

Pinellas County, FL

Risk-assessment baseline packet

County FIPS: 12103 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2030-05-05. Plan: Pinellas County (FEMA plan 110776), approved 2025-05-05.

Since the plan was approved on 2025-05-05: no new hazard declaration and 11 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 (\$110,079,977 a year), Inland Flooding (\$90,829,435) and Tornado (\$33,467,776).

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; 12103 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2030-05-05	Plan:	Pinellas County (FEMA plan 110776)
Approved:	2025-05-05	Days to expiry:	1,313

What changed since your last plan (approved 2025-05-05)

New federal declarations:	none	Storm Events records since approval:	11 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1,010, SRL 1,395 (44 CFR 77.2); any definition: 3,297	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: 26 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Pinellas County (unincorporated area)	Unincorporated	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	
Belleair Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-09-09
Belleair Bluffs city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Belleair Shore town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	
Belleair town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-07-25
Clearwater city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-08-04
Dunedin city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Gulfport city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Indian Rocks Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Indian Shores town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	
Kenneth City town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-11-17
Largo city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Madeira Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-08-04
North Redington Beach town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Oldsmar city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Pinellas Park city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Redington Beach town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-11-17
Redington Shores town	Town	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Safety Harbor city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-07-25
Seminole city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
South Pasadena city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
St. Pete Beach city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	
St. Petersburg city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Tarpon Springs city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25
Treasure Island city	City	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	
Suncoast Fire and Rescue	Fire/EMS District	Approved, expires 2030-05-05	Pinellas County (FEMA plan 110776)	2025-05-05	2030-05-05	1,313	this jurisdiction approved 2025-06-25

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	\$102,743,591	\$27,176	\$7,309,209	\$110,079,977	29	
2	Inland Flooding	Relatively High	Relatively High	\$90,691,462	\$75	\$137,899	\$90,829,435	50	
3	Tornado	Very High	Relatively High	\$8,725,312	\$46	\$24,742,420	\$33,467,776	48	
4	Cold Wave	Very High	Very High	\$46,224	\$91,827	\$25,956,536	\$26,094,587	9	Includes 5 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
5	Coastal Flooding	Very High	Very High	\$20,810,251	n/a	\$3,823,939	\$24,634,189	18	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
6	Lightning	Very High	Very High	\$686,240	n/a	\$8,211,277	\$8,897,517	175	
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$94	\$2	\$5,561,138	\$5,561,234	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Hail	Relatively High	Relatively Moderate	\$2,217,264	\$1,221	\$4,325	\$2,222,810	73	
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$459,987	\$1,083	\$244,644	\$705,714	192	Includes 5 High Wind and 3 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Earthquake	Relatively Low	Relatively Low	\$361,541	n/a	\$198,531	\$560,071		Storm Events does not record earthquakes.
11	Wildfire	Relatively Low	Relatively Low	\$340,643	\$21	\$36,282	\$376,946	4	
12	Drought	Very Low	Very Low	n/a	\$3,851	n/a	\$3,851	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Very Low	Very Low	\$73	n/a	under \$1	\$73	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 245.12 (Very Low, 35.0); tract 245.05 (Very Low, 27.1); tract 250.11 (Very Low, 26.3)
Hurricane	tract 267.03 (Very High, 98.7); tract 245.12 (Very High, 98.4); tract 274.04 (Relatively High, 96.4)
Landslide	tract 274.04 (Very Low, 64.9); tract 275.01 (Very Low, 60.2); tract 273.09 (Very Low, 56.2)
Tornado	tract 267.03 (Relatively High, 92.6); tract 272.06 (Relatively High, 90.9); tract 274.04 (Relatively High, 90.9)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 273.27 (Relatively Moderate, 92.4); tract 273.25 (Relatively Moderate, 91.6); tract 273.32 (Relatively Moderate, 91.4)

