

Miami-Dade County, FL

Risk-assessment baseline packet

County FIPS: 12086 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2030-09-26. Plan: Miami-Dade County (FEMA plan 111137), approved 2025-09-26.

Since the plan was approved on 2025-09-26: no new hazard declaration and 19 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 (\$355,791,326 a year), Hurricane (\$330,598,603) and Cold Wave (\$41,032,720).

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; 12086 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:Approved, expires 2030-09-26

Approved:2025-09-26

Plan:Miami-Dade County (FEMA plan 111137)

Days to expiry:1,457

What changed since your last plan (approved 2025-09-26)

New federal declarations:none

Repetitive loss now:FMA RL 140, SRL 356 (44 CFR 77.2); any definition:
2,478

Storm Events records since approval:19 records (data through 2026-06-30)

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

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

Plan status for every jurisdiction listed in this county: 43 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
Miami-Dade County (unincorporated area)	Unincorporated	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-05-11
Aventura city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
Bal Harbour village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-23
Bay Harbor Islands town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
Biscayne Park village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-23
Coral Gables city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-05-11
Cutler Bay town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
Doral city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
El Portal village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Florida City city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Golden Beach town	Town	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Hialeah city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-20

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Hialeah Gardens city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Homestead city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
Indian Creek village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Key Biscayne village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
Medley town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-20
Miami Beach city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
Miami Gardens city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-06-24
Miami Lakes town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
Miami Shores village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-17
Miami Springs city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
North Bay Village city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-11-17
North Miami Beach city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
North Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-06-24

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Opa-locka city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-23
Palmetto Bay village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
Pinecrest village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-11-17
South Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-11-17
Sunny Isles Beach city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-23
Surfside town	Town	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-23
Sweetwater city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Virginia Gardens village	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
West Miami city	City	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-06-24
Banyan Community Health Center	Hospital/ Medical Facility	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Florida International University	College/ University	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		
Miami Dade College	College/ University	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-11-17
Miami-Dade School Board	School/School District	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	Miami-Dade County (FEMA plan 111137), pending adoption here	2025-09-26 by FEMA; not yet adopted here	2030-09-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mount Sinai Medical Center	Hospital/ Medical Facility	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-07-20

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
South FL Water Management District	Water/Sewer Authority	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16
University of Miami	College/ University	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2026-02-12
Vizcaya Museum & Garden	Village	Approved, expires 2030-09-26	Miami-Dade County (FEMA plan 111137)	2025-09-26	2030-09-26	1,457		this jurisdiction approved 2025-12-16

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	Very High	Very High	\$268,717,820	\$59,870,701	\$27,202,805	\$355,791,326	176	
2	Hurricane	Very High	Very High	\$289,479,224	\$14,703,098	\$26,416,280	\$330,598,603	43	Includes 14 Tropical Depression records (outside NRI's Hurricane definition).
3	Cold Wave	Very High	Very High	\$621,407	\$15,017,600	\$25,393,713	\$41,032,720	21	Includes 13 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Heat Wave	Relatively High	Relatively High	\$412	\$1,822	\$31,135,881	\$31,138,115	10	
5	Tornado	Relatively High	Relatively High	\$7,619,633	\$4,677	\$17,187,352	\$24,811,662	73	

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
6	Coastal Flooding	Very High	Very High	\$18,240,801	n/a	\$4,544,873	\$22,785,674	65	
7	Lightning	Very High	Very High	\$37,931	n/a	\$8,273,306	\$8,311,237	73	
8	Wildfire	Relatively Moderate	Relatively Moderate	\$4,572,325	\$22,802	\$600,581	\$5,195,709	24	
9	Hail	Relatively High	Relatively High	\$2,539,166	\$160,870	\$179,901	\$2,879,937	203	
10	Strong Wind	Relatively Moderate	Relatively Moderate	\$88,951	\$1,367	\$1,003,033	\$1,093,351	281	Includes 10 High Wind and 5 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$662,818	n/a	\$662,818	36	
12	Earthquake	Relatively Low	Relatively Low	\$235,649	n/a	\$149,118	\$384,767		Storm Events does not record earthquakes.
13	Landslide	Very Low	Very Low	\$820	n/a	under \$1	\$820	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 90.10 (Very Low, 21.7); tract 91.02 (Very Low, 20.3); tract 90.66 (Very Low, 13.0)
Hurricane	tract 115 (Very High, 99.9); tract 90.10 (Very High, 99.7); tract 91.02 (Very High, 99.6)
Landslide	tract 91.02 (Very Low, 80.5); tract 9805 (Very Low, 78.7); tract 80 (Very Low, 78.4)
Tornado	tract 90.10 (Relatively Moderate, 68.6); tract 91.02 (Relatively Moderate, 65.5); tract 90.40 (Relatively Moderate, 64.8)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 115 (Relatively High, 98.6); tract 141 (Relatively High, 98.2); tract 90.40 (Relatively High, 97.7)

