

Okaloosa County, FL

Risk-assessment baseline packet

County FIPS: 12091 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 2026-11-22. Plan: Okaloosa County (FEMA plan 107856), approved 2021-11-22.

Update: FEMA tracker shows a plan approvable pending adoption.

Since the plan was approved on 2021-11-22: 6 new hazard declarations (3 incidents) and 45 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 (\$87,186,102 a year), Inland Flooding (\$21,979,070) and Tornado (\$11,663,343).

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; 12091 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 2026-11-22	Plan:	Okaloosa County (FEMA plan 107856)
Approved:	2021-11-22	Days to expiry:	53
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

What changed since your last plan (approved 2021-11-22)

New federal declarations:	6 new hazard declarations (3 incidents): EM-3584-FL (Tropical Storm Ian), DR-4673-FL (Hurricane Ian), EM-3605-FL (Tropical Storm Debby), DR-4806-FL (Hurricane Debby), EM-3615-FL (Tropical Storm Helene), DR-4828-FL (Hurricane Helene)	Storm Events records since approval:	45 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 109, SRL 136 (44 CFR 77.2); any definition: 964	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Okaloosa County (unincorporated area)	Unincorporated	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cinco Bayou town	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-05-23
Crestview city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-05-23
Destin city	City	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-01-13
Fort Walton Beach city	City	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-01-26
Laurel Hill city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-02-15
Mary Esther city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-05-23
Niceville city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-04-13
Shalimar town	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-04-13

						Days to expiry <i>negative = days since expiry</i>		
Jurisdiction	Type	Status	Plan	Approved	Expires		Update underway	Notes
Valparaiso city	Town	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2022-05-23
Blackman Fire District Corporation	Fire/EMS District	Approved, expires 2026-11-22	Okaloosa County (FEMA plan 107856)	2021-11-22	2026-11-22	53	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. this jurisdiction approved 2024-08-02

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$80,706,353	\$110,580	\$6,369,169	\$87,186,102	4	
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,822,611	\$709	\$2,155,750	\$21,979,070	68	
3	Tornado	Relatively High	Relatively High	\$3,716,637	\$133	\$7,946,571	\$11,663,343	34	
4	Lightning	Very High	Very High	\$110,454	n/a	\$4,843,929	\$4,954,383	46	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$202	\$116	\$3,025,040	\$3,025,358	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Cold Wave	Relatively Moderate	Relatively Moderate	\$4,988	\$6,471	\$2,638,158	\$2,649,617	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Strong Wind	Relatively Moderate	Relatively Moderate	\$463,482	\$44	\$704,933	\$1,168,459	188	Includes 1 High Wind record (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
8	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$633,311	n/a	\$96,295	\$729,606	4	
9	Earthquake	Relatively Low	Relatively Low	\$385,680	n/a	\$183,380	\$569,060		Storm Events does not record earthquakes.
10	Wildfire	Relatively Low	Relatively Low	\$264,135	\$38	\$42,678	\$306,851	0	Declared 1 time; no Storm Events record of this type.
11	Hail	Very Low	Relatively Low	\$25,662	\$20	\$97,528	\$123,209	52	
12	Winter Weather	Relatively Low	Relatively Low	\$21,059	\$13	\$42,485	\$63,558	3	
13	Ice Storm	Relatively Low	Relatively Low	\$44,121	n/a	\$5,327	\$49,448	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
14	Drought	Very Low	Very Low	n/a	\$5,455	n/a	\$5,455	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Very Low	Very Low	\$1,051	n/a	\$6	\$1,057	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche 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, Ice Storm, 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 218.02 (Relatively Low, 53.1); tract 208 (Relatively Low, 47.6); tract 218.01 (Relatively Low, 47.4)
Hurricane	tract 218.02 (Very High, 99.5); tract 229 (Very High, 99.4); tract 209 (Very High, 99.3)
Landslide	tract 208 (Relatively Low, 87.0); tract 201.02 (Relatively Low, 82.4); tract 206.01 (Relatively Low, 82.4)
Tornado	tract 205 (Very High, 97.5); tract 204 (Very High, 97.3); tract 207.02 (Very High, 95.4)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 208 (Relatively Moderate, 91.9); tract 201.01 (Relatively Moderate, 90.8); tract 201.02 (Relatively Moderate, 90.7)