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 245.12 is Census Tract 245.12). 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)	18 records, 1998 to 2024 (16 zone-level)		Storm Surge/Tide, 2016-09-01, \$4,000,000 property; \$0 crops (2016 dollars); NWS zone FLZ050		No event record names a jurisdiction in the plan. Zone-level records (16) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4 records, 2003 to 2008 (4 zone-level)	1 day to 2 days (median 2 days); 3 with a recorded value	2 consecutive days, 2008-10-28 to 2008-10-29, zone-level	Extreme Cold/Wind Chill, 2003-01-24, property not reported; \$1,000,000 crops (zone total, 2003 dollars)	Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	5 records, 2000 to 2012 (5 zone-level)		No crop damage reported in 5 records.		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)	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)	112 records, 1956 to 2025	0.75 in to 3 in (median 0.88 in); 112 with a recorded value	3 in hail, 2001-05-03		Event records naming jurisdictions in the plan: St. Petersburg city (24 records), Largo city (9 records), Pinellas Park city (8 records), Clearwater city (7 records), Tarpon Springs city (7 records), Kenneth City town (3 records), Gulfport city (2 records), Dunedin city (1 record), Indian Rocks Beach city (1 record), Oldsmar city (1 record); and 3 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	29 records, 1996 to 2024 (29 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2024-10-09 to 2024-10-10, category 2, \$43,000,000 property; crops not reported (2024 dollars); NWS zone FLZ050	Most damaging recorded: Hurricane (Typhoon), 2017-09-10, \$594,450,000 property; \$0 crops (zone total, 2017 dollars)	Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	50 records, 1996 to 2025 (1 zone-level)		Flood, 2015-08-03, \$3,500,000 property; \$0 crops (2015 dollars)		Event records naming jurisdictions in the plan: Pinellas Park city (7 records), Clearwater city (6 records), St. Petersburg city (6 records), Tarpon Springs city (5 records), Largo city (3 records), Dunedin city (2 records), South Pasadena city (2 records), Indian Rocks Beach city (1 record), Kenneth City town (1 record), Madeira Beach city (1 record); and 3 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)	175 records, 1996 to 2025		Lightning, 2019-07-21, \$0 property; \$0 crops (2019 dollars), 1 direct death, 7 direct injuries	Lightning, 2005-07-04, \$4,000,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Clearwater city (20 records), St. Petersburg city (17 records), Largo city (10 records), Pinellas Park city (9 records), Seminole city (8 records), Tarpon Springs city (7 records), Gulfport city (6 records), Oldsmar city (4 records), Belleair Beach city (3 records), Belleair town (3 records); and 7 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)	8 records, 1996 to 2018 (8 zone-level)	26 kt (30 mph) to 62 kt (71 mph) (median 45 kt (52 mph)); 7 with a recorded value	62 kt (71 mph) measured gust, High Wind, 2018-12-21; NWS zone FLZ050	High Wind, 2000-11-25, \$25,000 property; \$0 crops (zone total, 2000 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	280 records, 1959 to 2025	30 kt (35 mph) to 83 kt (96 mph) (median 52 kt (60 mph)); 181 with a recorded value	83 kt (96 mph), measurement type not recorded, Thunderstorm Wind, 1971-02-07	Thunderstorm Wind, 2024-05-14, \$750,000 property; \$0 crops (2024 dollars)	Event records naming jurisdictions in the plan: St. Petersburg city (33 records), Clearwater city (14 records), Largo city (11 records), Pinellas Park city (11 records), Tarpon Springs city (11 records), Gulfport city (8 records), Indian Rocks Beach city (5 records), Belleair Beach city (4 records), Belleair town (3 records), Madeira Beach city (3 records); and 8 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	147 records, 1951 to 2025	F/EF0 to F/EF4 (median F/EF0); 142 with a recorded value	F4 tornado, 1966-04-04, 46.5 mi path length (whole path, pre-1996), 300 yd wide, \$25,000,000 property; crops not recorded (1966 dollars), 3 direct deaths, 80 direct injuries		Event records naming jurisdictions in the plan: Clearwater city (6 records), Indian Rocks Beach city (4 records), Largo city (4 records), Gulfport city (3 records), St. Petersburg city (3 records), Madeira Beach city (2 records), Oldsmar city (2 records), Pinellas Park city (2 records), Seminole city (2 records), Belleair Bluffs city (1 record); and 5 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)	4 records, 2000 to 2001 (3 zone-level)		Wildfire, 2000-03-23, \$5,000 property; \$0 crops (2000 dollars)		Event records naming jurisdictions in the plan: Clearwater city (1 record). Zone-level records (3) 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: 45 declarations covering 35 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	\$126,793,504.16	in the 12 months before plan approval; within last 5 years	
2024-10-07	2024-10-05	EM-3622-FL	Emergency	Hurricane Milton	Hurricane	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4834
2024-09-28	2024-09-23	DR-4828-FL	Major disaster	Hurricane Helene	Hurricane	\$60,163,161.37	in the 12 months before plan approval; within last 5 years	
2024-09-24	2024-09-23	EM-3615-FL	Emergency	Tropical Storm Helene	Hurricane (primary); also designated: Inland Flooding, Strong Wind	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4828
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	\$1,770,997.56	in the 12 months before plan approval; 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	in the 12 months before plan approval; within last 5 years	same incident as DR-4806
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$5,442,973.36	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	\$36,728.08	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4680
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$15,270,944.26	within last 5 years	
2022-09-24	2022-09-23	EM-3584-FL	Emergency	Tropical Storm Ian	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-4673
2021-07-04	2021-07-04	EM-3561-FL	Emergency	Tropical Storm Elsa	Hurricane	no Public Assistance recorded		
2020-11-11	2020-11-07	EM-3551-FL	Emergency	Hurricane Eta	Hurricane	\$14,722.40		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$31,473,301.64		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4486
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		
2018-10-09	2018-10-07	EM-3405-FL	Emergency	Hurricane Michael	Hurricane	no Public Assistance recorded		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$48,177,573.46		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4337
2016-09-28	2016-08-31	DR-4280-FL	Major disaster	Hurricane Hermine	Hurricane	\$4,369,662.46		
2012-07-03	2012-06-23	DR-4068-FL	Major disaster	Tropical Storm Debby	Hurricane	\$1,028,062.39		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	\$152,417.51		
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	\$8,669,402.61		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$5,806,337.13		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$2,157,517.79		
2001-03-18	2001-02-17	FM-2353-FL	Fire management	FI - Lakeland 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		
2000-05-20	2000-05-22	FM-2300-FL	Fire management	Lakeland District Fire	Wildfire	no Public Assistance recorded		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	\$12,003.16		
1999-04-27	1999-04-15	EM-3139-FL	Emergency	FI-Fires 04/15/99	Wildfire	no Public Assistance recorded		
1999-04-21	1999-04-13	FM-2259-FL	Fire management	FI-Fires 04/13/99	Wildfire	no Public Assistance recorded		
1998-09-25	1998-09-25	EM-3131-FL	Emergency	Hurricane Gorges	Hurricane	no Public Assistance recorded		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		
1996-10-15	1996-10-07	DR-1141-FL	Major disaster	Tropical Storm Josephine	Hurricane; Tornado	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1993-03-13	1993-03-12	DR-982-FL	Major disaster	Tornadoes, Flooding, High Winds & Tides, Freezing	Tornado (primary); also designated: Inland Flooding, Strong Wind	no Public Assistance recorded		
1992-10-08	1992-10-03	DR-966-FL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; 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		
1985-09-12	1985-08-29	DR-743-FL	Major disaster	Hurricane Elena	Hurricane	no Public Assistance recorded		
1979-05-15	1979-05-15	DR-586-FL	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		
1972-06-23	1972-06-23	DR-337-FL	Major disaster	Tropical Storm Agnes	Hurricane	no Public Assistance recorded		
1968-11-07	1968-11-07	DR-252-FL	Major disaster	Hurricane Gladys	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

