

Lee County, FL

Risk-assessment baseline packet

County FIPS: 12071 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 2027-06-21. Plan: Lee County Unified (FEMA plan 108215), approved 2022-06-21.

Since the plan was approved on 2022-06-21: 12 new hazard declarations (6 incidents) and 39 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 (\$300,449,297 a year), Inland Flooding (\$95,238,763) and Coastal Flooding (\$13,828,929).

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; 12071 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 2027-06-21	Plan:	Lee County Unified (FEMA plan 108215)
Approved:	2022-06-21	Days to expiry:	264
Update underway:	none recorded in FEMA's plan tracker		

What changed since your last plan (approved 2022-06-21)

New federal declarations:	12 new hazard declarations (6 incidents): EM-3584-FL (Tropical Storm Ian), DR-4673-FL (Hurricane Ian), EM-3587-FL (Tropical Storm Nicole), DR-4680-FL (Hurricane Nicole), EM-3596-FL (Tropical Storm Idalia), DR-4734-FL (Hurricane Idalia), EM-3605-FL (Tropical Storm Debby), DR-4806-FL (Hurricane Debby), EM-3615-FL (Tropical Storm Helene), DR-4828-FL (Hurricane Helene), EM-3622-FL (Hurricane Milton), DR-4834-FL (Hurricane Milton)	Storm Events records since approval:	39 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1,141, SRL 736 (44 CFR 77.2); any definition: 4,098	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: 14 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 negative = days since expiry	Notes
Lee County (unincorporated area)	Unincorporated	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	
Name not given in FEMA data (ID 1223005)	College/University	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2022-08-11
Bonita Springs city	City	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	
Cape Coral city	City	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-01-12
Estero village	Village	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-01-12
Fort Myers Beach town	Town	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	
Fort Myers city	City	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	
Gateway CDP	Unincorporated	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-08-03
Sanibel city	City	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	
Lee County School District	School/School District	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-05-30
Johns Hopkins All Childrens Hospital	Hospital/Medical Facility	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-04-11
Lee County Electric Cooperative	Electric/Power Authority	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-03-21
Lee County Fire Chief Association	Fire/EMS District	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-08-24
San Carlos Estates Water Control District	Water/Sewer Authority	Approved, expires 2027-06-21	Lee County Unified (FEMA plan 108215)	2022-06-21	2027-06-21	264	this jurisdiction approved 2023-07-27

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	\$276,121,919	\$1,548,666	\$22,778,712	\$300,449,297	12	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
2	Inland Flooding	Relatively High	Relatively High	\$94,625,814	\$61,399	\$551,550	\$95,238,763	50	
3	Coastal Flooding	Very High	Very High	\$12,261,333	n/a	\$1,567,596	\$13,828,929	4	
4	Lightning	Very High	Very High	\$308,606	n/a	\$7,759,704	\$8,068,310	57	
5	Wildfire	Relatively Moderate	Relatively Moderate	\$4,343,129	\$5,108	\$509,083	\$4,857,320	15	
6	Tornado	Relatively Moderate	Relatively Moderate	\$3,065,310	\$1,242	\$1,606,820	\$4,673,372	59	
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$230	\$92	\$3,442,245	\$3,442,568	3	
8	Cold Wave	Relatively Moderate	Relatively Moderate	\$232,363	\$1,451,736	\$134,446	\$1,818,545	0	Declared 5 times; no Storm Events record of this type.
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$497,617	\$32,694	\$118,079	\$648,390	130	Includes 3 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
10	Drought	Relatively Low	Relatively Low	n/a	\$131,260	n/a	\$131,260	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Earthquake	Very Low	Very Low	\$62,018	n/a	\$18,298	\$80,316		Storm Events does not record earthquakes.
12	Hail	Very Low	Very Low	\$18,083	\$14,379	\$36,598	\$69,060	96	
13	Landslide	Very Low	Very Low	\$955	n/a	\$2	\$957	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 17.08 (Very Low, 13.0); tract 17.11 (Very Low, 10.1); tract 11.04 (Very Low, 9.5)
Hurricane	tract 503.05 (Very High, 99.9); tract 401.38 (Very High, 99.6); tract 802.02 (Very High, 99.5)
Landslide	tract 503.12 (Relatively Low, 86.8); tract 401.38 (Relatively Low, 84.5); tract 303 (Very Low, 76.8)
Tornado	tract 104.20 (Relatively Low, 51.2); tract 16.02 (Relatively Low, 49.7); tract 503.05 (Relatively Low, 48.7)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 503.11 (Relatively High, 97.7); tract 401.38 (Relatively High, 97.1); tract 503.12 (Relatively High, 96.9)

