

Osceola County, FL

Risk-assessment baseline packet

County FIPS: 12097 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2031-05-13. Plan: Osceola County (FEMA plan 111863), approved 2026-05-13.

Since the plan was approved on 2026-05-13: no new hazard declaration and 0 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$52,094,168 a year), Strong Wind (\$26,846,565) and Hurricane (\$18,244,974).

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; 12097 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2031-05-13	Plan:	Osceola County (FEMA plan 111863)
Approved:	2026-05-13	Days to expiry:	1,686

What changed since your last plan (approved 2026-05-13)

New federal declarations:	none	Storm Events records since approval:	0 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 9, SRL 3 (44 CFR 77.2); any definition: 56	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
Osceola County (unincorporated area)	Unincorporated	Approved, expires 2031-05-13	Osceola County (FEMA plan 111863)	2026-05-13	2031-05-13	1,686		
Kissimmee city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Cloud city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Osceola County School District	School/School District	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Good Samaritan Kissimmee Village	Village	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Kissimmee Utility Authority	Electric/Power Authority	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Orlando Utilities Commission	Electric/Power Authority	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South FL Water Management District	Water/Sewer Authority	Approved, expires 2031-05-13	Osceola County (FEMA plan 111863)	2026-05-13	2031-05-13	1,686		this jurisdiction approved 2026-07-24
Tohopekaliga Water Authority	Water/Sewer Authority	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	Osceola County (FEMA plan 111863), pending adoption here	2026-05-13 by FEMA; not yet adopted here	2031-05-13 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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	Inland Flooding	Relatively Moderate	Relatively Moderate	\$51,761,948	\$64,538	\$267,682	\$52,094,168	21	
2	Strong Wind	Very High	Very High	\$24,424,100	\$1,632,095	\$790,370	\$26,846,565	83	Includes 2 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
3	Hurricane	Relatively High	Relatively High	\$16,467,617	\$998,131	\$779,226	\$18,244,974	9	Includes 2 Tropical Depression records (outside NRI's Hurricane definition).
4	Tornado	Relatively High	Relatively High	\$5,081,397	\$2,980	\$5,554,287	\$10,638,663	25	
5	Lightning	Very High	Very High	\$173,047	n/a	\$3,686,776	\$3,859,823	3	
6	Wildfire	Relatively Moderate	Relatively Moderate	\$3,053,863	\$6,364	\$517,476	\$3,577,703	0	Declared 5 times; no Storm Events record of this type.
7	Heat Wave	Relatively Low	Relatively Low	\$75	\$58	\$1,393,291	\$1,393,424	1	
8	Cold Wave	Relatively Low	Relatively Low	\$82,848	\$292,841	\$161,894	\$537,584	5	Includes 4 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
9	Earthquake	Very Low	Very Low	\$162,672	n/a	\$80,079	\$242,752		Storm Events does not record earthquakes.
10	Drought	Relatively Low	Relatively Low	n/a	\$94,937	n/a	\$94,937	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Hail	Very Low	Very Low	\$22,728	\$48,507	\$12,258	\$83,493	81	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Landslide	Very Low	Very Low	\$1,170	n/a	\$3	\$1,173	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	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).

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 and landslide 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, coastal flooding, ice storm, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

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

Supports FEMA checklist item B1-b: hazard location

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

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 417 (Very Low, 34.6); tract 416 (Very Low, 30.8); tract 423 (Very Low, 28.7)
Hurricane	tract 438.02 (Relatively High, 95.5); tract 408.12 (Relatively High, 92.3); tract 420 (Relatively High, 91.9)
Landslide	tract 438.02 (Relatively Low, 87.1); tract 438.01 (Relatively Low, 84.9); tract 408.12 (Relatively Low, 83.4)
Tornado	tract 420 (Relatively High, 93.0); tract 408.11 (Relatively High, 89.5); tract 421 (Relatively High, 89.4)
Wildfire	tract 408.12 (Relatively High, 98.1); tract 438.02 (Relatively High, 97.7); tract 437 (Relatively High, 96.6)