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 90.10 is Census Tract 90.10). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	65 records, 2005 to 2025 (65 zone-level)		No damage reported in 65 records.		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	8 records, 1996 to 2010 (8 zone-level)	1 day to 2 days (median 1 day); 7 with a recorded value	2 consecutive days, 2010-01-09 to 2010-01-10, 1 direct death, zone-level	Extreme Cold/Wind Chill, 2001-01-05, property not reported; \$25,000,000 crops (zone total, 2001 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	13 records, 2003 to 2026 (13 zone-level)		Frost/Freeze, 2010-01-10, \$286,000,000 crop damage (2010 dollars); NWS zone FLZ073		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	36 records, 2009 to 2026 (36 zone-level)	22 days to 242 days (median 71 days); 8 with a recorded value	242 days (about 8.0 months), 2011-01-01 to 2011-08-30, a run of 8 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	244 records, 1960 to 2025	0.75 in to 4 in (median 0.88 in); 244 with a recorded value	4 in hail, 1963-03-29	Hail, 2012-06-15, \$3,000 property; crops not reported (2012 dollars)	Event records naming jurisdictions in the plan: Hialeah city (13 records), Miami city (13 records), Opa-locka city (8 records), Homestead city (7 records), Hialeah Gardens city (6 records), Miami Beach city (5 records), South Miami city (5 records), Biscayne Park village (4 records), Coral Gables city (4 records), Miami Springs city (4 records); and 7 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	10 records, 2001 to 2023 (10 zone-level)	1 day to 2 days (median 1 day); 7 with a recorded value	2 consecutive days, 2009-06-21 to 2009-06-22, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	43 records, 1996 to 2024 (43 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2005-08-25 to 2005-08-26, \$64,000,000 property; \$423,000,000 crops (2005 dollars), 6 direct deaths (reported for the zone); NWS zone FLZ074		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)	176 records, 1997 to 2026 (6 zone-level)		Flood, 2000-10-03, \$440,000,000 property; \$500,000,000 crops (2000 dollars); NWS zone FLZ074		Event records naming jurisdictions in the plan: Miami city (39 records), Biscayne Park village (18 records), Miami Beach city (18 records), Golden Beach town (9 records), Hialeah Gardens city (7 records), North Miami city (7 records), Indian Creek village (4 records), Medley town (4 records), South Miami city (4 records), Coral Gables city (3 records); and 11 more jurisdictions (see the Excel file). Zone-level records (6) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	73 records, 1996 to 2026		Lightning, 2013-09-02, \$0 property; \$0 crops (2013 dollars), 1 direct death, 2 direct injuries	Lightning, 2019-05-03, \$100,000 property; \$0 crops (2019 dollars)	Event records naming jurisdictions in the plan: Miami city (7 records), Homestead city (5 records), Coral Gables city (3 records), Miami Beach city (3 records), Opa-locka city (3 records), West Miami city (3 records), Golden Beach town (2 records), Hialeah Gardens city (2 records), Key Biscayne village (2 records), Bal Harbour village (1 record); and 4 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	15 records, 1996 to 2024 (15 zone-level)	35 kt (40 mph) to 67 kt (77 mph) (median 40 kt (46 mph)); 13 with a recorded value	67 kt (77 mph) measured sustained, High Wind, 2005-10-24; NWS zone FLZ073	Strong Wind, 2018-12-21, \$15,000 property; crops not reported (zone total, 2018 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	378 records, 1955 to 2026	35 kt (40 mph) to 86 kt (99 mph) (median 52 kt (60 mph)); 318 with a recorded value	86 kt (99 mph), measurement type not recorded, Thunderstorm Wind, 1995-02-13		Event records naming jurisdictions in the plan: Miami city (16 records), South Miami city (11 records), Homestead city (10 records), Coral Gables city (9 records), Hialeah city (9 records), Medley town (7 records), Opa-locka city (7 records), Key Biscayne village (6 records), Miami Beach city (6 records), Hialeah Gardens city (5 records); and 9 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	150 records, 1953 to 2026	F/EF0 to F/EF3 (median F/EF0); 140 with a recorded value	F3 tornado, 1959-06-17, 12.7 mi path length (whole path, pre-1996), 333 yd wide, \$2,500,000 property; crops not recorded (1959 dollars), 77 direct injuries	Tornado, 1998-02-02, \$175,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Hialeah city (5 records), Miami Beach city (5 records), Miami city (5 records), Golden Beach town (4 records), Homestead city (4 records), Key Biscayne village (3 records), West Miami city (3 records), Florida City city (2 records), Medley town (2 records), Biscayne Park village (1 record); and 6 more jurisdictions (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	24 records, 1996 to 2026 (16 zone-level)		Wildfire, 2025-03-12, \$150,000 property; \$0 crops (2025 dollars); NWS zone FLZ173		Event records naming jurisdictions in the plan: Florida City city (1 record), Homestead city (1 record), Miami city (1 record). Zone-level records (16) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	0					