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	18	0	0	2	0	0	1996 to 2026-06-30	
Cold Wave	9	0	0	0	3	0	1996 to 2026-06-30	Includes 5 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	112	1	0	2	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	29	0	2	5	23	0	1996 to 2026-06-30	
Inland Flooding	50	2	1	5	9	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	175	5	5	17	0	0	1996 to 2026-06-30	
Strong Wind	288	1	3	11	4	0	1955 to 2026-06-30	Includes 5 High Wind and 3 Strong Wind records.
Tornado	147	2	1	8	6	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	4	0	0	0	5	0	1996 to 2026-06-30	
Winter Weather	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2024-10-09	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 2	\$43,000,000 property; crops not reported (zone total, 2024 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-07-21	Lightning		\$0 property; \$0 crops (2019 dollars)	1, 7	CLEARWATER BEACH		B1-c worst recorded: Lightning
2018-12-21	High Wind	62 kt (71 mph) measured gust	\$0 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level		B1-c worst recorded: High Wind and Strong Wind
2016-09-01	Storm Surge/Tide		\$4,000,000 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2015-08-03	Flood		\$3,500,000 property; \$0 crops (2015 dollars)	0, 0	ANCLOTE to TARPON SPRINGS COMPS SITE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-10-28	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2008 dollars)	0, 0	NWS zone FLZ050 (PINELLAS), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2001-05-03	Hail	3 in	\$250,000 property; \$0 crops (2001 dollars)	0, 0	TIERRA VERDE		B1-c worst recorded: Hail
2000-03-23	Wildfire		\$5,000 property; \$0 crops (2000 dollars)	0, 0	CLEARWATER		B1-c worst recorded: Wildfire
1992-10-03	Tornado	F3, 2.6 mi path length (whole path, pre-1996), 500 yd wide	\$25,000,000 property; crops not recorded (1992 dollars)	3, 75	location not recorded		deaths or injuries recorded
1978-05-04	Tornado	F3, 1.5 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1978 dollars)	3, 94	location not recorded		deaths or injuries recorded
1971-02-07	Thunderstorm Wind	83 kt (96 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1966-04-04	Tornado	F4, 46.5 mi path length (whole path, pre-1996), 300 yd wide	\$25,000,000 property; crops not recorded (1966 dollars)	3, 80	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (832 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	3.69	events per year at a location (modeled)	about 3.7 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	3.14	event-days per year	about 3.14 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	20.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	16.8	event-days per year	about 16.8 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	532	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000306	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0306%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.17	events per year	about 1.17 per year	Highly likely	FEMA annualized frequency (modeled)	64.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.04	event-days per year	about 3.04 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	16.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.229	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	78	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Inland Flooding	1.61	event-days per year	about 1.61 days per year	Likely	Storm Events event-days in 15 of 30 years, 1996 to 2025 (50%)	45	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0267	events per year (modeled)	about 1 in 37 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	94.4	days per year with a strike	about 94.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.634	events per year	about 0.63 per year	Likely	FEMA annualized frequency (modeled)	13	1986 to 2023 (38 years)	countywide	
Tornado	0.684	events per year	about 0.68 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.000785	annual probability at a location	chance a given location in the county burns in a year: 0.0785%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	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	22	30	0.733
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	99	30	3.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	82	30	2.73
Tornado	EF0-1	1996 to 2025	45	30	1.5
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	213 of 273	69.7	90.0	99.6	Very High 11, Relatively High 43, Relatively Moderate 61, Relatively Low 64, Very Low 34, No Rating 60
Cold Wave	273 of 273	35.5	68.8	88.8	Relatively High 36, Relatively Moderate 227, Relatively Low 10
Drought	1 of 273	85.0	85.0	85.0	Relatively Low 1, No Rating 272
Earthquake	273 of 273	1.2	9.6	35.0	Very Low 273
Hail	273 of 273	29.5	52.7	84.3	Relatively Moderate 11, Relatively Low 246, Very Low 16
Heat Wave	273 of 273	6.8	32.5	65.1	Relatively Moderate 10, Relatively Low 230, Very Low 33
Hurricane	273 of 273	77.4	88.7	98.7	Very High 2, Relatively High 96, Relatively Moderate 173, Relatively Low 2
Inland Flooding	273 of 273	0.9	19.0	94.7	Relatively High 10, Relatively Moderate 41, Relatively Low 107, Very Low 115
Landslide	114 of 273	8.6	22.6	64.9	Very Low 114, No Rating 159
Lightning	273 of 273	29.0	84.8	98.2	Very High 11, Relatively High 182, Relatively Moderate 77, Relatively Low 3
Strong Wind	273 of 273	7.6	16.1	43.9	Relatively Low 47, Very Low 226
Tornado	273 of 273	37.9	64.6	92.6	Relatively High 35, Relatively Moderate 207, Relatively Low 31
Tsunami	0 of 273				Insufficient Data 273
Wildfire	201 of 273	18.5	41.3	92.4	Relatively Moderate 5, Relatively Low 35, Very Low 161, No Rating 72
Winter Weather	0 of 273				No Rating 273

