\$284,365	\$1,485,057	6	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).
8	Heat Wave	Relatively Moderate	Relatively Low	\$85	\$143	\$1,390,573	\$1,390,801	1	
9	Earthquake	Relatively Low	Relatively Low	\$301,894	n/a	\$142,868	\$444,761		Storm Events does not record earthquakes.
10	Hail	Relatively Low	Relatively Low	\$28,907	\$153,868	\$7,976	\$190,751	98	
11	Drought	Relatively Low	Relatively Low	n/a	\$37,665	n/a	\$37,665	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Coastal Flooding	Very Low	Very Low	\$6,678	n/a	\$1,111	\$7,789	1	
13	Landslide	Relatively Low	Very Low	\$4,037	n/a	\$16	\$4,053	1	
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	1	

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 records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, ice storm, tsunami 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 305.07 (Relatively Low, 44.8); tract 304.08 (Relatively Low, 42.1); tract 303.02 (Very Low, 40.0)
Hurricane	tract 313.08 (Relatively High, 92.3); tract 305.07 (Relatively High, 92.1); tract 304.08 (Relatively High, 91.6)
Landslide	tract 313.01 (Relatively Low, 87.6); tract 310.02 (Relatively Low, 86.4); tract 313.09 (Relatively Low, 85.9)
Tornado	tract 305.07 (Very High, 96.3); tract 312.07 (Very High, 95.7); tract 313.16 (Very High, 94.4)
Wildfire	tract 312.07 (Relatively High, 97.4); tract 309.17 (Relatively High, 96.6); tract 312.08 (Relatively High, 96.4)

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 305.07 is Census Tract 305.07). 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)	1 record, 2022 (1 zone-level)		Coastal Flood, 2022-09-12, \$13,200 property; \$0 crops (2022 dollars); NWS zone FLZ044		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2003 to 2010 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2010-12-14, zone-level	Cold/Wind Chill, 2003-01-24, \$0 property; \$10,000 crops (zone total, 2003 dollars)	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, \$1,830,000 crop damage (2010 dollars); NWS zone FLZ044		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)	114 records, 1957 to 2025	0.75 in to 2.75 in (median 1 in); 114 with a recorded value	2.75 in hail, 2023-04-25; same size also recorded on 2023-04-25	Hail, 1993-08-03, \$50,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Clermont city (11 records), Leesburg city (10 records), Tavares city (8 records), Eustis city (6 records), Mount Dora city (6 records), Lady Lake town (4 records), Umatilla city (4 records), Howey-in-the-Hills town (3 records), Mascotte city (3 records), Fruitland Park city (2 records); and 3 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2022 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2022-06-24, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	10 records, 2016 to 2024 (10 zone-level)		Strongest recorded: Tropical Storm record, 2017-09-10 to 2017-09-11, \$36,500,000 property; \$0 crops (2017 dollars); NWS zone FLZ044		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)	11 records, 1998 to 2025 (1 zone-level)		Flood, 2024-10-09, \$12,600,000 property; \$0 crops (2024 dollars)		Event records naming jurisdictions in the plan: Lady Lake town (2 records), Clermont city (1 record), Eustis city (1 record), Howey-in-the-Hills town (1 record), Leesburg city (1 record). 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)	1 record, 2013		Debris Flow, 2013-04-30, \$75,000 property; \$0 crops (2013 dollars)		Event records naming jurisdictions in the plan: Clermont city (1 record).	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	16 records, 1997 to 2022		Lightning, 2018-06-27, \$0 property; \$0 crops (2018 dollars), 1 direct death	Lightning, 2008-07-24, \$431,000 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: Umatilla city (3 records), Fruitland Park city (2 records), Groveland city (2 records), Lady Lake town (2 records), Clermont city (1 record), Eustis city (1 record), Howey-in-the-Hills town (1 record), Tavares 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)	5 records, 2004 to 2021 (5 zone-level)	31 kt (36 mph) to 56 kt (64 mph) (median 39 kt (45 mph)); 5 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2004-09-04; NWS zone FLZ044	Strong Wind, 2004-09-26, \$8,000,000 property; \$8,200,000 crops (zone total, 2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	154 records, 1967 to 2024	43 kt (49 mph) to 83 kt (96 mph) (median 50 kt (58 mph)); 113 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2019-01-24	Thunderstorm Wind, 2011-01-25, \$500,000 property; \$0 crops (2011 dollars)	Event records naming jurisdictions in the plan: Fruitland Park city (8 records), Clermont city (7 records), Tavares city (7 records), Eustis city (6 records), Groveland city (6 records), Lady Lake town (6 records), Mount Dora city (6 records), Leesburg city (5 records), Mascotte city (5 records), Howey-in-the-Hills town (3 records); and 3 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	60 records, 1953 to 2025	F/EF0 to F/EF3 (median F/EF1); 56 with a recorded value	EF3 tornado, 2007-02-02, 12.74 mi within this county, 400 yd wide, \$46,000,000 property; \$0 crops (2007 dollars), 13 direct deaths, 9 direct injuries	Tornado, 2007-02-02, \$52,000,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Clermont city (4 records), Tavares city (3 records), Eustis city (2 records), Lady Lake town (2 records), Mount Dora city (2 records), Fruitland Park city (1 record), Howey-in-the-Hills town (1 record), Leesburg city (1 record), Umatilla city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

