

Polk County, FL

Risk-assessment baseline packet

County FIPS: 12105 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2030-09-02. Plan: Polk County (FEMA plan 111096), approved 2025-09-02.

Since the plan was approved on 2025-09-02: no new hazard declaration and 0 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$92,315,148 a year), Inland Flooding (\$64,898,160) and Strong Wind (\$24,544,878).

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; 12105 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2030-09-02	Plan:	Polk County (FEMA plan 111096)
Approved:	2025-09-02	Days to expiry:	1,433

What changed since your last plan (approved 2025-09-02)

New federal declarations:	none	Storm Events records since approval:	0 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 21, SRL 12 (44 CFR 77.2); any definition: 109	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: 22 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
Polk County (unincorporated area)	Unincorporated	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		
Auburndale city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-10-08
Bartow city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		
Davenport city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		
Dundee town	Town	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2026-07-02
Eagle Lake city	City	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	Polk County (FEMA plan 111096), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-02 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fort Meade city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2026-02-12
Frostproof city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-10-08
Haines City city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-09-26
Highland Park village	Village	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2026-05-01
Hillcrest Heights town	Town	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	Polk County (FEMA plan 111096), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-02 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake Alfred city	Town	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2026-02-12
Lake Hamilton town	Town	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-09-26
Lake Wales city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-11-17

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Lakeland city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		
Mulberry city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2026-05-01
Polk City town	Town	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2026-02-12
Winter Haven city	City	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-09-26
Polk County School District	School/School District	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	Polk County (FEMA plan 111096), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-02 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Golden Lakes Community Development District	Special District	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	Polk County (FEMA plan 111096), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-02 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake Region Lakes Management District	Flood Control District	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	Polk County (FEMA plan 111096), pending adoption here	2025-09-02 by FEMA; not yet adopted here	2030-09-02 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South FL Water Management District	Water/Sewer Authority	Approved, expires 2030-09-02	Polk County (FEMA plan 111096)	2025-09-02	2030-09-02	1,433		this jurisdiction approved 2025-11-17

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	\$83,745,018	\$3,219,208	\$5,350,921	\$92,315,148	25	
2	Inland Flooding	Relatively High	Relatively High	\$64,835,370	\$7,877	\$54,912	\$64,898,160	38	
3	Strong Wind	Very High	Very High	\$21,908,827	\$910,866	\$1,725,185	\$24,544,878	223	Includes 5 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Tornado	Relatively High	Relatively High	\$6,193,297	\$10,708	\$3,183,534	\$9,387,539	63	
5	Wildfire	Relatively Moderate	Relatively Moderate	\$5,714,880	\$11,875	\$981,472	\$6,708,227	15	
6	Lightning	Very High	Very High	\$216,740	n/a	\$6,172,245	\$6,388,985	42	
7	Heat Wave	Relatively Moderate	Relatively Moderate	\$245	\$335	\$4,288,351	\$4,288,931	1	
8	Cold Wave	Relatively Moderate	Relatively Moderate	\$204,489	\$2,063,605	\$354,299	\$2,622,393	51	Includes 44 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
9	Hail	Relatively Moderate	Relatively Low	\$226,756	\$269,059	\$100,092	\$595,907	206	
10	Drought	Relatively Moderate	Relatively Moderate	n/a	\$533,395	n/a	\$533,395	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Earthquake	Very Low	Very Low	\$198,771	n/a	\$82,653	\$281,424		Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Landslide	Relatively Low	Very Low	\$3,303	n/a	\$7	\$3,310	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Winter Weather	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 117.31 (Very Low, 33.2); tract 137.02 (Very Low, 25.8); tract 120.04 (Very Low, 23.1)
Hurricane	tract 120.04 (Very High, 98.2); tract 117.31 (Relatively High, 97.0); tract 122.09 (Relatively High, 96.7)
Landslide	tract 161 (Relatively Low, 95.4); tract 125.02 (Relatively Low, 83.5); tract 157.02 (Relatively Low, 83.0)
Tornado	tract 120.04 (Relatively Moderate, 72.0); tract 122.09 (Relatively Moderate, 69.2); tract 125.02 (Relatively Moderate, 68.6)
Wildfire	tract 161 (Relatively High, 97.9); tract 159 (Relatively High, 97.7); tract 157.02 (Relatively High, 97.5)