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
Pinellas County (unincorporated area)	Unincorporated	Approved, expires 2030-05-05	FMA RL 21, SRL 45; any 253	\$71,952,368.56	0 total; 0 since its plan	Includes \$12,395,608.89 for declarations not counted as hazard incidents (DR-4486-FL).
Belleair Beach city	City	Approved, expires 2030-05-05	FMA RL 6, SRL 34; any 84	\$1,268,351.62	7 total; 0 since its plan	
Belleair Bluffs city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$247,956.10	1 total; 0 since its plan	
Belleair Shore town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 5	\$15,847.99	0 total; 0 since its plan	
Belleair town	Town	Approved, expires 2030-05-05	FMA RL 2, SRL 2; any 11	\$1,517,805.42	6 total; 0 since its plan	
Clearwater city	City	Approved, expires 2030-05-05	FMA RL 24, SRL 36; any 151	\$22,459,563.25	54 total; 1 since its plan	
Dunedin city	City	Approved, expires 2030-05-05	FMA RL 32, SRL 49; any 134	\$9,782,068.62	8 total; 0 since its plan	Includes \$11,350.91 for declarations not counted as hazard incidents (DR-4486-FL).
Gulfport city	City	Approved, expires 2030-05-05	FMA RL 8, SRL 10; any 34	\$6,802,680.39	19 total; 0 since its plan	Includes \$41,507.13 for declarations not counted as hazard incidents (DR-4486-FL).
Indian Rocks Beach city	City	Approved, expires 2030-05-05	FMA RL 4, SRL 10; any 82	\$1,896,621.98	12 total; 0 since its plan	
Indian Shores town	Town	Approved, expires 2030-05-05	FMA RL 1, SRL 2; any 25	\$1,246,175.69	0 total; 0 since its plan	Includes \$10,032.97 for declarations not counted as hazard incidents (DR-4486-FL).
Kenneth City town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$418,706.09	9 total; 1 since its plan	
Largo city	City	Approved, expires 2030-05-05	FMA RL 2, SRL 4; any 27	\$11,391,704.47	37 total; 0 since its plan	
Madeira Beach city	City	Approved, expires 2030-05-05	FMA RL 101, SRL 166; any 342	\$6,219,778.56	6 total; 0 since its plan	Includes \$8,262.62 for declarations not counted as hazard incidents (DR-4486-FL).
North Redington Beach town	Town	Approved, expires 2030-05-05	FMA RL 4, SRL 9; any 28	\$1,280,548.75	0 total; 0 since its plan	
Oldsmar city	City	Approved, expires 2030-05-05	FMA RL 5, SRL 3; any 30	\$3,906,855.22	9 total; 0 since its plan	Includes \$10,640.63 for declarations not counted as hazard incidents (DR-4486-FL).
Pinellas Park city	City	Approved, expires 2030-05-05	FMA RL 3, SRL 5; any 21	\$4,020,874.55	37 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
Redington Beach town	Town	Approved, expires 2030-05-05	FMA RL 71, SRL 104; any 202	\$335,345.54	1 total; 0 since its plan	
Redington Shores town	Town	Approved, expires 2030-05-05	FMA RL 14, SRL 26; any 51	\$1,393,068.59	5 total; 0 since its plan	
Safety Harbor city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 2; any 4	\$5,414,902.53	7 total; 0 since its plan	
Seminole city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$2,400,217.17	15 total; 0 since its plan	
South Pasadena city	City	Approved, expires 2030-05-05	FMA RL 1, SRL 1; any 10	\$546,274.33	5 total; 1 since its plan	
St. Pete Beach city	City	Approved, expires 2030-05-05	FMA RL 37, SRL 66; any 185	\$9,404,074.87	0 total; 0 since its plan	Includes \$20,057.45 for declarations not counted as hazard incidents (DR-4486-FL).
St. Petersburg city	City	Approved, expires 2030-05-05	FMA RL 592, SRL 703; any 1,258	\$90,973,349.98	83 total; 0 since its plan	Includes \$1,059,286.84 for declarations not counted as hazard incidents (DR-4486-FL).
Tarpon Springs city	City	Approved, expires 2030-05-05	FMA RL 25, SRL 38; any 126	\$6,405,822.20	31 total; 0 since its plan	Includes \$55,667.64 for declarations not counted as hazard incidents (DR-4486-FL).
Treasure Island city	City	Approved, expires 2030-05-05	FMA RL 57, SRL 80; any 234	\$810,064.72	8 total; 1 since its plan	