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 17.08 is Census Tract 17.08). 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)	4 records, 2018 to 2024 (4 zone-level)		No damage reported in 4 records.		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	122 records, 1957 to 2025	0.75 in to 2 in (median 0.94 in); 122 with a recorded value	2 in hail, 1965-05-31	Hail, 2001-06-18, \$50,000 property; \$0 crops (2001 dollars)	Event records naming jurisdictions in the plan: Fort Myers city (30 records), Cape Coral city (21 records), Bonita Springs city (5 records), Estero village (4 records), Fort Myers Beach town (1 record), Sanibel city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 1998	1 day; 3 with a recorded value	1 consecutive day, 1998-06-24, 1 direct death		Event records naming jurisdictions in the plan: Fort Myers city (1 record).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	12 records, 2016 to 2024 (12 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2022-09-28, category 4, \$7,000,000,000 property; \$0 crops (2022 dollars), 60 direct deaths (reported for the zone); NWS zone FLZ165		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)	50 records, 1996 to 2025		Flood, 2017-09-10, \$500,000,000 property; \$0 crops (2017 dollars)		Event records naming jurisdictions in the plan: Cape Coral city (13 records), Bonita Springs city (6 records), Fort Myers city (5 records), Sanibel city (3 records), Estero village (1 record), Fort Myers Beach town (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	57 records, 1996 to 2022		Lightning, 2005-08-18, damage not reported, 2 direct deaths, 1 direct injury	Lightning, 1998-08-12, \$645,000 property; \$0 crops (1998 dollars)	Event records naming jurisdictions in the plan: Fort Myers city (17 records), Cape Coral city (15 records), Bonita Springs city (4 records), Sanibel city (4 records), Fort Myers Beach town (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)	3 records, 1998 to 2023 (2 zone-level)	51 kt (59 mph) to 55 kt (63 mph) (median 53 kt (61 mph)); 2 with a recorded value	55 kt (63 mph) estimated gust, High Wind, 2018-12-21; NWS zone FLZ165	High Wind, 1998-02-04, \$15,000 property; \$0 crops (1998 dollars)	Event records naming jurisdictions in the plan: Cape Coral city (1 record). Zone-level records (2) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	229 records, 1959 to 2024	35 kt (40 mph) to 75 kt (86 mph) (median 51 kt (59 mph)); 120 with a recorded value	75 kt (86 mph), measurement type not recorded, Thunderstorm Wind, 1971-07-28	Thunderstorm Wind, 1993-04-05, \$5,000,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Cape Coral city (37 records), Fort Myers city (33 records), Bonita Springs city (9 records), Estero village (6 records), Fort Myers Beach town (5 records), Sanibel city (4 records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	130 records, 1953 to 2026	F/EF0 to F/EF2 (median F/EF0); 125 with a recorded value	F2 tornado, 1986-08-09, 1.5 mi path length (whole path, pre-1996), 200 yd wide, \$2,500,000 property; crops not recorded (1986 dollars), 12 direct injuries	Tornado, 2022-01-16, \$10,000,000 property; \$0 crops (2022 dollars)	Event records naming jurisdictions in the plan: Cape Coral city (17 records), Fort Myers city (6 records), Sanibel city (4 records), Fort Myers Beach town (3 records), Bonita Springs city (1 record), Estero village (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	15 records, 1999 to 2020 (4 zone-level)		Wildfire, 2020-04-03, \$100,000,000 property; \$0 crops (2020 dollars); NWS zone FLZ265		Event records naming jurisdictions in the plan: Cape Coral city (4 records), Fort Myers city (3 records). Zone- level records (4) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	0					

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 45 declarations covering 34 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	\$22,440,419.11	new since last plan; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4834
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	\$8,119,302.88	new since last plan; within last 5 years	
2024-09-24	2024-09-23	EM-3615-FL	Emergency	Tropical Storm Helene	Hurricane (primary); also designated: Inland Flooding, Strong Wind	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4828