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)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	1 record, 2010 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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

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: 37 declarations covering 26 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	\$12,395,329.04	within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-08-03	2024-08-01	EM-3605-FL	Emergency	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	no Public Assistance recorded	within last 5 years	same incident as DR-4
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$231,757.52	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-4
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$349,184.60	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-4
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$7,841,120.70	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-4
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$528,993.77		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4
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	\$17,740,836.28		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	Hurricane Matthew	Hurricane	\$471,819.53		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		same incident as DR-4
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	\$696,762.48		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		same incident as DR-1
2007-05-02	2007-05-01	FM-2687-FL	Fire management	Deland Fire Complex	Wildfire	no Public Assistance recorded		
2007-02-03	2007-02-01	DR-1679-FL	Major disaster	Severe Storms and Tornadoes	Tornado	\$3,769,964.21		
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	\$3,397,859.28		
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	\$22,695,981.67		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$339,622.99		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
2000-05-19	2000-05-19	FM-2299-FL	Fire management	Withlacoochee Fire Complex	Wildfire	no Public Assistance recorded		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		
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		
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		
1984-03-29	1983-12-24	DR-698-FL	Major disaster	Freezing Temperatures	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		

School districts and special districts in this county: \$1,892,521.20 (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	1	0	0	1	0	0	1996 to 2026-06-30	
Cold Wave	6	0	0	0	5	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	114	0	1	10	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	1	0	0	1996 to 2026-06-30	
Hurricane	10	0	0	6	15	0	1996 to 2026-06-30	Includes 2 Tropical Depression records.
Inland Flooding	11	0	2	6	5	0	1996 to 2026-06-30	
Landslide	1	0	0	0	0	0	1996 to 2026-06-30	
Lightning	16	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	159	0	0	13	3	0	1955 to 2026-06-30	Includes 1 High Wind and 4 Strong Wind records.
Tornado	60	0	1	1	4	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	3	0	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Winter Weather	1	0	0	0	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-10-09	Flood		\$12,600,000 property; \$0 crops (2024 dollars)	0, 0	BAY LAKE to LADY LAKE	within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2023-04-25	Hail	2.75 in	property not reported; \$0 crops (2023 dollars)	0, 0	MASCOTTE	within last 5 years	B1-c worst recorded: Hail
2022-06-24	Excessive Heat		\$0 property; \$0 crops (zone total, 2022 dollars)	0, 0	NWS zone FLZ144 (SOUTHERN LAKE COUNTY), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2019-01-24	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$250,000 property; \$0 crops (2019 dollars)	0, 0	MASCOTTE		B1-c worst recorded: Thunderstorm Wind
2018-06-27	Lightning		\$0 property; \$0 crops (2018 dollars)	1, 0	UMATILLA		B1-c worst recorded: Lightning
2017-09-10	Tropical Storm		\$36,500,000 property; \$0 crops (zone total, 2017 dollars)	0, 0	NWS zone FLZ044 (LAKE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-12-27	Frost/Freeze		\$0 property; \$1,830,000 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ044 (LAKE), 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 FLZ044 (LAKE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2009-05-24	Thunderstorm Wind	43 kt (49 mph) estimated gust	property not reported; \$0 crops (2009 dollars)	3, 2	ASTOR PARK		deaths or injuries recorded
2007-02-02	Tornado	EF3, 12.74 mi within this county, 400 yd wide	\$46,000,000 property; \$0 crops (2007 dollars)	13, 9	TURPENTINE to CROWS BLUFF		deaths or injuries recorded
2007-02-02	Tornado	EF3, 10.5 mi within this county, 450 yd wide	\$52,000,000 property; \$0 crops (2007 dollars)	8, 10	LADY LAKE to EMERALD		deaths or injuries recorded
2004-09-04	High Wind	56 kt (64 mph) measured gust	\$6,300,000 property; \$5,600,000 crops (zone total, 2004 dollars)	0, 0	NWS zone FLZ044 (LAKE), zone-level		B1-c worst recorded: High Wind and Strong Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (380 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	0.977	events per year at a location (modeled)	about 0.98 per year at a given location in the county	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Cold Wave	4.12	event-days per year	about 4.12 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	78.3	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	16.3	event-days per year	about 16.3 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	567	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000475	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0475%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.47	events per year	about 2.47 per year	Highly likely	FEMA annualized frequency (modeled)	93.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.89	event-days per year	about 1.89 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	26.9	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.248	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	107	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	0.25	event-days per year	about 0.25 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	7	1996 to 2023 (28 years)	see B1-f	
Landslide	0.128	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	91.6	days per year with a strike	about 91.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