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-05 <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	\$62,161,344,135	n/a	335,721	\$20,810,251	n/a	\$3,823,939	0.0335%				
Cold Wave	\$163,105,228,957	\$2,490,233	958,811	\$46,224	\$91,827	\$25,956,536	under 0.0001%				
Drought	n/a	\$1,667,946	n/a	n/a	\$3,851	n/a	0.231% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$280,650,781,972	n/a	959,107	\$361,541	n/a	\$198,531	0.000129%				
Hail	\$163,105,567,505	\$2,490,233	958,822	\$2,217,264	\$1,221	\$4,325	0.00136%	\$0			
Heat Wave	\$163,105,228,444	\$2,490,233	958,811	\$94	\$2	\$5,561,138	under 0.0001%				
Hurricane	\$163,098,102,490	\$2,490,233	958,756	\$102,743,591	\$27,176	\$7,309,209	0.063%				
Inland Flooding	\$162,434,100,855	\$73,134	242,939	\$90,691,462	\$75	\$137,899	n/a (see note)	\$125,000			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	\$59,679,172	n/a	341	\$73	n/a	under \$1	0.000122%				
Lightning	\$163,105,567,505	n/a	958,822	\$686,240	n/a	\$8,211,277	0.000421%	\$1,000			
Strong Wind	\$163,105,567,505	\$2,490,233	958,822	\$459,987	\$1,083	\$244,644	0.000282%	\$0			
Tornado	\$163,105,567,505	\$2,490,233	958,822	\$8,725,312	\$46	\$24,742,420	0.00535%	\$250,000			
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-05 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$7,964,671,091	\$433,276	49,043	\$340,643	\$21	\$36,282	0.00428%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-05-05 (Storm Events through 2026-06-30): 11 county-coded records, 11 with a damage value recorded (including \$0), \$376,000; 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	958,822
Building value (total, not at risk)	\$163,105,567,505
Agriculture value (total, not at risk)	\$2,490,233
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$227,207,983
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)	\$76,226,199
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1,010	Severe repetitive loss, FMA definition (44 CFR 77.2)	1,395
Repetitive loss, NFIP insurance definition	3,060	Severe repetitive loss, NFIP insurance definition	1,134