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, lightning and tsunامي.

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 43 declarations covering 33 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	\$3,112,983.70	in the 12 months before plan approval; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4834
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$191,567.26	within last 5 years	
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$923,325.56	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	Tropical Storm Ian	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded		
2021-06-25	2021-06-24	EM-3560-FL	Emergency	Surfside Building Collapse	Other, not an NRI hazard; not counted	\$56,323,722.23		
2020-08-01	2020-07-31	EM-3533-FL	Emergency	Hurricane Isaias	Hurricane	\$128,947.60		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$867,968,643.62		
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	\$436,303,819.98		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	\$1,781,212.32		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$392,220,658.19		
2005-09-20	2005-09-18	EM-3259-FL	Emergency	Tropical Storm Rita	Hurricane	\$1,846,219.68		
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		same incident as DR-1602
2005-08-28	2005-08-24	DR-1602-FL	Major disaster	Hurricane Katrina	Hurricane	\$128,053,448.93		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	Hurricane Jeanne	Hurricane	\$1,825,713.47		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$13,964,000.29		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$213,986.38		
2003-04-25	2003-03-27	DR-1460-FL	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2001-04-25	2001-04-17	FM-2359-FL	Fire management	FI - Everglades Fire Complex - 04/25/01	Wildfire	no Public Assistance recorded		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
2000-10-04	2000-10-03	DR-1345-FL	Major disaster	Severe Storms and Flooding	Inland Flooding	\$278,636,887.56		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI-Hurricane Irene-Dr-Req	Hurricane	\$68,566,538.31		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	no Public Assistance recorded		same incident as DR-1306
1999-09-14	1999-09-14	EM-3143-FL	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	\$2,541,046.95		
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	no Public Assistance recorded		
1999-04-18	1999-04-13	FM-2256-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Groges	Hurricane	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1998-02-12	1998-02-02	DR-1204-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		
1992-08-24	1992-08-24	DR-955-FL	Major disaster	Hurricane Andrew	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		
1980-05-06	1980-05-06	EM-3079-FL	Emergency	Undocumented Aliens	Non-natural, not counted	no Public Assistance recorded		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		
1971-03-15	1971-03-15	DR-304-FL	Major disaster	Freeze	Cold Wave	no Public Assistance recorded		
1965-09-14	1965-09-14	DR-209-FL	Major disaster	Hurricane Betsy	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$111,133,466.77 (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, \$62,135.28