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
Strong Wind	1.23	events per year	about 1.23 per year	Highly likely	FEMA annualized frequency (modeled)	47	1986 to 2023 (38 years)	countywide	
Tornado	0.964	events per year	about 0.96 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00609	annual probability at a location	chance a given location in the county burns in a year: 0.609%		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	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI models no winter weather event-days here (2005-11-12 to 2024-11-12, 19 years); Storm Events has a record in 1 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out.

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	47	30	1.57
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	91	30	3.03
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	11	30	0.367
Tornado	EF0-1	1996 to 2025	20	30	0.667
Tornado	EF2-3	1996 to 2025	3	30	0.1
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	1 of 75	86.2	86.2	86.2	Relatively Low 1, No Rating 74
Cold Wave	75 of 75	17.9	23.1	72.3	Relatively Moderate 10, Relatively Low 62, Very Low 3
Drought	46 of 75	68.0	76.0	84.5	Relatively Low 11, Very Low 35, No Rating 29
Earthquake	75 of 75	6.1	19.7	44.8	Relatively Low 2, Very Low 73
Hail	75 of 75	3.9	21.1	66.5	Relatively Low 17, Very Low 58
Heat Wave	75 of 75	7.3	27.3	55.6	Relatively Low 59, Very Low 16
Hurricane	75 of 75	68.2	86.3	92.3	Relatively High 9, Relatively Moderate 60, Relatively Low 6
Inland Flooding	75 of 75	6.4	50.6	94.5	Relatively High 16, Relatively Moderate 22, Relatively Low 27, Very Low 10
Landslide	75 of 75	31.1	69.1	87.6	Relatively Low 13, Very Low 62
Lightning	75 of 75	44.5	83.5	97.2	Very High 2, Relatively High 47, Relatively Moderate 25, Relatively Low 1
Strong Wind	75 of 75	54.8	89.2	97.4	Very High 2, Relatively High 56, Relatively Moderate 17

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	75 of 75	48.7	77.7	96.3	Very High 4, Relatively High 46, Relatively Moderate 24, Relatively Low 1
Wildfire	75 of 75	23.0	90.9	97.4	Relatively High 3, Relatively Moderate 44, Relatively Low 25, Very Low 3
Winter Weather	0 of 75				No Rating 75

