

Palm Beach County, FL

Risk-assessment baseline packet

County FIPS: 12099 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 2029-10-16. Plan: Palm Beach County (FEMA plan 110208), approved 2024-10-16.

Since the plan was approved on 2024-10-16: no new hazard declaration and 61 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 (\$286,922,267 a year), Inland Flooding (\$178,899,133) and Heat Wave (\$12,766,632).

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; 12099 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2024-10-16), page 2
4. B1-a: hazard identification, page 6
5. B1-b: hazard location, page 8
6. B1-c: hazard extent, page 8
7. B1-d: previous occurrences, page 12
8. B1-e: probability of future events, page 18
9. B1-f: hazards that vary across jurisdictions, page 21
10. B2-a and B2-b: vulnerability and potential impacts, page 24
11. B2-a: vulnerability (county context), page 26
12. B2-c: repetitive loss properties, page 26
13. Sources, what the plan adds, disclaimer and citation, page 29

Plan clock

Status:	Approved, expires 2029-10-16	Plan:	Palm Beach County (FEMA plan 110208)
Approved:	2024-10-16	Days to expiry:	1,112
What changed since your last plan (approved 2024-10-16)			
New federal declarations:	none	Storm Events records since approval:	61 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 13, SRL 35 (44 CFR 77.2); any definition: 342	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: 46 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Palm Beach County (unincorporated area)	Unincorporated	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		
Atlantis city	City	Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible	Palm Beach County (FEMA plan 110208), pending adoption here	2024-10-16 by FEMA; not yet adopted here	2029-10-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Belle Glade city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-02-20
Boca Raton city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Boynton Beach city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-01-15
Briny Breezes town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-02-20
Cloud Lake town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
Delray Beach city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-01-15
Glen Ridge town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2026-06-22
Golf village	Village	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
Greenacres city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-01-15
Gulf Stream town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-09-26
Haverhill town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Highland Beach town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
Hypoluxo town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-07-29
Juno Beach town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Jupiter Inlet Colony town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
Jupiter town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-01-15
Lake Clarke Shores town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-06-03
Lake Park town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-02-20
Lake Worth Beach city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Lantana town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-02-20
Loxahatchee Groves town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
Manalapan town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-07-29
Mangonia Park town	Town	Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible	Palm Beach County (FEMA plan 110208), pending adoption here	2024-10-16 by FEMA; not yet adopted here	2029-10-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
North Palm Beach village	Village	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Ocean Ridge town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-01-15
Pahokee city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-09-26

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Palm Beach Gardens city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-07-29
Palm Beach Shores town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-06-03
Palm Beach town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		
Palm Springs village	Village	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Riviera Beach city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
Royal Palm Beach village	Village	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-04-10
South Bay city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2026-06-22
South Palm Beach town	Town	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Tequesta village	Village	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-06-03
Wellington village	Village	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
West Palm Beach city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Westlake city	City	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2026-06-22
Boynton Beach Community Redevelopment Agency	Special District	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-01-15
Indian Trail Improvement District	Special District	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2025-06-03
Northern Palm Beach Improvement District	Special District	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03
Port of Palm Beach District	Highway/Port/Rail	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Seacoast Utility Authority	Electric/Power Authority	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2026-06-22
South Florida Water Development District	Water/Sewer Authority	Approved, expires 2029-10-16	Palm Beach County (FEMA plan 110208)	2024-10-16	2029-10-16	1,112		this jurisdiction approved 2024-12-03

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	\$254,386,388	\$15,352,341	\$17,183,538	\$286,922,267	45	Includes 13 Tropical Depression records (outside NRI's Hurricane definition).
2	Inland Flooding	Relatively High	Relatively High	\$167,256,815	\$10,497,273	\$1,145,044	\$178,899,133	103	
3	Heat Wave	Relatively High	Relatively High	\$840	\$1,481	\$12,764,310	\$12,766,632	3	
4	Lightning	Very High	Very High	\$1,208,113	n/a	\$7,730,714	\$8,938,828	83	
5	Tornado	Relatively High	Relatively High	\$7,149,683	\$10,438	\$1,429,687	\$8,589,809	102	
6	Coastal Flooding	Relatively High	Relatively High	\$6,775,260	n/a	\$763,488	\$7,538,748	37	
7	Cold Wave	Relatively High	Relatively High	\$516,506	\$6,463,376	\$259,765	\$7,239,647	32	Includes 23 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).