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1,010	1,395	3,060	1,134	3,297	126	1,711
of which: Oldsmar city	5	3	30	3	30	2	23
of which: Pinellas Park city	3	5	20	4	21	7	17
of which: Tarpon Springs city	25	38	126	37	126	0	62
of which: Belleair town	2	2	11	2	11	0	10
of which: Belleair Beach city	6	34	82	29	84	0	40
of which: Belleair Shore town	0	0	5	0	5	1	3
of which: Clearwater city	24	36	143	26	151	2	82
of which: Dunedin city	32	49	127	33	134	8	75
of which: Gulfport city	8	10	32	7	34	0	10
of which: Indian Rocks Beach city	4	10	82	8	82	4	50
of which: Indian Shores town	1	2	23	0	25	2	14
of which: Largo city	2	4	25	3	27	1	15
of which: Madeira Beach city	101	166	304	126	342	26	162
of which: North Redington Beach town	4	9	24	6	28	1	16
of which: Pinellas County (unincorporated area)	21	45	240	34	253	7	144
of which: Redington Beach town	71	104	180	81	202	15	91
of which: Redington Shores town	14	26	44	18	51	4	31
of which: Safety Harbor city	0	2	3	1	4	0	2
of which: St. Petersburg city	592	703	1,177	617	1,258	27	660
of which: St. Pete Beach city	37	66	163	43	185	4	102
of which: South Pasadena city	1	1	10	1	10	1	8