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4068-FL	2012-07-03	Tropical Storm Debby	WORTHINGTON SPRINGS	\$49,609.95
DR-1785-FL	2008-08-24	Tropical Storm Fay	WORTHINGTON SPRINGS	\$12,525.33

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 <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	65	2	1	12	0	0	1996 to 2026-06-30	
Cold Wave	21	2	0	2	5	0	1996 to 2026-06-30	Includes 13 Frost/Freeze records.
Drought	36	6	8	16	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	244	0	3	21	0	0	1955 to 2026-06-30	
Heat Wave	10	0	0	2	0	0	1996 to 2026-06-30	
Hurricane	43	0	4	8	20	0	1996 to 2026-06-30	Includes 14 Tropical Depression records.
Inland Flooding	176	1	13	67	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	73	1	0	3	0	0	1996 to 2026-06-30	
Strong Wind	393	1	9	41	2	0	1955 to 2026-06-30	Includes 10 High Wind and 5 Strong Wind records.
Tornado	150	1	2	8	3	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	24	5	3	8	4	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
2025-03-12	Wildfire		\$150,000 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone FLZ173 (COASTAL MIAMI-DADE COUNTY), zone- level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Wildfire
2013-09-02	Lightning		\$0 property; \$0 crops (2013 dollars)	1, 2	ALADDIN CITY		B1-c worst recorded: Lightning
2010-01-10	Frost/Freeze		\$0 property; \$286,000,000 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ073 (INLAND MIAMI-DADE), zone-level		B1-c worst recorded: Frost/ Freeze
2010-01-09	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2010 dollars)	1, 1	NWS zone FLZ074 (METROPOLITAN MIAMI-DADE), zone-level		B1-c worst recorded: Cold/ Wind Chill, Extreme Cold/ Wind Chill
2009-06-21	Heat		\$0 property; \$0 crops (zone total, 2009 dollars)	0, 0	NWS zone FLZ173 (COASTAL MIAMI-DADE COUNTY), zone- level		B1-c worst recorded: Excessive Heat, Heat
2005-10-24	High Wind	67 kt (77 mph) measured sustained	damage not reported	0, 0	NWS zone FLZ073 (INLAND DADE), zone-level		B1-c worst recorded: High Wind and Strong Wind
2005-10-24	Hurricane (NOAA event type 'Hurricane (Typhoon)')		damage not reported	2, 0	NWS zone FLZ074 (COASTAL DADE), zone-level		deaths or injuries recorded
2005-08-25	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$64,000,000 property; \$423,000,000 crops (zone total, 2005 dollars)	6, 0	NWS zone FLZ074 (COASTAL DADE), zone-level		deaths or injuries recorded
2000-10-03	Flood		\$440,000,000 property; \$500,000,000 crops (zone total, 2000 dollars)	0, 0	NWS zone FLZ074 (COASTAL DADE), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-07-10	Hurricane (NOAA event type 'Hurricane (Typhoon)')		damage not reported	2, 0	NWS zone FLZ074 (METROPOLITAN MIAMI-DADE), zone-level		deaths or injuries recorded
1963-03-29	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1959-06-17	Tornado	F3, 12.7 mi path length (whole path, pre-1996), 333 yd wide	\$2,500,000 property; crops not recorded (1959 dollars)	0, 77	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,235 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	2.25	events per year at a location (modeled)	about 2.3 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.28	event-days per year	about 1.28 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	20.2	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	8.94	event-days per year	about 8.94 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	371	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00018	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.018%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.559	events per year	about 0.56 per year	Likely	FEMA annualized frequency (modeled)	22.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.16	event-days per year	about 6.16 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	49.9	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.305	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	124	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	4	event-days per year	about 4 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	112	1996 to 2023 (28 years)	see B1-f	
Landslide	0.186	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	97.7	days per year with a strike	about 97.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.758	events per year	about 0.76 per year	Likely	FEMA annualized frequency (modeled)	25	1986 to 2023 (38 years)	countywide	
Tornado	1.07	events per year	about 1.07 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00669	annual probability at a location	chance a given location in the county burns in a year: 0.669%	Likely	Storm Events records in 11 of 30 years, 1996 to 2025 (36.7%)	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	75	30	2.5
Hail	2.00 in+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	226	30	7.53
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	14	30	0.467
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	25	30	0.833
Tornado	EF0-1	1996 to 2025	68	30	2.27
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	2	30	0.0667