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 417 is Census Tract 417). 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
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1 record, 2010 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2010-12-14, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	4 records, 2009 to 2010 (4 zone-level)		Frost/Freeze, 2010-12-27, \$2,190,000 crop damage (2010 dollars); NWS zone FLZ053		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	92 records, 1983 to 2024	0.75 in to 2 in (median 1 in); 91 with a recorded value	2 in hail, 1999-05-06	Hail, 2016-03-26, \$50,000 property; crops not reported (2016 dollars)	Event records naming jurisdictions in the plan: Kissimmee city (30 records), St. Cloud city (15 records).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2022 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2022-06-24, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	9 records, 2012 to 2024 (9 zone-level)		Strongest recorded: Tropical Storm record, 2017-09-10 to 2017-09-11, \$100,000,000 property; \$0 crops (2017 dollars); NWS zone FLZ053		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)	21 records, 1996 to 2025		Flood, 2022-09-28, \$245,000,000 property; \$0 crops (2022 dollars), 1 direct death		Event records naming jurisdictions in the plan: Kissimmee city (10 records), St. Cloud city (2 records).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	3 records, 1997 to 2014		Lightning, 2014-04-15, \$3,500,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Kissimmee city (1 record), St. Cloud city (1 record).	Storm Events lists lightning with damage or casualties.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	4 records, 2004 to 2021 (4 zone-level)	39 kt (45 mph) to 72 kt (83 mph) (median 60 kt (69 mph)); 4 with a recorded value	72 kt (83 mph) measured gust, Strong Wind, 2004-09-25; NWS zone FLZ053	High Wind, 2004-08-13, \$373,000,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	102 records, 1970 to 2023	43 kt (49 mph) to 65 kt (75 mph) (median 50 kt (58 mph)); 71 with a recorded value	65 kt (75 mph) estimated gust, Thunderstorm Wind, 2014-02-12	Thunderstorm Wind, 1998-02-16, \$80,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: St. Cloud city (23 records), Kissimmee city (21 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	43 records, 1960 to 2025	F/EF0 to F/EF4 (median F/EF0); 41 with a recorded value	F4 tornado, 1966-04-04, 54.8 mi path length (whole path, pre-1996), 300 yd wide, \$25,000,000 property; crops not recorded (1966 dollars)	Tornado, 1998-02-23, \$50,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: St. Cloud city (5 records), Kissimmee city (4 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	0					

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 39 declarations covering 26 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	Hurricane Milton	Hurricane (primary); also designated: Inland Flooding	\$4,438,699.16	within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4834
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	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	within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$22,351.09	within last 5 years	
2023-08-28	2023-08-27	EM-3596-FL	Emergency	Tropical Storm Idalia	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4734
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$17,558.94	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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane		\$5,878,435.03	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
2020-08-01	2020-07-31	EM-3533-FL	Emergency	Hurricane Isaias	Hurricane		no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted		\$1,438,674.84		
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
2019-10-21	2019-08-28	DR-4468-FL	Major disaster	Hurricane Dorian	Hurricane		\$732,652.47		
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane		no Public Assistance recorded		same incident as DR-4468
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane		\$13,163,001.49		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane		no Public Assistance recorded		same incident as DR-4337
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	Hurricane Matthew	Hurricane		\$686,694.91		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane		no Public Assistance recorded		same incident as DR-4283
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding		\$170,021.15		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding		no Public Assistance recorded		same incident as DR-1785
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane		\$128,576.69		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted		no Public Assistance recorded		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	Hurricane Jeanne	Hurricane		\$2,993,833.37		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	none placed in this county by FEMA's record; \$368,533.58 for this declaration is not placed in any county (see the state page)			
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane		\$4,633,968.31		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane		\$42,849,536.13		
2001-04-17	2001-04-16	FM-2357-FL	Fire management	FI - Orlando Complex Fire	Wildfire		no Public Assistance recorded		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave		PA not declared for this county		
2000-05-28	2000-05-28	FM-2301-FL	Fire management	FI, Orlando District Fire Complex	Wildfire		no Public Assistance recorded		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI- Hurricane Irene-Dr-Req	Hurricane		PA not declared for this county		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane		no Public Assistance recorded		same incident as DR-1306
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire		\$1,114.50		
1999-04-15	1999-04-13	FM-2253-FL	Fire management	FI-Fires 04/13/99	Wildfire		no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire		no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		
1990-01-15	1989-12-23	DR-851-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1985-03-18	1985-03-18	DR-732-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		

School districts and special districts in this county: \$17,333,365.39 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1995-08-03	1995-08-02	EM-3116-FL	Emergency	Hurricane Erin	Hurricane
1964-09-10	1964-09-10	DR-176-FL	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1964-09-08	1964-09-08	DR-175-FL	Major disaster	Hurricane Cleo	Hurricane (primary); also designated: Inland Flooding
1962-12-17	1962-12-17	DR-141-FL	Major disaster	Abnormally High Tides	Inland Flooding
1960-09-12	1960-09-12	DR-106-FL	Major disaster	Hurricane Donna	Hurricane (primary); also designated: Inland Flooding
1960-03-23	1960-03-23	DR-97-FL	Major disaster	Severe Weather Conditions	Other, not an NRI hazard; not counted
1953-10-22	1953-10-22	DR-12-FL	Major disaster	Flood	Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