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		
						<i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$1,368,357.79	new since last plan; within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	Tropical Storm Idalia	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4734
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$537,751,530.61	new since last plan; within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	Tropical Storm Ian	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded	in the 12 months before plan approval	
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$184,220,318.27		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4486
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$127,718,792.65		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2017-04-22	2017-04-21	FM-5179-FL	Fire management	Lehigh Acres (Anna Ave. N.) Fire	Wildfire	no Public Assistance recorded		
2012-07-03	2012-06-23	DR-4068-FL	Major disaster	Tropical Storm Debby	Hurricane	\$2,074,446.48		
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	\$2,996,449.29		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		same incident as DR-1785
2007-05-09	2007-05-07	FM-2692-FL	Fire management	Calloosahatchee Fire Complex	Wildfire	no Public Assistance recorded		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$33,118,108.42		
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	\$108,623.10		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	\$165,249.89		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$1,077,374.71		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$68,591,889.47		
2001-09-28	2001-09-13	DR-1393-FL	Major disaster	Severe Storms, Tornadoes and Flooding Associated with Tropical Storm Gabrielle	Hurricane; Inland Flooding; Tornado	\$589,229.26		
2001-02-19	2001-02-19	FM-2355-FL	Fire management	FI - Caloosahatchee Fire Complex	Wildfire	no Public Assistance recorded		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	\$244,485.24		
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-2254-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1069-FL	Major disaster	Hurricane Opal	Hurricane	PA not declared for this county		
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		
1972-06-23	1972-06-23	DR-337-FL	Major disaster	Tropical Storm Agnes	Hurricane	no Public Assistance recorded		
1971-03-15	1971-03-15	DR-304-FL	Major disaster	Freeze	Cold Wave	no Public Assistance recorded		
1968-11-07	1968-11-07	DR-252-FL	Major disaster	Hurricane Gladys	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		
1965-09-14	1965-09-14	DR-209-FL	Major disaster	Hurricane Betsy	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$50,374,290.25 (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 filed under this county for declarations that do not list it: 2 rows, \$104,488.81

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4084-FL	2012-10-18	Hurricane Isaac	Lee County Electric Cooperative, Inc.	\$33,300.87
DR-1602-FL	2005-08-28	Hurricane Katrina	Lee County Electric Cooperative, Inc.	\$71,187.94

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	4	2	1	2	0	0	1996 to 2026-06-30	
Cold Wave	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)
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.

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
Hail	122	3	2	5	0	0	1955 to 2026-06-30	
Heat Wave	3	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	12	6	1	6	23	6	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Inland Flooding	50	12	4	15	7	3	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	57	2	1	2	0	0	1996 to 2026-06-30	
Strong Wind	232	5	5	8	2	2	1955 to 2026-06-30	Includes 3 High Wind records.
Tornado	130	9	5	14	2	1	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	15	0	0	0	6	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-09-28	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 4	\$7,000,000,000 property; \$0 crops (zone total, 2022 dollars)	60, 0	NWS zone FLZ165 (COASTAL LEE), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2022-01-16	Tornado	EF2, 7.01 mi within this county, 125 yd wide	\$10,000,000 property; \$0 crops (2022 dollars)	0, 0	PUNTA RASSA to WHISKEY CREEK	in the 12 months before plan approval; within last 5 years	B1-c most damaging: Tornado
2020-04-03	Wildfire		\$100,000,000 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone FLZ265 (INLAND LEE), zone-level		B1-c worst recorded: Wildfire
2018-12-21	High Wind	55 kt (63 mph) estimated gust	\$0 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone FLZ165 (COASTAL LEE), zone-level		B1-c worst recorded: High Wind and Strong Wind
2017-09-10	Flood		\$500,000,000 property; \$0 crops (2017 dollars)	0, 0	BONITA SPGS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2014-07-22	Lightning		\$0 property; \$0 crops (2014 dollars)	1, 2	FT MYERS BEACH		deaths or injuries recorded
2005-08-18	Lightning		damage not reported	2, 1	FT MYERS		deaths or injuries recorded
1998-08-12	Lightning		\$645,000 property; \$0 crops (1998 dollars)	0, 0	FT MYERS		B1-c most damaging: Lightning
1998-06-24	Heat		\$0 property; \$0 crops (1998 dollars)	1, 0	NORTH FT MYERS		B1-c worst recorded: Excessive Heat, Heat
1986-08-09	Tornado	F2, 1.5 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1986 dollars)	0, 12	location not recorded		B1-c worst recorded: Tornado
1971-07-28	Thunderstorm Wind	75 kt (86 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1965-05-31	Hail	2 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (625 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	2.92	events per year at a location (modeled)	about 2.9 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	2.37	event-days per year	about 2.37 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	25.3	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	7.76	event-days per year	about 7.76 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	455	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000217	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0217%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.612	events per year	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	24.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.44	event-days per year	about 2.44 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	20.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.253	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	106	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Inland Flooding	1.43	event-days per year	about 1.43 days per year	Likely	Storm Events event-days in 18 of 30 years, 1996 to 2025 (60%)	40	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0826	events per year (modeled)	about 1 in 12 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	102	days per year with a strike	about 102 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.37	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	10	1986 to 2023 (38 years)	countywide	
Tornado	0.895	events per year	about 0.89 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00684	annual probability at a location	chance a given location in the county burns in a year: 0.684%	Likely	Storm Events records in 5 of 30 years, 1996 to 2025 (16.7%)	not shown	modeled	see B1-f	
Winter Weather	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events winter weather record, 1996 to 2025