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 218.02 is Census Tract 218.02). 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, 1999 to 2020 (3 zone-level)		Coastal Flood, 1999-03-13, \$2,000 property; crops not reported (1999 dollars)		Event records naming jurisdictions in the plan: Fort Walton Beach city (1 record). Zone-level records (3) apply countywide.	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.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	66 records, 1962 to 2025	0.75 in to 1.75 in (median 0.81 in); 66 with a recorded value	1.75 in hail, 2000-08-29; same size also recorded on 1966-05-23, 1972-03-18, 1988-05-10, 1989-02-20, 1999-07-12, 2000-07-12	Hail, 2007-06-12, \$10,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Crestview city (19 records), Niceville city (6 records), Fort Walton Beach city (5 records), Destin city (4 records), Laurel Hill city (2 records), Shalimar town (2 records), Valparaiso city (2 records), Mary Esther city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	4 records, 2017 to 2021 (4 zone-level)		Strongest recorded: Tropical Storm record, 2020-09-15 to 2020-09-16, \$17,320,000 property; \$30,000,000 crops (2020 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index (the county or state extension service keeps crop loss records)); NWS zone FLZ206		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	68 records, 1997 to 2025		Flash Flood, 2014-04-29, \$1,460,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Crestview city (9 records), Shalimar town (6 records), Fort Walton Beach city (2 records), Laurel Hill city (2 records), Destin city (1 record), Niceville city (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)	46 records, 1996 to 2017		Lightning, 2017-07-10, \$0 property; \$0 crops (2017 dollars), 1 direct death	Lightning, 2005-07-09, \$360,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Crestview city (14 records), Fort Walton Beach city (6 records), Destin city (5 records), Niceville city (4 records), Mary Esther city (3 records), Shalimar town (2 records), Valparaiso city (2 records), Cinco Bayou town (1 record), Laurel Hill city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	1 record, 2024 (1 zone-level)	52 kt (60 mph); 1 with a recorded value	52 kt (60 mph) measured gust, High Wind, 2024-01-09; NWS zone FLZ206		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	276 records, 1961 to 2026	50 kt (58 mph) to 94 kt (108 mph) (median 52 kt (60 mph)); 223 with a recorded value	94 kt (108 mph), measurement type not recorded, Thunderstorm Wind, 1970-08-20	Thunderstorm Wind, 1998-06-06, \$4,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Crestview city (32 records), Fort Walton Beach city (18 records), Niceville city (13 records), Destin city (12 records), Mary Esther city (12 records), Valparaiso city (8 records), Laurel Hill city (6 records), Shalimar town (5 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	100 records, 1958 to 2025	F/EF0 to F/EF3 (median F/EF0); 91 with a recorded value	F3 tornado, 1964-12-25, 12.8 mi path length (whole path, pre-1996), 67 yd wide, \$2,500,000 property; crops not recorded (1964 dollars), 4 direct injuries	Tornado, 1989-05-01, \$25,000,000 property; crops not recorded (1989 dollars)	Event records naming jurisdictions in the plan: Crestview city (5 records), Fort Walton Beach city (5 records), Shalimar town (5 records), Destin city (3 records), Mary Esther city (2 records), Valparaiso city (2 records), Laurel Hill city (1 record), Niceville city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
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)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	3 records, 2017 to 2025 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, 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: 41 declarations covering 30 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
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	no Public Assistance recorded	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
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
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	no Public Assistance recorded	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
2021-08-16	2021-08-13	EM-3562-FL	Emergency	Tropical Storm Fred	Hurricane	no Public Assistance recorded	in the 12 months before plan approval	
2020-09-23	2020-09-14	DR-4564-FL	Major disaster	Hurricane Sally	Hurricane	\$11,851,798.33		
2020-09-15	2020-09-14	EM-3546-FL	Emergency	Hurricane Sally	Hurricane	no Public Assistance recorded		same incident as DR-4564