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
8	Wildfire	Relatively Moderate	Relatively Moderate	\$2,947,969	\$6,979	\$287,168	\$3,242,115	8	
9	Strong Wind	Relatively High	Relatively High	\$440,414	\$49,727	\$1,648,453	\$2,138,594	238	Includes 9 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Drought	Relatively High	Relatively High	n/a	\$1,952,651	n/a	\$1,952,651	54	
11	Hail	Relatively Low	Relatively Low	\$52,460	\$69,490	\$53,587	\$175,537	144	
12	Earthquake	Very Low	Very Low	\$122,275	n/a	\$50,616	\$172,891		Storm Events does not record earthquakes.
13	Landslide	Relatively Low	Relatively Low	\$10,244	n/a	\$6	\$10,250	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 50 (Very Low, 20.0); tract 10.03 (Very Low, 9.7); tract 71 (Very Low, 9.3)
Hurricane	tract 79.17 (Very High, 100.0); tract 71 (Very High, 98.3); tract 70.05 (Very High, 98.2)
Landslide	tract 79.17 (Relatively Moderate, 96.6); tract 3.01 (Relatively Low, 88.1); tract 80.01 (Relatively Low, 87.9)
Tornado	tract 79.17 (Relatively Moderate, 54.7); tract 70.05 (Relatively Low, 51.4); tract 71 (Relatively Low, 51.4)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 78.47 (Relatively High, 97.1); tract 79.17 (Relatively High, 97.0); tract 78.05 (Relatively Moderate, 95.9)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 50 is Census Tract 50). 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)	37 records, 1996 to 2025 (36 zone-level)		Storm Surge/Tide, 2012-10-26, \$14,000,000 property; \$0 crops (2012 dollars); NWS zone FLZ168		Event records naming jurisdictions in the plan: Jupiter Inlet Colony town (1 record). Zone-level records (36) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	9 records, 1996 to 2002 (9 zone-level)	1 day to 2 days (median 1 day); 8 with a recorded value	2 consecutive days, 2000-12-31 to 2001-01-01, zone-level	Extreme Cold/Wind Chill, 2001-01-01, property not reported; \$6,000,000 crops (zone total, 2001 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	23 records, 2003 to 2026 (23 zone-level)		Frost/Freeze, 2009-01-21, \$60,000,000 crop damage (2009 dollars); NWS zone FLZ067		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	54 records, 2001 to 2026 (54 zone-level)	15 days to 273 days (median 48.5 days); 14 with a recorded value	273 days (about 9.0 months), 2010-12-01 to 2011-08-30, a run of 9 consecutive Storm Events drought records, zone-level	Drought, 2001-05-01, property not reported; \$100,000,000 crops (zone total, 2001 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	172 records, 1961 to 2026	0.75 in to 2 in (median 1 in); 171 with a recorded value	2 in hail, 2016-04-15; same size also recorded on 1962-06-07, 1968-07-17	Hail, 2007-05-06, \$0 property; \$750,000 crops (2007 dollars)	Event records naming jurisdictions in the plan: Wellington village (20 records), Jupiter town (18 records), Boca Raton city (11 records), Palm Beach Gardens city (10 records), Ocean Ridge town (9 records), Tequesta village (8 records), West Palm Beach city (8 records), Delray Beach city (7 records), Belle Glade city (4 records), Boynton Beach city (2 records); and 8 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	3 records, 2003 to 2010 (3 zone-level)	1 day to 2 days (median 1.5 days); 2 with a recorded value	2 consecutive days, 2009-06-21 to 2009-06-22, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	45 records, 1996 to 2024 (45 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2005-10-24, \$10,000,000,000 