Cold Wave: Agriculture is 75% 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 81% 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
Lake County (unincorporated area)	Unincorporated	Approved, expires 2031-05-01	FMA RL 3, SRL 3; any 26	\$39,649,059.66	0 total; 0 since its plan	
Astatula town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$119,780.67	1 total; no approved plan	
Clermont city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$1,771,857.36	25 total; 0 since its plan	Includes \$107,315.32 for declarations not counted as hazard incidents (DR-4486-FL).
Eustis city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 2	\$1,442,133.70	16 total; 0 since its plan	Includes \$30,895 for declarations not counted as hazard incidents (DR-4486-FL).
Fruitland Park city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$650,555.11	13 total; no approved plan	
Groveland city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 1	\$1,258,736.19	10 total; 0 since its plan	Includes \$79,451.98 for declarations not counted as hazard incidents (DR-4486-FL).
Howey-in-the-Hills town	Town	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$206,518.67	9 total; 0 since its plan	
Lady Lake town	Town	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,587,727.16	16 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Leesburg city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$6,475,270.08	17 total; no approved plan	Includes \$111,314.56 for declarations not counted as hazard incidents (DR-4486-FL).
Mascotte city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 1	\$212,095.94	8 total; 0 since its plan	
Minneola city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$990,423.69	3 total; 0 since its plan	
Montverde town	Town	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$463,597.68	1 total; 0 since its plan	
Mount Dora city	City	Approved, expires 2031-05-01	FMA RL 0, SRL 0; any 0	\$6,908,618.30	14 total; 0 since its plan	
Tavares city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$1,031,308.54	19 total; no approved plan	Includes \$28,116.17 for declarations not counted as hazard incidents (DR-4486-FL).
Umatilla city	City	Plan 111779 approved 2026-05-01, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$60,881.59	11 total; no approved 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 2026-05-01 <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	\$197,834,994	n/a	996	\$6,678	n/a	\$1,111	0.00338%				
Cold Wave	\$66,196,475,611	\$277,754,259	383,042	\$89,898	\$1,110,794	\$284,365	0.000136%				
Drought	n/a	\$239,300,950	n/a	n/a	\$37,665	n/a	0.0157% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$111,035,672,486	n/a	383,956	\$301,894	n/a	\$142,868	0.000272%				
Hail	\$66,196,475,611	\$277,754,259	383,042	\$28,907	\$153,868	\$7,976	under 0.0001%				
Heat Wave	\$66,196,475,611	\$277,754,259	383,042	\$85	\$143	\$1,390,573	under 0.0001%				
Hurricane	\$66,193,750,933	\$277,715,467	383,030	\$17,903,862	\$2,184,604	\$758,112	0.027%				
Inland Flooding	\$66,091,466,995	\$21,756,251	17,655	\$46,354,534	\$15,956	\$3,581	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	\$458,623,311	n/a	2,680	\$4,037	n/a	\$16	0.00088%				
Lightning	\$66,196,475,611	n/a	383,042	\$123,185	n/a	\$2,372,629	0.000186%				
Strong Wind	\$66,196,475,611	\$277,754,259	383,042	\$3,368,175	\$637,451	\$2,587,651	0.00509%				
Tornado	\$66,196,475,611	\$277,754,259	383,042	\$8,014,432	\$6,902	\$9,889,929	0.0121%				

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 2026-05-01 <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	\$8,436,229,517	\$167,948,813	90,530	\$3,808,572	\$7,037	\$655,184	0.0451%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2026-05-01 (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	383,042
Building value (total, not at risk)	\$66,196,475,611
Agriculture value (total, not at risk)	\$277,754,259
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$84,158,677
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)	\$18,093,993
Social vulnerability rating	Relatively Moderate
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)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	31	Severe repetitive loss, NFIP insurance definition	3

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	3	3	31	3	31	0	23
of which: Eustis city	0	0	2	0	2	0	2
of which: Groveland city	0	0	1	0	1	0	1
of which: Leesburg city	0	0	1	0	1	0	1
of which: Lake County (unincorporated area)	3	3	26	3	26	0	18
of which: Mascotte city	0	0	1	0	1	0	1
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>
Lake County (unincorporated area)	120421	3	3	26	3	26	0	18
Astatula town	120581	0	0	0	0	0	0	0
Clermont city	120133	0	0	0	0	0	0	0
Eustis city	120134	0	0	2	0	2	0	2
Fruitland Park city	120387	0	0	0	0	0	0	0
Groveland city	120135	0	0	1	0	1	0	1
Howey-in-the-Hills town	120585	0	0	0	0	0	0	0
Lady Lake town	120613	0	0	0	0	0	0	0
Leesburg city	120136	0	0	1	0	1	0	1
Mascotte city	120591	0	0	1	0	1	0	1

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>
Minneola city	120412	0	0	0	0	0	0	0
Montverde town	120614	0	0	0	0	0	0	0
Mount Dora city	120137	0	0	0	0	0	0	0
Tavares city	120138	0	0	0	0	0	0	0
Umatilla city	120139	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	3	3	30	3	30	0	22
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 28 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/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). Lake County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12069). Automated baseline. <https://hazardplain.org/fl/12069/> 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