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	\$73,671.37		
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		
2018-10-11	2018-10-07	DR-4399-FL	Major disaster	Hurricane Michael	Hurricane	\$983,709.60		
2018-10-09	2018-10-07	EM-3405-FL	Emergency	Hurricane Michael	Hurricane	no Public Assistance recorded		same incident as DR-4399
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$23,244.50		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2014-05-06	2014-04-28	DR-4177-FL	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,720,779.41		
2012-10-18	2012-08-27	DR-4084-FL	Major disaster	Hurricane Isaac	Hurricane	\$387,083.92		
2009-04-21	2009-03-26	DR-1831-FL	Major disaster	Severe Storms, Flooding, Tornadoes, and Straight-Line Winds	Inland Flooding; Strong Wind; Tornado	\$1,446,340.08		
2008-10-27	2008-08-31	DR-1806-FL	Major disaster	Hurricane Gustav	Hurricane	\$67,491.37		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		same incident as DR-1602
2005-08-28	2005-08-24	DR-1602-FL	Major disaster	Hurricane Katrina	Hurricane	\$471,726.24		
2005-07-10	2005-07-07	DR-1595-FL	Major disaster	Hurricane Dennis	Hurricane	\$6,646,472.44		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	\$35,756,436.17		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	no Public Assistance recorded		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	no Public Assistance recorded		
2000-10-03	2000-09-21	DR-1344-FL	Major disaster	Tropical Storm Helene	Hurricane; Inland Flooding	\$13,100.49		
1998-09-28	1998-09-25	DR-1249-FL	Major disaster	Hurricane Georges	Hurricane	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		same incident as DR-1249

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		
1995-10-04	1995-10-04	DR-1069-FL	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		
1995-08-10	1995-08-02	DR-1062-FL	Major disaster	Hurricane Erin	Hurricane	no Public Assistance recorded		
1994-07-10	1994-07-02	DR-1035-FL	Major disaster	Severe Storms and Flooding (Tropical Storm Alberto)	Hurricane; Inland Flooding	no Public Assistance recorded		
1994-07-08	1994-07-02	EM-3114-FL	Emergency	Tropical Storm Alberto	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded		same incident as DR-1035
1990-04-03	1990-03-16	DR-862-FL	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county		
1979-09-13	1979-09-13	DR-600-FL	Major disaster	Hurricane Frederic	Hurricane	no Public Assistance recorded		
1975-09-26	1975-09-26	DR-484-FL	Major disaster	High Winds, Heavy Rains & Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1975-08-22	1975-08-22	DR-479-FL	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1970-07-03	1970-07-03	DR-289-FL	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$1,740 (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: 1 row, \$7,619.21

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4138-FL	2013-08-02	Severe Storms and Flooding	PAXTON, CITY OF	\$7,619.21

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	4	0	0	0	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	66	2	2	2	0	0	1955 to 2026-06-30	

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
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	4	0	1	0	22	3	1996 to 2026-06-30	
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	68	8	10	11	12	2	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	46	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	277	29	10	29	6	2	1955 to 2026-06-30	Includes 1 High Wind record.
Tornado	100	5	0	5	4	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	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Winter Weather	3	1	0	1	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-01-09	High Wind	52 kt (60 mph) measured gust	\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone FLZ206 (OKALOOSA COASTAL), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2020-09-15	Tropical Storm		\$17,320,000 property; \$30,000,000 crops (zone total, 2020 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index (the county or state extension service keeps crop loss records))	0, 0	NWS zone FLZ206 (OKALOOSA COASTAL), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2017-07-10	Lightning		\$0 property; \$0 crops (2017 dollars)	1, 0	BAKER		B1-c worst recorded: Lightning
2014-04-29	Flash Flood		\$1,460,000 property; \$0 crops (2014 dollars)	0, 0	FLOROSA to DESTIN FT WALTON ARP		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-08-29	Hail	1.75 in	damage not reported	0, 0	NICEVILLE		B1-c worst recorded: Hail
1999-03-13	Coastal Flood		\$2,000 property; crops not reported (1999 dollars)	0, 0	FT WALTON BEACH		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
1996-04-18	Lightning		damage not reported	1, 10	(HRT)MARY ESTHER		deaths or injuries recorded
1989-05-01	Tornado	F2, 2 mi path length (whole path, pre-1996), 100 yd wide	\$25,000,000 property; crops not recorded (1989 dollars)	0, 0	location not recorded		B1-c most damaging: Tornado
1970-08-20	Thunderstorm Wind	94 kt (108 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1967-12-10	Tornado	F2, 6.8 mi path length (whole path, pre-1996), 1,000 yd wide	\$2,500,000 property; crops not recorded (1967 dollars)	1, 50	location not recorded		deaths or injuries recorded
1964-12-25	Tornado	F3, 12.8 mi path length (whole path, pre-1996), 67 yd wide	\$2,500,000 property; crops not recorded (1964 dollars)	0, 4	location not recorded		B1-c worst recorded: Tornado
1962-01-05	Tornado	F2, 2.5 mi path length (whole path, pre-1996), 100 yd wide	\$2,500,000 property; crops not recorded (1962 dollars)	1, 30	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (568 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	1.95	events per year at a location (modeled)	about 1.9 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	0.695	event-days per year	about 0.695 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	14.7	event-days per year	about 14.7 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	413	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000982	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0982%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.03	events per year	about 1.03 per year	Highly likely	FEMA annualized frequency (modeled)	39.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	8.05	event-days per year	about 8.05 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	97.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.241	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	92	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.
Ice Storm	0.0836	event-days per year	about 0.0836 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	5	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	1.68	event-days per year	about 1.68 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	47	1996 to 2023 (28 years)	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
Landslide	0.154	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	84.5	days per year with a strike	about 84.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.85	events per year	about 1.85 per year	Highly likely	FEMA annualized frequency (modeled)	55	1986 to 2023 (38 years)	countywide	
Tornado	0.889	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	0.00195	annual probability at a location	chance a given location in the county burns in a year: 0.195%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	0.522	event-days per year	about 0.522 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	7.53	2005-11-12 to 2024-11-12 (19 years)	countywide	