property; crops not reported (2005 dollars), 1 direct death (reported for the zone); NWS zone FLZ068		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)	103 records, 1998 to 2026 (1 zone-level)		Flash Flood, 1999-10-15, \$60,000,000 property; \$65,000,000 crops (1999 dollars)		Event records naming jurisdictions in the plan: Boca Raton city (19 records), Delray Beach city (16 records), Jupiter town (9 records), Ocean Ridge town (9 records), Palm Beach Gardens city (7 records), West Palm Beach city (6 records), Mangonia Park town (5 records), Wellington village (5 records), Golf village (4 records), Tequesta village (4 records); and 12 more jurisdictions (see the Excel file). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	83 records, 1996 to 2020		Lightning, 2019-07-30, \$0 property; \$0 crops (2019 dollars), 1 direct death, 5 direct injuries	Lightning, 2007-07-21, \$15,000,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Jupiter town (12 records), Boca Raton city (11 records), West Palm Beach city (9 records), Wellington village (6 records), Delray Beach city (5 records), Palm Beach Gardens city (4 records), Tequesta village (4 records), Belle Glade city (2 records), Boynton Beach city (1 record), Haverhill town (1 record); and 10 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	15 records, 1996 to 2025 (15 zone-level)	30 kt (35 mph) to 68 kt (78 mph) (median 40 kt (46 mph)); 14 with a recorded value	68 kt (78 mph) measured sustained, High Wind, 2005-10-24; NWS zone FLZ067	High Wind, 2004-04-13, \$150,000 property; crops not reported (zone total, 2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	308 records, 1956 to 2026	35 kt (40 mph) to 100 kt (115 mph) (median 52 kt (60 mph)); 260 with a recorded value	100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1963-08-11	Thunderstorm Wind, 1999-01-03, \$250,000 property; \$0 crops (1999 dollars)	Event records naming jurisdictions in the plan: Boca Raton city (31 records), Wellington village (20 records), Delray Beach city (14 records), Palm Beach Gardens city (14 records), West Palm Beach city (13 records), Belle Glade city (12 records), Jupiter town (12 records), Haverhill town (7 records), Tequesta village (7 records), Boynton Beach city (6 records); and 16 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	198 records, 1952 to 2025	F/EF0 to F/EF3 (median F/EF0); 178 with a recorded value	F3 tornado, 1958-10-19, 12.4 mi path length (whole path, pre-1996), 440 yd wide, \$250,000 property; crops not recorded (1958 dollars), 1 direct death, 24 direct injuries	Tornado, 2024-10-09, \$81,350,000 property; \$0 crops (2024 dollars)	Event records naming jurisdictions in the plan: Boca Raton city (16 records), Belle Glade city (9 records), Pahokee city (7 records), Palm Beach Gardens city (7 records), Wellington village (7 records), Boynton Beach city (6 records), Delray Beach city (6 records), Jupiter town (5 records), Ocean Ridge town (5 records), West Palm Beach city (5 records); and 12 more jurisdictions (see the Excel file).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	8 records, 1999 to 2025 (4 zone-level)		Wildfire, 1999-05-21, \$30,000 property; crops not reported (1999 dollars)		Event records naming jurisdictions in the plan: West Palm Beach city (2 records), Jupiter town (1 record), Palm Beach Gardens city (1 record). Zone-level records (4) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	0					