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	576 of 706	69.5	86.6	99.9	Very High 7, Relatively High 29, Relatively Moderate 155, Relatively Low 330, Very Low 55, No Rating 130
Cold Wave	704 of 706	15.6	45.7	100.0	Very High 9, Relatively High 6, Relatively Moderate 295, Relatively Low 388, Very Low 6, No Rating 2
Drought	128 of 706	67.0	73.1	97.9	Relatively High 1, Relatively Moderate 2, Relatively Low 30, Very Low 95, No Rating 578
Earthquake	705 of 706	0.2	3.6	21.7	Very Low 705, No Rating 1
Hail	706 of 706	0.7	38.6	87.5	Relatively Moderate 7, Relatively Low 393, Very Low 306
Heat Wave	703 of 706	1.4	59.6	84.0	Relatively Moderate 413, Relatively Low 276, Very Low 14, No Rating 3
Hurricane	706 of 706	27.6	89.0	99.9	Very High 13, Relatively High 280, Relatively Moderate 400, Relatively Low 12, Very Low 1
Inland Flooding	706 of 706	0.2	30.7	100.0	Very High 8, Relatively High 44, Relatively Moderate 163, Relatively Low 309, Very Low 182
Landslide	240 of 706	8.6	35.9	80.5	Very Low 240, No Rating 466
Lightning	705 of 706	0.1	55.0	83.7	Relatively High 10, Relatively Moderate 438, Relatively Low 243, Very Low 14, No Rating 1
Strong Wind	706 of 706	0.2	12.8	22.8	Relatively Low 4, Very Low 702
Tornado	706 of 706	0.3	41.2	68.6	Relatively Moderate 32, Relatively Low 624, Very Low 50
Tsunami	0 of 706				Insufficient Data 706
Wildfire	294 of 706	18.4	68.1	98.6	Relatively High 8, Relatively Moderate 19, Relatively Low 116, Very Low 151, No Rating 412
Winter Weather	0 of 706				No Rating 706