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.

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	19	30	0.633
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	172	30	5.73
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	0	30	0
Tornado	EF0-1	1996 to 2025	31	30	1.03
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	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	33 of 47	69.4	86.1	96.5	Relatively High 1, Relatively Moderate 11, Relatively Low 15, Very Low 6, No Rating 14
Cold Wave	47 of 47	27.8	49.3	74.4	Relatively Moderate 25, Relatively Low 22
Drought	14 of 47	66.9	73.0	83.5	Relatively Low 1, Very Low 13, No Rating 33
Earthquake	47 of 47	7.5	29.5	53.1	Relatively Low 8, Very Low 39
Hail	47 of 47	21.2	31.3	48.8	Relatively Low 14, Very Low 33
Heat Wave	47 of 47	27.8	63.5	85.9	Relatively High 3, Relatively Moderate 31, Relatively Low 13
Hurricane	47 of 47	88.1	97.2	99.5	Very High 24, Relatively High 22, Relatively Moderate 1
Ice Storm	47 of 47	1.9	5.2	53.2	Relatively Low 6, Very Low 41
Inland Flooding	47 of 47	1.4	33.4	79.7	Relatively High 1, Relatively Moderate 13, Relatively Low 24, Very Low 9
Landslide	45 of 47	11.1	43.5	87.0	Relatively Low 3, Very Low 42, No Rating 2
Lightning	47 of 47	89.9	97.9	99.7	Very High 37, Relatively High 10
Strong Wind	47 of 47	32.5	58.8	83.5	Relatively High 2, Relatively Moderate 27, Relatively Low 18
Tornado	47 of 47	55.8	77.5	97.5	Very High 4, Relatively High 22, Relatively Moderate 21
Tsunami	0 of 47				Insufficient Data 47
Wildfire	39 of 47	20.8	69.1	91.9	Relatively Moderate 4, Relatively Low 16, Very Low 19, No Rating 8
Winter Weather	47 of 47	18.4	32.8	60.7	Relatively Moderate 6, Relatively Low 41