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

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 41 declarations covering 28 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	N
2024-10-11	2024-10-05	DR-4834-FL	Major disaster	Hurricane Milton	Hurricane (primary); also designated: Inland Flooding	\$8,491,518.63	in the 12 months before plan approval; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	sa in a D
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$12,299,255.49	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	sa in a D
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$2,235,979.42	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	sa in a D
2020-08-01	2020-07-31	EM-3533-FL	Emergency	Hurricane Isaias	Hurricane	\$892,250.46		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$26,906,627.35		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	N
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		sa in a D
2019-10-21	2019-08-28	DR-4468-FL	Major disaster	Hurricane Dorian	Hurricane	\$8,274,993.45		
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		sa in a D
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$111,782,373.50		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		sa in a D
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	Hurricane Matthew	Hurricane	\$7,036,034.61		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		sa in a D
2012-10-18	2012-08-27	DR-4084-FL	Major disaster	Hurricane Isaac	Hurricane	\$4,515,680.60		
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	\$8,215,782.49		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		sa in a D
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$222,800,306.71		
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	\$83,761,059.55		
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	\$100,924,507.09		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	N
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$24,585.83		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI-Hurricane Irene-Dr-Req	Hurricane	\$8,275,719.18		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	no Public Assistance recorded		sa in a D
1999-09-22	1999-09-13	DR-1300-FL	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$1,046,869.55		
1999-09-14	1999-09-14	EM-3143-FL	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	\$5,602.94		sa in a D
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	no Public Assistance recorded		
1999-04-18	1999-04-13	FM-2256-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded		
1998-11-06	1998-11-04	DR-1259-FL	Major disaster	Tropical Storm Mitch	Hurricane; Inland Flooding; Tornado	PA not declared for this county		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1995-10-27	1995-10-13	DR-1074-FL	Major disaster	Severe Flooding	Inland Flooding	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		
1980-05-06	1980-05-06	EM-3079-FL	Emergency	Undocumented Aliens	Non-natural, not counted	no Public Assistance recorded		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	N
1971-03-15	1971-03-15	DR-304-FL	Major disaster	Freeze	Cold Wave	no Public Assistance recorded		
1965-09-14	1965-09-14	DR-209-FL	Major disaster	Hurricane Betsy	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$9,838,076.40 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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

Statewide declarations

Source: 2

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

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

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

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

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	37	4	2	11	0	0	1996 to 2026-06-30	
Cold Wave	32	2	0	5	5	0	1996 to 2026-06-30	Includes 23 Frost/Freeze records.
Drought	54	16	1	22	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	172	13	6	32	0	0	1955 to 2026-06-30	
Heat Wave	3	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	45	0	4	8	19	0	1996 to 2026-06-30	Includes 13 Tropical Depression records.
Inland Flooding	103	12	5	29	5	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	83	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	323	10	5	35	0	0	1955 to 2026-06-30	Includes 9 High Wind and 6 Strong Wind records.
Tornado	198	2	5	15	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	8	2	0	2	3	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2019-07-30	Lightning		\$0 property; \$0 crops (2019 dollars)	1, 5	WELLINGTON	deaths or injuries recorded
2014-01-09	Flash Flood		\$500,000 property; \$0 crops (2014 dollars)	2, 0	DELRAY BEACH to GLEN RIDGE	deaths or injuries recorded
2012-10-26	Storm Surge/Tide		\$14,000,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone FLZ168 (COASTAL PALM BEACH COUNTY), zone-level	B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2009-06-21	Heat		\$0 property; \$0 crops (zone total, 2009 dollars)	0, 0	NWS zone FLZ168 (COASTAL PALM BEACH COUNTY), zone-level	B1-c worst recorded: Excessive Heat, Heat
2009-01-21	Frost/Freeze		\$0 property; \$60,000,000 crops (zone total, 2009 dollars)	0, 0	NWS zone FLZ067 (INLAND PALM BEACH COUNTY), zone-level	B1-c worst recorded: Frost/Freeze
2005-10-24	High Wind	68 kt (78 mph) measured sustained	damage not reported	0, 0	NWS zone FLZ067 (INLAND PALM BEACH), zone-level	B1-c worst recorded: High Wind and Strong Wind
2005-10-24	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$10,000,000,000 property; crops not reported (zone total, 2005 dollars)	1, 0	NWS zone FLZ068 (COASTAL PALM BEACH), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2000-12-31	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone FLZ067 (INLAND PALM BEACH), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1999-10-15	Flash Flood		\$60,000,000 property; \$65,000,000 crops (1999 dollars)	0, 0	EAST PORTION	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-05-21	Wildfire		\$30,000 property; crops not reported (1999 dollars)	0, 0	WEST PALM BEACH	B1-c worst recorded: Wildfire
1963-08-11	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind
1958-10-19	Tornado	F3, 12.4 mi path length (whole path, pre-1996), 440 yd wide	\$250,000 property; crops not recorded (1958 dollars)	1, 24	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,058 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	2.91	events per year at a location (modeled)	about 2.9 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.97	event-days per year	about 1.97 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	31.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	17.4	event-days per year	about 17.4 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	707	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000222	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0222%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.96	events per year	about 0.96 per year	Likely	FEMA annualized frequency (modeled)	37.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.67	event-days per year	about 4.67 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	42.4	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.325	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	141	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	2.07	event-days per year	about 2.07 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	58	1996 to 2023 (28 years)	see B1-f	
Landslide	0.236	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	96.3	days per year with a strike	about 96.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.979	events per year	about 0.98 per year	Likely	FEMA annualized frequency (modeled)	32	1986 to 2023 (38 years)	countywide	
Tornado	1.53	events per year	about 1.53 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00619	annual probability at a location	chance a given location in the county burns in a year: 0.619%	Likely	Storm Events records in 5 of 30 years, 1996 to 2025 (16.7%)	not shown	modeled	see B1-f	
Winter Weather	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events winter weather record, 1996 to 2025