17 Fire Management declarations (1985-05-17 to 1998-06-28) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance not placed in any Florida county: 4 rows, \$9,327,951.42; listed on the Florida state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	5	0	0	0	4	0	1996 to 2026-06-30	Includes 4 Frost/Freeze records.
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	92	0	0	8	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	1	0	0	1996 to 2026-06-30	
Hurricane	9	0	0	5	16	0	1996 to 2026-06-30	Includes 2 Tropical Depression records.
Inland Flooding	21	0	1	5	4	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	3	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	106	0	0	3	2	0	1955 to 2026-06-30	Includes 2 High Wind and 2 Strong Wind records.
Tornado	43	0	1	4	2	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	5	0	1996 to 2026-06-30	No Storm Events records of this type; 5 federal declared incidents (see declarations table)
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-09-28	Flood		\$245,000,000 property; \$0 crops (2022 dollars)	1, 0	ALLIGATOR LAKE CITY to PINE GROVE	within last 5 years	deaths or injuries recorded
2022-06-24	Excessive Heat		\$0 property; \$0 crops (zone total, 2022 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2017-09-10	Tropical Storm		\$100,000,000 property; \$0 crops (zone total, 2017 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2014-04-15	Lightning		\$3,500,000 property; \$0 crops (2014 dollars)	0, 0	SHINGLE CREEK		B1-c worst recorded: Lightning
2014-02-12	Thunderstorm Wind	65 kt (75 mph) estimated gust	property not reported; \$0 crops (2014 dollars)	0, 0	ST CLOUD to ALLIGATOR LAKE LAKE		B1-c worst recorded: Thunderstorm Wind
2010-12-27	Frost/Freeze		\$0 property; \$2,190,000 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level		B1-c worst recorded: Frost/Freeze
2010-12-14	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2004-09-25	Strong Wind	72 kt (83 mph) measured gust	\$11,000,000 property; \$8,000,000 crops (zone total, 2004 dollars)	0, 0	NWS zone FLZ053 (OSCEOLA), zone-level		B1-c worst recorded: High Wind and Strong Wind
2004-08-13	High Wind	65 kt (75 mph) measured gust	\$373,000,000 property; crops not reported (zone total, 2004 dollars)	1, 0	NWS zone FLZ053 (OSCEOLA), zone-level		deaths or injuries recorded
1999-05-06	Hail	2 in	damage not reported	0, 0	KISSIMMEE		B1-c worst recorded: Hail
1998-02-23	Tornado	F3, 14 mi within this county, 250 yd wide	\$50,000,000 property; crops not reported (1998 dollars)	25, 145	INTERCESSION CITY to ST CLOUD		deaths or injuries recorded
1966-04-04	Tornado	F4, 54.8 mi path length (whole path, pre-1996), 300 yd wide	\$25,000,000 property; crops not recorded (1966 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (280 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
Cold Wave	3.64	event-days per year	about 3.64 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	69.2	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	21.4	event-days per year	about 21.4 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	686	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00036	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.036%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.97	events per year	about 1.97 per year	Highly likely	FEMA annualized frequency (modeled)	75.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.95	event-days per year	about 1.95 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	28	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.266	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	120	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Inland Flooding	0.607	event-days per year	about 0.607 days per year	Likely	Storm Events event-days in 14 of 30 years, 1996 to 2025 (46.7%)	17	1996 to 2023 (28 years)	see B1-f	
Landslide	0.141	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	88.2	days per year with a strike	about 88.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.942	events per year	about 0.94 per year	Likely	FEMA annualized frequency (modeled)	37	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	

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
Wildfire	0.0117	annual probability at a location	chance a given location in the county burns in a year: 1.17%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	0	event-days per year	none modeled		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events winter weather record, 1996 to 2025