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, ice storm, lightning, strong wind and winter weather 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
Okaloosa County (unincorporated area)	Unincorporated	Approved, expires 2026-11-22	FMA RL 75, SRL 87; any 558	\$28,857,959.95	0 total; 0 since its plan	
Cinco Bayou town	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 0; any 1	\$112,419.94	1 total; 0 since its plan	
Crestview city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 0; any 0	\$1,613,990.19	79 total; 3 since its plan	
Destin city	City	Approved, expires 2026-11-22	FMA RL 15, SRL 34; any 230	\$3,661,049.19	25 total; 3 since its plan	
Fort Walton Beach city	City	Approved, expires 2026-11-22	FMA RL 9, SRL 10; any 89	\$6,598,433.09	37 total; 1 since its plan	
Laurel Hill city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 0; any 0	\$106,974.05	12 total; 1 since its plan	
Mary Esther city	Town	Approved, expires 2026-11-22	FMA RL 5, SRL 3; any 15	\$2,664,853.74	18 total; 0 since its plan	
Niceville city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 1; any 16	\$1,280,153.09	25 total; 0 since its plan	Includes \$70,350.13 for declarations not counted as hazard incidents (DR-4486-FL).
Shalimar town	Town	Approved, expires 2026-11-22	FMA RL 5, SRL 0; any 42	\$67,513.08	20 total; 2 since its plan	
Valparaiso city	Town	Approved, expires 2026-11-22	FMA RL 0, SRL 1; any 13	\$456,391.66	14 total; 3 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 2021-11-22 <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	\$5,397,929,603	n/a	23,576	\$633,311	n/a	\$96,295	0.0117%				
Cold Wave	\$40,382,827,242	\$10,723,885	211,293	\$4,988	\$6,471	\$2,638,158	under 0.0001%				
Drought	n/a	\$7,082,190	n/a	n/a	\$5,455	n/a	0.077% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$69,461,705,029	n/a	211,668	\$385,680	n/a	\$183,380	0.000555%				
Hail	\$40,382,827,242	\$10,723,885	211,293	\$25,662	\$20	\$97,528	under 0.0001%	\$0			
Heat Wave	\$40,382,827,242	\$10,723,885	211,293	\$202	\$116	\$3,025,040	under 0.0001%				
Hurricane	\$40,382,804,164	\$10,723,885	211,293	\$80,706,353	\$110,580	\$6,369,169	0.2%			no Public Assistance recorded (6 declarations)	
Ice Storm	\$40,382,827,242	n/a	211,293	\$44,121	n/a	\$5,327	0.000109%				
Inland Flooding	\$40,296,545,395	\$36,931	12,474	\$19,822,611	\$709	\$2,155,750	n/a (see note)	\$0		no Public Assistance recorded (2 declarations)	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	\$130,356,881	n/a	717	\$1,051	n/a	\$6	0.000806%				
Lightning	\$40,382,827,242	n/a	211,293	\$110,454	n/a	\$4,843,929	0.000274%				
Strong Wind	\$40,382,827,242	\$10,723,885	211,293	\$463,482	\$44	\$704,933	0.00115%	\$0	\$0	no Public Assistance recorded (2 declarations)	
Tornado	\$40,382,827,242	\$10,723,885	211,293	\$3,716,637	\$133	\$7,946,571	0.0092%	\$361,000		no Public Assistance recorded (1 declaration)	

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 2021-11-22 <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
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$1,648,082,637	\$2,461,397	17,714	\$264,135	\$38	\$42,678	0.016%				
Winter Weather	\$40,382,824,342	\$10,723,885	211,293	\$21,059	\$13	\$42,485	under 0.0001%		\$0		

Totals since 2021-11-22 (Storm Events through 2026-06-30): 43 county-coded records, 43 with a damage value recorded (including \$0), \$361,000; 2 zone-level records, 2 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 6 counted declarations.

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	211,293
Building value (total, not at risk)	\$40,382,827,242
Agriculture value (total, not at risk)	\$10,723,885
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$106,323,325
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)	\$28,151,249
Social vulnerability rating	Relatively Low
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)	109	Severe repetitive loss, FMA definition (44 CFR 77.2)	136
Repetitive loss, NFIP insurance definition	929	Severe repetitive loss, NFIP insurance definition	97

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	109	136	929	97	964	28	509
of which: Okaloosa County (unincorporated area)	75	87	531	61	558	22	250
of which: Fort Walton Beach city	9	10	83	6	89	3	45
of which: Valparaiso city	0	1	13	1	13	0	8
of which: Mary Esther city	5	3	15	2	15	0	9
of which: Niceville city	0	1	16	1	16	2	10
of which: Shalimar town	5	0	42	0	42	0	23
of which: Cinco Bayou town	0	0	1	0	1	0	0
of which: Destin city	15	34	228	26	230	1	164
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>
Okaloosa County (unincorporated area)	120173	75	87	531	61	558	22	250
Cinco Bayou town	120596	0	0	1	0	1	0	0
Crestview city	120597	0	0	0	0	0	0	0
Destin city	125158	15	34	228	26	230	1	164
Fort Walton Beach city	120174	9	10	83	6	89	3	45
Laurel Hill city	120598	0	0	0	0	0	0	0
Mary Esther city	120337	5	3	15	2	15	0	9
Niceville city	120338	0	1	16	1	16	2	10
Shalimar town	120579	5	0	42	0	42	0	23
Valparaiso city	120176	0	1	13	1	13	0	8

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	79	88	655	61	683	27	367
2 to 4 unit residential	4	5	54	5	54	0	3
other residential	16	29	121	21	125	1	66
non-residential	10	14	99	10	102	0	73
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 18 properties are FMA repetitive loss but not NFIP repetitive loss, and 838 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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)
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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). Okaloosa County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12091). Automated baseline. <https://hazardplain.org/fl/12091/> 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