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	77	30	2.57
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	201	30	6.7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	8	30	0.267
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	8	30	0.267
Tornado	EF0-1	1996 to 2025	94	30	3.13
Tornado	EF2-3	1996 to 2025	4	30	0.133
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	4	30	0.133

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	108 of 371	70.6	87.6	99.8	Very High 1, Relatively High 16, Relatively Moderate 34, Relatively Low 40, Very Low 17, No Rating 263
Cold Wave	371 of 371	15.6	18.2	100.0	Very High 2, Relatively High 3, Relatively Moderate 2, Relatively Low 79, Very Low 285
Drought	52 of 371	66.8	72.3	99.6	Relatively High 2, Relatively Moderate 4, Relatively Low 11, Very Low 35, No Rating 319
Earthquake	370 of 371	0.2	3.0	20.0	Very Low 370, No Rating 1
Hail	371 of 371	0.1	8.8	84.9	Relatively Moderate 1, Relatively Low 3, Very Low 367
Heat Wave	371 of 371	1.3	49.7	78.6	Relatively Moderate 121, Relatively Low 234, Very Low 16
Hurricane	371 of 371	13.1	92.9	100.0	Very High 19, Relatively High 270, Relatively Moderate 75, Relatively Low 4, Very Low 3
Inland Flooding	371 of 371	0.1	30.3	99.9	Very High 2, Relatively High 32, Relatively Moderate 76, Relatively Low 163, Very Low 98
Landslide	361 of 371	10.3	53.1	96.6	Relatively Moderate 1, Relatively Low 12, Very Low 348, No Rating 10
Lightning	369 of 371	0.3	76.9	95.8	Very High 1, Relatively High 175, Relatively Moderate 153, Relatively Low 32, Very Low 8, No Rating 2
Strong Wind	371 of 371	0.2	26.4	79.3	Relatively Moderate 1, Relatively Low 289, Very Low 81
Tornado	371 of 371	0.2	33.4	54.7	Relatively Moderate 1, Relatively Low 273, Very Low 97
Tsunami	0 of 371				Insufficient Data 371
Wildfire	263 of 371	18.5	67.3	97.1	Relatively High 2, Relatively Moderate 22, Relatively Low 97, Very Low 142, No Rating 108
Winter Weather	0 of 371				No Rating 371