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
Miami-Dade County (unincorporated area)	Unincorporated	Approved, expires 2030-09-26	FMA RL 83, SRL 150; any 995	\$1,600,661,165.78	0 total; 0 since its plan	Includes \$765,250,352.60 for declarations not counted as hazard incidents (DR-4486-FL, EM-3560-FL).
Aventura city	City	Approved, expires 2030-09-26	FMA RL 2, SRL 16; any 39	\$3,280,347.61	0 total; 0 since its plan	Includes \$28,224.67 for declarations not counted as hazard incidents (DR-4486-FL).
Bal Harbour village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 4	\$607,345.58	2 total; 0 since its plan	
Bay Harbor Islands town	Town	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 6	\$765,353.57	0 total; 0 since its plan	
Biscayne Park village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 2; any 10	\$2,231,608.55	27 total; 0 since its plan	Includes \$20,478.56 for declarations not counted as hazard incidents (DR-4486-FL).
Coral Gables city	City	Approved, expires 2030-09-26	FMA RL 0, SRL 9; any 47	\$43,369,939.03	19 total; 0 since its plan	Includes \$392,468.83 for declarations not counted as hazard incidents (DR-4486-FL).
Cutler Bay town	Town	Approved, expires 2030-09-26	FMA RL 1, SRL 4; any 38	\$800,791.82	0 total; 0 since its plan	
Doral city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 19; any 61	\$2,313,875.44	0 total; 0 since its plan	Includes \$595,493.64 for declarations not counted as hazard incidents (DR-4486-FL).
El Portal village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 6	\$1,899,470.59	3 total; no approved plan	
Florida City city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 6, SRL 2; any 47	\$5,359,748.24	7 total; no approved plan	Includes \$106,725.26 for declarations not counted as hazard incidents (DR-4486-FL).
Golden Beach town	Town	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 8	\$1,162,378.63	18 total; no approved plan	Includes \$243,198.25 for declarations not counted as hazard incidents (DR-4486-FL).
Hialeah city	City	Approved, expires 2030-09-26	FMA RL 10, SRL 12; any 228	\$20,812,410.97	30 total; 0 since its plan	Includes \$2,019,929.25 for declarations not counted as hazard incidents (DR-4486-FL).
Hialeah Gardens city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 2, SRL 8; any 42	\$2,407,543.77	20 total; no approved plan	Includes \$17,138.69 for declarations not counted as hazard incidents (DR-4486-FL).
Homestead city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 1; any 36	\$20,676,727.76	30 total; 0 since its plan	Includes \$921,589.70 for declarations not counted as hazard incidents (DR-4486-FL).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Indian Creek village	Village	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$426,891.05	6 total; no approved plan	Includes \$24,055.82 for declarations not counted as hazard incidents (DR-4486-FL).
Key Biscayne village	Village	Approved, expires 2030-09-26	FMA RL 3, SRL 14; any 40	\$7,923,680.57	14 total; 0 since its plan	Includes \$154,722.72 for declarations not counted as hazard incidents (DR-4486-FL).
Medley town	Town	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 19	\$3,847,138.05	16 total; 1 since its plan	Includes \$42,434.92 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Beach city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 25; any 138	\$28,024,920.46	37 total; 0 since its plan	Includes \$6,032,120.81 for declarations not counted as hazard incidents (DR-4486-FL, EM-3560-FL).
Miami city	City	Approved, expires 2030-09-26	FMA RL 13, SRL 43; any 303	\$162,134,999.80	81 total; 1 since its plan	Includes \$51,628,747.17 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Gardens city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 28	\$6,988,414.84	0 total; 0 since its plan	Includes \$702,640.50 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Lakes town	Town	Approved, expires 2030-09-26	FMA RL 0, SRL 1; any 5	\$10,796,599.74	0 total; 0 since its plan	Includes \$487,770.98 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Shores village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 16	\$4,804,607.49	0 total; 0 since its plan	Includes \$56,715.88 for declarations not counted as hazard incidents (DR-4486-FL).
Miami Springs city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 0, SRL 2; any 87	\$10,124,365.12	9 total; no approved plan	Includes \$94,447.64 for declarations not counted as hazard incidents (DR-4486-FL).
North Bay Village city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 15	\$1,148,572.52	0 total; 0 since its plan	
North Miami Beach city	City	Approved, expires 2030-09-26	FMA RL 0, SRL 2; any 19	\$9,786,470.18	12 total; 0 since its plan	Includes \$100,594.60 for declarations not counted as hazard incidents (DR-4486-FL).
North Miami city	City	Approved, expires 2030-09-26	FMA RL 4, SRL 15; any 67	\$18,214,142.47	12 total; 0 since its plan	Includes \$497,381.95 for declarations not counted as hazard incidents (DR-4486-FL).
Opa-locka city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 8; any 27	\$2,818,177.74	18 total; 0 since its plan	
Palmetto Bay village	Village	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 12	\$2,621,120.48	0 total; 0 since its plan	Includes \$83,895.69 for declarations not counted as hazard incidents (DR-4486-FL).
Pinecrest village	Village	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 11	\$6,484,456.76	1 total; 0 since its plan	Includes \$166,066.97 for declarations not counted as hazard incidents (DR-4486-FL).
South Miami city	City	Approved, expires 2030-09-26	FMA RL 1, SRL 1; any 11	\$7,025,824.55	22 total; 0 since its plan	Includes \$46,152.13 for declarations not counted as hazard incidents (DR-4486-FL).
Sunny Isles Beach city	City	Approved, expires 2030-09-26	FMA RL 0, SRL 6; any 15	\$1,638,358.09	0 total; 0 since its plan	Includes \$190,210.83 for declarations not counted as hazard incidents (DR-4486-FL).