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	44	30	1.47
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	59	30	1.97
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	66	30	2.2
Tornado	EF0-1	1996 to 2025	51	30	1.7
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	188 of 222	69.5	90.6	99.8	Very High 5, Relatively High 30, Relatively Moderate 72, Relatively Low 69, Very Low 12, No Rating 34
Cold Wave	222 of 222	16.3	18.0	96.8	Very High 2, Relatively High 1, Relatively Low 33, Very Low 186
Drought	31 of 222	68.1	73.7	94.5	Relatively Moderate 2, Relatively Low 4, Very Low 25, No Rating 191
Earthquake	222 of 222	0.3	2.3	13.0	Very Low 222
Hail	222 of 222	1.3	7.5	51.0	Relatively Low 3, Very Low 219
Heat Wave	222 of 222	1.4	24.5	60.3	Relatively Moderate 1, Relatively Low 177, Very Low 44
Hurricane	222 of 222	76.3	96.6	99.9	Very High 96, Relatively High 120, Relatively Moderate 5, Relatively Low 1
Inland Flooding	222 of 222	0.4	34.5	94.8	Relatively High 22, Relatively Moderate 38, Relatively Low 111, Very Low 51
Landslide	216 of 222	10.0	38.6	86.8	Relatively Low 2, Very Low 214, No Rating 6
Lightning	222 of 222	0.5	88.1	98.5	Very High 25, Relatively High 158, Relatively Moderate 35, Relatively Low 3, Very Low 1
Strong Wind	222 of 222	3.5	17.4	54.5	Relatively Moderate 1, Relatively Low 65, Very Low 156
Tornado	222 of 222	3.1	33.8	51.2	Relatively Low 170, Very Low 52
Tsunami	0 of 222				Insufficient Data 222
Wildfire	199 of 222	18.7	82.7	97.7	Relatively High 4, Relatively Moderate 56, Relatively Low 93, Very Low 46, No Rating 23
Winter Weather	0 of 222				No Rating 222

Cold Wave: Agriculture is 80% 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
Lee County (unincorporated area)	Unincorporated	Approved, expires 2027-06-21	FMA RL 806, SRL 375; any 2,304	\$312,676,200.07	0 total; 0 since its plan	Includes \$3,446,249.16 for declarations not counted as hazard incidents (DR-4486-FL).
Name not given in FEMA data (ID 1223005)	College/University	Approved, expires 2027-06-21		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Bonita Springs city	City	Approved, expires 2027-06-21	FMA RL 88, SRL 61; any 300	\$18,016,019.64	25 total; 0 since its plan	
Cape Coral city	City	Approved, expires 2027-06-21	FMA RL 2, SRL 2; any 26	\$123,270,773.37	108 total; 3 since its plan	
Estero village	Village	Approved, expires 2027-06-21	FMA RL 1, SRL 0; any 3	\$7,166,218.65	12 total; 0 since its plan	
Fort Myers Beach town	Town	Approved, expires 2027-06-21	FMA RL 138, SRL 196; any 662	\$25,732,390.27	11 total; 0 since its plan	
Fort Myers city	City	Approved, expires 2027-06-21	FMA RL 16, SRL 10; any 100	\$46,744,529.01	95 total; 1 since its plan	Includes \$267,882.44 for declarations not counted as hazard incidents (DR-4486-FL).
Gateway CDP	Unincorporated	Approved, expires 2027-06-21		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Sanibel city	City	Approved, expires 2027-06-21	FMA RL 90, SRL 92; any 703	\$29,758,185.62	16 total; 1 since its plan	