Cold Wave: Agriculture is 89% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, lightning and strong wind are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Palm Beach County (unincorporated area)	Unincorporated	Approved, expires 2029-10-16	FMA RL 2, SRL 5; any 82	\$160,672,299.82	0 total; 0 since its plan	Includes \$2,317,752.48 for declarations not counted as hazard incidents (DR-4486-FL).
Atlantis city	City	Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$1,195,391.74	2 total; no approved plan	
Belle Glade city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$8,987,980.81	28 total; 0 since its plan	
Boca Raton city	City	Approved, expires 2029-10-16	FMA RL 1, SRL 0; any 17	\$31,218,898.74	88 total; 6 since its plan	
Boynton Beach city	City	Approved, expires 2029-10-16	FMA RL 1, SRL 1; any 14	\$9,792,655.57	16 total; 0 since its plan	Includes \$400,526.64 for declarations not counted as hazard incidents (DR-4486-FL).
Briny Breezes town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$56,123.15	0 total; 0 since its plan	
Cloud Lake town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 1	\$57,776.55	0 total; 0 since its plan	
Delray Beach city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 2; any 3	\$17,678,576.81	48 total; 2 since its plan	Includes \$101,153.78 for declarations not counted as hazard incidents (DR-4486-FL).
Glen Ridge town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$123,648	3 total; 0 since its plan	
Golf village	Village	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$696,133.97	8 total; 0 since its plan	
Greenacres city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$1,185,714.72	0 total; 0 since its plan	Includes \$16,624.10 for declarations not counted as hazard incidents (DR-4486-FL).
Gulf Stream town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 3	\$468,028.16	1 total; 0 since its plan	
Haverhill town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 1	\$396,437.49	11 total; 1 since its plan	
Highland Beach town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$267,466.80	2 total; 0 since its plan	
Hypoluxo town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$165,930.88	11 total; 1 since its plan	
Juno Beach town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 1; any 4	\$436,650.94	8 total; 0 since its plan	
Jupiter Inlet Colony town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$38,047.59	4 total; 0 since its plan	

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
Jupiter town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 4; any 12	\$12,883,080.11	57 total; 0 since its plan	
Lake Clarke Shores town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$824,601.94	0 total; 0 since its plan	Includes \$6,020.65 for declarations not counted as hazard incidents (DR-4486-FL).
Lake Park town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 3	\$1,269,192.66	1 total; 0 since its plan	Includes \$151,243.51 for declarations not counted as hazard incidents (DR-4486-FL).
Lake Worth Beach city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 11	\$25,718,218.31	0 total; 0 since its plan	Includes \$23,021.70 for declarations not counted as hazard incidents (DR-4486-FL).
Lantana town	Town	Approved, expires 2029-10-16	FMA RL 1, SRL 1; any 7	\$1,920,164.13	9 total; 0 since its plan	Includes \$20,124.01 for declarations not counted as hazard incidents (DR-4486-FL).
Loxahatchee Groves town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 1	\$1,113,238.48	0 total; 0 since its plan	
Manalapan town	Town	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 3	\$382,366.35	0 total; 0 since its plan	Includes \$15,000 for declarations not counted as hazard incidents (DR-4486-FL).
Mangonia Park town	Town	Plan 110208 approved 2024-10-16, pending adoption here; not yet eligible	FMA RL 0, SRL 2; any 2	\$444,291.24	10 total; no approved plan	
North Palm Beach village	Village	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 2	\$2,835,150.81	10 total; 0 since its plan	
Ocean Ridge town	Town	Approved, expires 2029-10-16	FMA RL 2, SRL 2; any 15	\$744,750.88	29 total; 3 since its plan	
Pahokee city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 1	\$2,819,123.89	13 total; 0 since its plan	
Palm Beach Gardens city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 1; any 10	\$11,529,179.76	43 total; 0 since its plan	Includes \$133,222.35 for declarations not counted as hazard incidents (DR-4486-FL).
Palm Beach Shores town	Town	Approved, expires 2029-10-16	FMA RL 1, SRL 1; any 4	\$747,118.94	0 total; 0 since its plan	
Palm Beach town	Town	Approved, expires 2029-10-16	FMA RL 2, SRL 13; any 96	\$29,155,615.22	2 total; 0 since its plan	
Palm Springs village	Village	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 4	\$1,673,986.03	8 total; 0 since its plan	Includes \$28,342.61 for declarations not counted as hazard incidents (DR-4486-FL).
Riviera Beach city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 8	\$6,226,542.05	6 total; 2 since its plan	Includes \$92,708.87 for declarations not counted as hazard incidents (DR-4486-FL).
Royal Palm Beach village	Village	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$3,100,721.58	1 total; 0 since its plan	Includes \$51,264.24 for declarations not counted as hazard incidents (DR-4486-FL).
South Bay city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$476,531.45	3 total; 0 since its plan	
South Palm Beach town	Town	Approved, expires 2029-10-16	FMA RL 1, SRL 1; any 6	\$89,339.26	2 total; 1 since its plan	