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>	
Surfside town	Town	Approved, expires 2030-09-26	FMA RL 0, SRL 0; any 7	\$3,902,053.79	1 total; 0 since its plan	Includes \$2,855,017.11 for declarations not counted as hazard incidents (DR-4486-FL, EM-3560-FL).
Sweetwater city	City	Plan 111137 approved 2025-09-26, pending adoption here; not yet eligible	FMA RL 4, SRL 0; any 55	\$2,383,496.49	0 total; no approved plan	Includes \$56,846.42 for declarations not counted as hazard incidents (DR-4486-FL).
Virginia Gardens village	Village	Approved, expires 2030-09-26	FMA RL 1, SRL 2; any 7	\$476,199.40	4 total; 0 since its plan	Includes \$21,521.54 for declarations not counted as hazard incidents (DR-4486-FL).
West Miami city	City	Approved, expires 2030-09-26	FMA RL 2, SRL 4; any 12	\$4,181,757.59	12 total; 0 since its plan	

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-09-26 <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	\$181,093,679,480	n/a	1,403,350	\$18,240,801	n/a	\$4,544,873	0.0101%		\$0		
Cold Wave	\$356,744,595,570	\$1,078,631,965	2,689,293	\$621,407	\$15,017,600	\$25,393,713	0.000174%		\$0		
Drought	n/a	\$694,332,652	n/a	n/a	\$662,818	n/a	0.0955% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$625,002,016,153	n/a	2,701,767	\$235,649	n/a	\$149,118	under 0.0001%				
Hail	\$358,740,883,789	\$1,078,631,965	2,698,679	\$2,539,166	\$160,870	\$179,901	0.000708%				
Heat Wave	\$356,664,616,654	\$1,078,631,965	2,688,857	\$412	\$1,822	\$31,135,881	under 0.0001%				
Hurricane	\$358,729,132,902	\$1,075,374,259	2,698,639	\$289,479,224	\$14,703,098	\$26,416,280	0.0807%				
Inland Flooding	\$358,306,228,571	\$814,689,691	1,259,931	\$268,717,820	\$59,870,701	\$27,202,805	n/a (see note)	\$15,000			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	\$92,140,561	n/a	534	\$820	n/a	under \$1	0.00089%				
Lightning	\$358,740,883,789	n/a	2,698,679	\$37,931	n/a	\$8,273,306	under 0.0001%	\$0			
Strong Wind	\$358,740,883,789	\$1,078,631,965	2,698,679	\$88,951	\$1,367	\$1,003,033	under 0.0001%	\$1,000			
Tornado	\$358,740,883,789	\$1,078,631,965	2,698,679	\$7,619,633	\$4,677	\$17,187,352	0.00212%	\$50,000			
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-09-26 <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	\$8,795,832,843	\$442,791,785	86,261	\$4,572,325	\$22,802	\$600,581	0.052%		\$0		
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-09-26 (Storm Events through 2026-06-30): 4 county-coded records, 4 with a damage value recorded (including \$0), \$66,000; 15 zone-level records, 15 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	2,698,679
Building value (total, not at risk)	\$358,740,883,789
Agriculture value (total, not at risk)	\$1,078,631,965
NRI risk rating (all hazards)	Very High
Expected annual loss, buildings and agriculture, all hazards	\$682,599,895
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)	\$142,086,842
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	140	Severe repetitive loss, FMA definition (44 CFR 77.2)	356
Repetitive loss, NFIP insurance definition	2,370	Severe repetitive loss, NFIP insurance definition	281

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	140	356	2,370	281	2,478	223	1,317
of which: Doral city	1	19	61	18	61	1	48
of which: Cutler Bay town	1	4	38	4	38	0	34
of which: Miami Gardens city	1	2	28	2	28	0	26
of which: Pinecrest village	1	2	11	2	11	1	8
of which: Miami-Dade County (unincorporated area)	83	150	911	101	995	170	492
of which: Bal Harbour Village village	0	0	4	0	4	0	3
of which: Bay Harbor Islands town	0	0	6	0	6	0	5
of which: Biscayne Park village	0	2	10	2	10	1	8
of which: Coral Gables city	0	9	44	6	47	2	35
of which: El Portal village	0	0	6	0	6	0	2
of which: Florida City city	6	2	47	2	47	0	19
of which: Golden Beach town	0	1	8	1	8	0	6
of which: Hialeah city	10	12	228	11	228	0	113
of which: Hialeah Gardens city	2	8	42	9	42	0	13
of which: Homestead city	1	1	36	1	36	0	9
of which: Key Biscayne village	3	14	34	8	40	5	27
of which: Medley town	1	2	19	2	19	0	10
of which: Miami city	13	43	294	34	303	13	137
of which: Miami Beach city	1	25	137	24	138	6	91
of which: Miami Shores Village village	0	0	16	0	16	0	13
of which: Miami Springs city	0	2	87	1	87	0	58
of which: North Bay Village city	1	2	14	1	15	0	10