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

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)

- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-06-21 <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	\$81,390,652,955	n/a	413,125	\$12,261,333	n/a	\$1,567,596	0.0151%		\$0		
Cold Wave	\$138,420,828,980	\$134,365,455	759,922	\$232,363	\$1,451,736	\$134,446	0.000168%				
Drought	n/a	\$95,331,040	n/a	n/a	\$131,260	n/a	0.138% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$231,079,627,769	n/a	760,822	\$62,018	n/a	\$18,298	under 0.0001%				
Hail	\$138,420,828,980	\$134,365,455	759,922	\$18,083	\$14,379	\$36,598	under 0.0001%	\$0			
Heat Wave	\$138,420,828,980	\$134,365,455	759,922	\$230	\$92	\$3,442,245	under 0.0001%				
Hurricane	\$138,413,119,954	\$134,365,455	759,893	\$276,121,919	\$1,548,666	\$22,778,712	0.199%		\$7,154,000,000	\$569,679,610.39	
Inland Flooding	\$138,214,444,567	\$5,942,307	270,769	\$94,625,814	\$61,399	\$551,550	n/a (see note)	\$530,000		\$22,440,419.11	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	\$229,056,150	n/a	1,246	\$955	n/a	\$2	0.000417%				

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 2022-06-21 <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
Lightning	\$138,420,828,980	n/a	759,922	\$308,606	n/a	\$7,759,704	0.000223%	\$75,000			
Strong Wind	\$138,420,828,980	\$134,365,455	759,922	\$497,617	\$32,694	\$118,079	0.000359%	\$3,000	\$0	no Public Assistance recorded (2 declarations)	
Tornado	\$138,420,828,980	\$134,365,455	759,922	\$3,065,310	\$1,242	\$1,606,820	0.00221%	\$1,155,000		no Public Assistance recorded (1 declaration)	
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$10,692,309,210	\$81,137,502	82,903	\$4,343,129	\$5,108	\$509,083	0.0406%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2022-06-21 (Storm Events through 2026-06-30): 30 county-coded records, 30 with a damage value recorded (including \$0), \$1,763,000; 9 zone-level records, 9 with a damage value recorded (including \$0), \$7,154,000,000 reported for the zone; Public Assistance: \$569,679,610.39 on 12 counted declarations, 4 of them with Public Assistance.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

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

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

County context

Source: 5

Measure	Value
Population	759,922
Building value (total, not at risk)	\$138,420,828,980
Agriculture value (total, not at risk)	\$134,365,455
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$394,783,952
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)	\$38,523,135
Social vulnerability rating	Relatively High
Community resilience rating	Very Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1,141	Severe repetitive loss, FMA definition (44 CFR 77.2)	736
Repetitive loss, NFIP insurance definition	4,025	Severe repetitive loss, NFIP insurance definition	624

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	1,141	736	4,025	624	4,098	54	2,898
of which: Estero village	1	0	3	0	3	0	3
of which: Sanibel city	90	92	699	79	703	2	589
of which: Fort Myers Beach town	138	196	618	153	662	34	441
of which: Bonita Springs city	88	61	295	53	300	7	215
of which: Cape Coral city	2	2	26	2	26	0	18
of which: Fort Myers city	16	10	99	7	100	1	80
of which: Lee County (unincorporated area)	806	375	2,285	330	2,304	10	1,552
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>
Lee County (unincorporated area)	125124	806	375	2,285	330	2,304	10	1,552
Bonita Springs city	120680	88	61	295	53	300	7	215
Cape Coral city	125095	2	2	26	2	26	0	18
Estero village	120260	1	0	3	0	3	0	3
Fort Myers Beach town	120673	138	196	618	153	662	34	441
Fort Myers city	125106	16	10	99	7	100	1	80
Sanibel city	120402	90	92	699	79	703	2	589

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	992	575	3,139	491	3,188	40	2,305
2 to 4 unit residential	59	71	284	56	299	9	150
other residential	69	67	406	57	409	1	316
non-residential	21	23	196	20	202	4	127
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 37 properties are FMA repetitive loss but not NFIP repetitive loss, and 2,921 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

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

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

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Lee County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12071). Automated baseline. <https://hazardplain.org/fl/12071/> 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