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	55	30	1.83
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	61	30	2.03
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	17	30	0.567
Tornado	EF0-1	1996 to 2025	22	30	0.733
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	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	
Cold Wave	59 of 59	17.5	20.3	87.3	Relatively High 1, Relatively Low 46, Very Low 12
Drought	10 of 59	71.5	80.3	95.6	Relatively Moderate 1, Relatively Low 5, Very Low 4, No Rating 49
Earthquake	59 of 59	4.3	14.9	34.6	Very Low 59
Hail	59 of 59	5.0	17.1	80.5	Relatively Moderate 1, Relatively Low 1, Very Low 57
Heat Wave	59 of 59	4.1	33.1	68.1	Relatively Moderate 2, Relatively Low 49, Very Low 8
Hurricane	59 of 59	70.5	85.5	95.5	Relatively High 7, Relatively Moderate 49, Relatively Low 3
Inland Flooding	59 of 59	7.4	66.2	95.2	Relatively High 16, Relatively Moderate 29, Relatively Low 12, Very Low 2
Landslide	59 of 59	11.4	49.7	87.1	Relatively Low 4, Very Low 55
Lightning	59 of 59	42.4	95.2	99.6	Very High 25, Relatively High 28, Relatively Moderate 5, Relatively Low 1
Strong Wind	59 of 59	88.0	99.4	100.0	Very High 54, Relatively High 5
Tornado	59 of 59	37.1	70.9	93.0	Relatively High 24, Relatively Moderate 32, Relatively Low 3

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Wildfire	58 of 59	32.4	89.6	98.1	Relatively High 4, Relatively Moderate 28, Relatively Low 24, Very Low 2, No Rating 1
Winter Weather	0 of 59				No Rating 59

Cold Wave: Agriculture is 54% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Hail: Agriculture is 58% 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
Osceola County (unincorporated area)	Unincorporated	Approved, expires 2031-05-13	FMA RL 2, SRL 1; any 28	\$34,600,916.12	0 total; 0 since its plan	Includes \$1,260,815.04 for declarations not counted as hazard incidents (DR-4486-FL).
Kissimmee city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	FMA RL 6, SRL 2; any 22	\$12,415,168.56	66 total; no approved plan	Includes \$112,316.25 for declarations not counted as hazard incidents (DR-4486-FL).
St. Cloud city	City	Plan 111863 approved 2026-05-13, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 6	\$8,315,194.02	46 total; no approved plan	Includes \$3,676.40 for declarations not counted as hazard incidents (DR-4486-FL).

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

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard

- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$56,641,880,461	\$110,003,639	387,795	\$82,848	\$292,841	\$161,894	0.000146%				
Drought	n/a	\$31,739,642	n/a	n/a	\$94,937	n/a	0.299% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$93,091,910,405	n/a	388,656	\$162,672	n/a	\$80,079	0.000175%				
Hail	\$56,641,880,461	\$110,003,639	387,795	\$22,728	\$48,507	\$12,258	under 0.0001%				
Heat Wave	\$56,641,880,461	\$110,003,639	387,795	\$75	\$58	\$1,393,291	under 0.0001%				
Hurricane	\$56,638,589,112	\$109,988,166	387,744	\$16,467,617	\$998,131	\$779,226	0.0291%				
Inland Flooding	\$56,598,009,438	\$29,253,095	42,930	\$51,761,948	\$64,538	\$267,682	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$151,839,888	n/a	705	\$1,170	n/a	\$3	0.000771%				
Lightning	\$56,641,880,461	n/a	387,795	\$173,047	n/a	\$3,686,776	0.000306%				
Strong Wind	\$56,641,880,461	\$110,003,639	387,795	\$24,424,100	\$1,632,095	\$790,370	0.0431%				
Tornado	\$56,641,880,461	\$110,003,639	387,795	\$5,081,397	\$2,980	\$5,554,287	0.00897%				
Wildfire	\$6,317,819,146	\$78,477,216	69,056	\$3,053,863	\$6,364	\$517,476	0.0483%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2026-05-13 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	387,795
Building value (total, not at risk)	\$56,641,880,461
Agriculture value (total, not at risk)	\$110,003,639
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$104,371,916
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)	\$13,243,345
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	9	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	52	Severe repetitive loss, NFIP insurance definition	1

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	9	3	52	1	56	0	39
of which: Osceola County (unincorporated area)	2	1	28	1	28	0	20
of which: Kissimmee city	6	2	19	0	22	0	17
of which: St. Cloud city	1	0	5	0	6	0	2
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>
Osceola County (unincorporated area)	120189	2	1	28	1	28	0	20
Kissimmee city	120190	6	2	19	0	22	0	17
St. Cloud city	120191	1	0	5	0	6	0	2

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	8	3	50	1	53	0	36
2 to 4 unit residential	1	0	1	0	2	0	2
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 4 properties are FMA repetitive loss but not NFIP repetitive loss, and 47 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_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

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