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>
of which: North Miami city	4	15	67	15	67	1	36
of which: North Miami Beach city	0	2	19	2	19	0	8
of which: Opa-Locka city	1	8	27	8	27	0	10
of which: South Miami city	1	1	11	1	11	0	6
of which: Surfside town	0	0	7	0	7	1	5
of which: Sweetwater city	4	0	55	0	55	0	23
of which: Virginia Gardens village	1	2	7	2	7	0	5
of which: West Miami city	2	4	12	4	12	0	1
of which: Aventura city	2	16	37	14	39	16	30
of which: Miami Lakes town	0	1	5	1	5	2	4
of which: Palmetto Bay village	0	0	12	0	12	0	10
of which: Sunny Isles Beach city	0	6	14	5	15	3	12
of which: Metropolitan Dade County (unincorporated area) (community ID not in plan data)	0	1	16	0	17	1	0
Statewide, no county in FEMA's file	0	1	9	0	10	0	1

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Miami-Dade County (unincorporated area)	120635	83	150	911	101	995	170	492
Aventura city	120676	2	16	37	14	39	16	30
Bal Harbour village	120636	0	0	4	0	4	0	3
Bay Harbor Islands town	120637	0	0	6	0	6	0	5
Biscayne Park village	120638	0	2	10	2	10	1	8
Coral Gables city	120639	0	9	44	6	47	2	35
Cutler Bay town	120218	1	4	38	4	38	0	34
Doral city	120041	1	19	61	18	61	1	48
El Portal village	120640	0	0	6	0	6	0	2
Florida City city	120641	6	2	47	2	47	0	19
Golden Beach town	120642	0	1	8	1	8	0	6
Hialeah city	120643	10	12	228	11	228	0	113
Hialeah Gardens city	120644	2	8	42	9	42	0	13
Homestead city	120645	1	1	36	1	36	0	9
Indian Creek village	120646	0	0	0	0	0	0	0
Key Biscayne village	120648	3	14	34	8	40	5	27

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>
Medley town	120649	1	2	19	2	19	0	10
Miami Beach city	120651	1	25	137	24	138	6	91
Miami city	120650	13	43	294	34	303	13	137
Miami Gardens city	120345	1	2	28	2	28	0	26
Miami Lakes town	120686	0	1	5	1	5	2	4
Miami Shores village	120652	0	0	16	0	16	0	13
Miami Springs city	120653	0	2	87	1	87	0	58
North Bay Village city	120654	1	2	14	1	15	0	10
North Miami Beach city	120656	0	2	19	2	19	0	8
North Miami city	120655	4	15	67	15	67	1	36
Opa-locka city	120657	1	8	27	8	27	0	10
Palmetto Bay village	120687	0	0	12	0	12	0	10
Pinecrest village	120425	1	2	11	2	11	1	8
South Miami city	120658	1	1	11	1	11	0	6
Sunny Isles Beach city	120688	0	6	14	5	15	3	12
Surfside town	120659	0	0	7	0	7	1	5
Sweetwater city	120660	4	0	55	0	55	0	23
Virginia Gardens village	120661	1	2	7	2	7	0	5
West Miami city	120662	2	4	12	4	12	0	1

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	109	179	1,667	132	1,745	140	956
2 to 4 unit residential	18	26	126	21	135	18	45
other residential	2	64	232	56	239	24	146
non-residential	11	87	345	72	359	41	170
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 51 properties are FMA repetitive loss but not NFIP repetitive loss, and 2,281 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)
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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).

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