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: Treasure Island city	57	80	209	55	234	14	94
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>
Pinellas County (unincorporated area)	125139	21	45	240	34	253	7	144
Belleair Beach city	125089	6	34	82	29	84	0	40
Belleair Bluffs city	120239	0	0	0	0	0	0	0
Belleair Shore town	125090	0	0	5	0	5	1	3
Belleair town	125088	2	2	11	2	11	0	10
Clearwater city	125096	24	36	143	26	151	2	82
Dunedin city	125103	32	49	127	33	134	8	75
Gulfport city	125108	8	10	32	7	34	0	10
Indian Rocks Beach city	125117	4	10	82	8	82	4	50
Indian Shores town	125118	1	2	23	0	25	2	14
Kenneth City town	120245	0	0	0	0	0	0	0
Largo city	125122	2	4	25	3	27	1	15
Madeira Beach city	125127	101	166	304	126	342	26	162
North Redington Beach town	125133	4	9	24	6	28	1	16
Oldsmar city	120250	5	3	30	3	30	2	23
Pinellas Park city	120251	3	5	20	4	21	7	17
Redington Beach town	125140	71	104	180	81	202	15	91
Redington Shores town	125141	14	26	44	18	51	4	31
Safety Harbor city	125143	0	2	3	1	4	0	2
Seminole city	120257	0	0	0	0	0	0	0
South Pasadena city	125151	1	1	10	1	10	1	8
St. Pete Beach city	125149	37	66	163	43	185	4	102
St. Petersburg city	125148	592	703	1,177	617	1,258	27	660
Tarpon Springs city	120259	25	38	126	37	126	0	62
Treasure Island city	125153	57	80	209	55	234	14	94

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	972	1,263	2,642	1,039	2,852	114	1,523
2 to 4 unit residential	25	64	169	51	178	3	52
other residential	7	37	128	26	136	6	80
non-residential	6	31	121	18	131	3	56
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 103 properties are FMA repetitive loss but not NFIP repetitive loss, and 2,153 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.

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Reuse, citation and corrections

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org