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
Tequesta village	Village	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	\$1,374,523.94	24 total; 2 since its plan	Includes \$43,510.53 for declarations not counted as hazard incidents (DR-4486-FL).
Wellington village	Village	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 1	\$19,720,133.90	58 total; 5 since its plan	Includes \$46,839.71 for declarations not counted as hazard incidents (DR-4486-FL).
West Palm Beach city	City	Approved, expires 2029-10-16	FMA RL 2, SRL 1; any 29	\$24,379,190.24	43 total; 0 since its plan	Includes \$653,291.97 for declarations not counted as hazard incidents (DR-4486-FL).
Westlake city	City	Approved, expires 2029-10-16	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-10-16 <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	\$47,936,692,528	n/a	239,620	\$6,775,260	n/a	\$763,488	0.0141%		\$0		
Cold Wave	\$267,780,732,366	\$1,161,068,687	1,489,446	\$516,506	\$6,463,376	\$259,765	0.000193%		\$0		
Drought	n/a	\$700,011,711	n/a	n/a	\$1,952,651	n/a	0.279% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown

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 2024-10-16 <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
Earthquake	\$447,954,444,165	n/a	1,492,191	\$122,275	n/a	\$50,616	under 0.0001%				
Hail	\$267,806,277,182	\$1,161,068,687	1,489,461	\$52,460	\$69,490	\$53,587	under 0.0001%	\$0			
Heat Wave	\$267,727,587,985	\$1,161,068,687	1,489,246	\$840	\$1,481	\$12,764,310	under 0.0001%				
Hurricane	\$267,801,685,819	\$1,089,502,948	1,489,405	\$254,386,388	\$15,352,341	\$17,183,538	0.095%				
Inland Flooding	\$267,491,459,376	\$551,645,643	168,241	\$167,256,815	\$10,497,273	\$1,145,044	n/a (see note)	\$75,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$923,490,735	n/a	4,389	\$10,244	n/a	\$6	0.00111%				
Lightning	\$267,806,277,182	n/a	1,489,461	\$1,208,113	n/a	\$7,730,714	0.000451%				
Strong Wind	\$267,806,277,182	\$1,161,068,687	1,489,461	\$440,414	\$49,727	\$1,648,453	0.000164%	\$3,500			
Tornado	\$267,806,277,182	\$1,161,068,687	1,489,461	\$7,149,683	\$10,438	\$1,429,687	0.00267%	\$5,000			
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$10,079,845,991	\$137,905,435	76,876	\$2,947,969	\$6,979	\$287,168	0.0292%		\$0		
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2024-10-16 (Storm Events through 2026-06-30): 35 county-coded records, 35 with a damage value recorded (including \$0), \$83,500; 26 zone-level records, 24 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	1,489,461
Building value (total, not at risk)	\$267,806,277,182
Agriculture value (total, not at risk)	\$1,161,068,687
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$475,270,725
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)	\$43,316,377
Social vulnerability rating	Relatively Moderate
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)	13	Severe repetitive loss, FMA definition (44 CFR 77.2)	35
Repetitive loss, NFIP insurance definition	327	Severe repetitive loss, NFIP insurance definition	23

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	13	35	327	23	342	12	131
of which: Palm Beach County (unincorporated area)	2	5	80	3	82	1	19
of which: Atlantis city	0	0	1	0	1	0	0
of which: Boca Raton city	1	0	17	0	17	0	9
of which: Boynton Beach city	1	1	12	0	14	1	6

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Cloud Lake town	0	0	1	0	1	0	0
of which: Haverhill town	0	0	1	0	1	0	0
of which: Juno Beach town	0	1	3	0	4	1	0
of which: Lake Park town	0	0	3	0	3	0	0
of which: Lake Worth Beach city	0	0	11	0	11	0	3
of which: Lantana town	1	1	7	1	7	0	1
of which: Manalapan town	0	0	3	0	3	0	1
of which: Mangonia Park town	0	2	0	1	2	1	0
of which: North Palm Beach village	0	0	2	0	2	1	1
of which: Pahokee city	0	0	1	0	1	0	0
of which: Palm Beach town	2	13	93	11	96	3	55
of which: Palm Beach Gardens city	0	1	9	0	10	0	4
of which: Palm Springs village	0	0	4	0	4	0	3
of which: South Palm Beach town	1	1	5	0	6	1	1
of which: West Palm Beach city	2	1	29	1	29	0	9
of which: Loxahatchee Groves town	0	0	1	0	1	0	0
of which: Delray Beach city	0	2	2	1	3	1	1
of which: Gulf Stream town	0	0	3	0	3	0	0
of which: Jupiter town	0	4	11	3	12	1	5
of which: Ocean Ridge town	2	2	14	1	15	1	8
of which: Palm Beach Shores town	1	1	4	1	4	0	1
of which: Riviera Beach city	0	0	8	0	8	0	3
of which: Wellington village	0	0	1	0	1	0	1
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	1	9	0	10	0	1

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Palm Beach County (unincorporated area)	120192	2	5	80	3	82	1	19
Atlantis city	120193	0	0	1	0	1	0	0
Belle Glade city	120194	0	0	0	0	0	0	0
Boca Raton city	120195	1	0	17	0	17	0	9
Boynton Beach city	120196	1	1	12	0	14	1	6

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>
Briny Breezes town	120197	0	0	0	0	0	0	0
Cloud Lake town	120198	0	0	1	0	1	0	0
Delray Beach city	125102	0	2	2	1	3	1	1
Glen Ridge town	120200	0	0	0	0	0	0	0
Golf village	120201	0	0	0	0	0	0	0
Greenacres city	120203	0	0	0	0	0	0	0
Gulf Stream town	125109	0	0	3	0	3	0	0
Haverhill town	120205	0	0	1	0	1	0	0
Highland Beach town	125111	0	0	0	0	0	0	0
Hypoluxo town	120207	0	0	0	0	0	0	0
Juno Beach town	120208	0	1	3	0	4	1	0
Jupiter Inlet Colony town	125120	0	0	0	0	0	0	0
Jupiter town	125119	0	4	11	3	12	1	5
Lake Clarke Shores town	120211	0	0	0	0	0	0	0
Lake Park town	120212	0	0	3	0	3	0	0
Lake Worth Beach city	120213	0	0	11	0	11	0	3
Lantana town	120214	1	1	7	1	7	0	1
Loxahatchee Groves town	120309	0	0	1	0	1	0	0
Manalapan town	120215	0	0	3	0	3	0	1
Mangonia Park town	120216	0	2	0	1	2	1	0
North Palm Beach village	120217	0	0	2	0	2	1	1
Ocean Ridge town	125134	2	2	14	1	15	1	8
Pahokee city	120219	0	0	1	0	1	0	0
Palm Beach Gardens city	120221	0	1	9	0	10	0	4
Palm Beach Shores town	125137	1	1	4	1	4	0	1
Palm Beach town	120220	2	13	93	11	96	3	55
Palm Springs village	120223	0	0	4	0	4	0	3
Riviera Beach city	125142	0	0	8	0	8	0	3
Royal Palm Beach village	120225	0	0	0	0	0	0	0
South Bay city	120226	0	0	0	0	0	0	0
South Palm Beach town	120227	1	1	5	0	6	1	1
Tequesta village	120228	0	0	0	0	0	0	0
Wellington village	125157	0	0	1	0	1	0	1

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
West Palm Beach city	120229	2	1	29	1	29	0	9
Westlake city	120018	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	10	21	223	12	234	9	88
2 to 4 unit residential	1	1	23	1	23	0	4
other residential	1	6	42	5	43	1	26
non-residential	1	7	39	5	42	2	13
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 318 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Palm Beach County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12099). Automated baseline. <https://hazardplain.org/fl/12099/> 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