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 117.31 is Census Tract 117.31). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	7 records, 2003 to 2008 (7 zone-level)	1 day to 2 days (median 1 day); 6 with a recorded value	2 consecutive days, 2003-01-24 to 2003-01-25, zone-level	Extreme Cold/Wind Chill, 2003-01-25, 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	44 records, 1996 to 2018 (44 zone-level)		Frost/Freeze, 2010-01-10, \$13,670,000 crop damage (2010 dollars); NWS zone FLZ052		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	256 records, 1960 to 2024	0.75 in to 4.5 in (median 0.88 in); 256 with a recorded value	4.5 in hail, 1996-03-30		Event records naming jurisdictions in the plan: Lakeland city (52 records), Bartow city (16 records), Lake Wales city (16 records), Mulberry city (13 records), Auburndale city (11 records), Haines City city (11 records), Davenport city (8 records), Winter Haven city (8 records), Frostproof city (6 records), Lake Alfred city (6 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2009 (1 zone-level)	4 days; 1 with a recorded value	4 consecutive days, 2009-10-08 to 2009-10-11, 1 direct death, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	25 records, 1996 to 2024 (25 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2017-09-10 to 2017-09-11, category 1, \$68,980,000 property; \$93,500,000 crops (2017 dollars); NWS zone FLZ052		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	38 records, 1996 to 2015 (4 zone-level)		Flood, 2005-07-01, \$1,600,000 property; crops not reported (2005 dollars); NWS zone FLZ052		Event records naming jurisdictions in the plan: Bartow city (10 records), Lakeland city (10 records), Fort Meade city (4 records), Auburndale city (1 record), Haines City city (1 record), Mulberry city (1 record). Zone-level records (4) 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	42 records, 1996 to 2018		Lightning, 1998-07-06, \$0 property; \$0 crops (1998 dollars), 2 direct deaths	Lightning, 2005-05-18, \$1,000,000 property; crops not reported (2005 dollars)	Event records naming jurisdictions in the plan: Lakeland city (17 records), Bartow city (5 records), Haines City city (2 records), Mulberry city (2 records), Polk City town (2 records), Auburndale city (1 record), Davenport city (1 record), Dundee town (1 record), Fort Meade city (1 record), Frostproof city (1 record); and 2 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)	6 records, 1998 to 2004 (5 zone-level)	39 kt (45 mph) to 68 kt (78 mph) (median 55 kt (63 mph)); 4 with a recorded value	68 kt (78 mph) measured gust, High Wind, 2004-08-13, 1 direct death, 6 direct injuries (reported for the zone); NWS zone FLZ052		Event records naming jurisdictions in the plan: Lakeland city (1 record). Zone-level records (5) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	351 records, 1956 to 2024	40 kt (46 mph) to 90 kt (104 mph) (median 51 kt (59 mph)); 152 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1989-09-06	Thunderstorm Wind, 1993-03-13, \$5,000,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Lakeland city (49 records), Winter Haven city (23 records), Bartow city (18 records), Fort Meade city (15 records), Lake Wales city (15 records), Auburndale city (11 records), Haines City city (11 records), Polk City town (10 records), Frostproof city (8 records), Davenport city (5 records); and 4 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	165 records, 1951 to 2024	F/EF0 to F/EF4 (median F/EF0); 162 with a recorded value	F4 tornado, 1966-04-04, 33.5 mi path length (whole path, pre-1996), 300 yd wide, \$25,000,000 property; crops not recorded (1966 dollars), 8 direct deaths, 450 direct injuries		Event records naming jurisdictions in the plan: Lakeland city (10 records), Mulberry city (7 records), Auburndale city (6 records), Lake Wales city (6 records), Bartow city (5 records), Frostproof city (5 records), Fort Meade city (4 records), Haines City city (3 records), Winter Haven city (2 records), Davenport city (1 record); and 4 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).

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)	15 records, 1999 to 2017 (5 zone-level)		Wildfire, 2017-02-15, \$1,100,000 property; \$0 crops (2017 dollars); NWS zone FLZ052		Event records naming jurisdictions in the plan: Mulberry city (3 records), Bartow city (1 record), Fort Meade city (1 record), Haines City city (1 record), Lake Wales city (1 record), Lakeland city (1 record), Polk City town (1 record), Winter Haven city (1 record). Zone-level records (5) 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 and lightning.

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 42 declarations covering 31 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	\$19,724,264.08	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	sanctuary incident as DR
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	no Public Assistance recorded	within last 5 years	
2024-08-03	2024-08-01	EM-3605-FL	Emergency	Tropical Storm Debby	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	no Public Assistance recorded	within last 5 years	sanctuary incident as DR
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$221,425.85	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	sanctuary incident as DR
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$210,839.02	within last 5 years	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	within last 5 years	sanctioned as DR
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$39,891,885.57	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	sanctioned as DR
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$27,692,616.37		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		sanctioned as DR
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$68,754,294.12		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		sanctioned as DR
2017-04-22	2017-04-21	FM-5180-FL	Fire management	Indian Lake Estates Fire	Wildfire	no Public Assistance recorded		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		
2012-07-03	2012-06-23	DR-4068-FL	Major disaster	Tropical Storm Debby	Hurricane	PA not declared for this county		
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	PA not declared for this county		
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	\$51,021.22		sanctioned as DR
2007-03-26	2007-03-25	FM-2684-FL	Fire management	53 Big Pine Fire	Wildfire	no Public Assistance recorded		
2005-10-24	2005-10-23	DR-1609-FL	Major disaster	Hurricane Wilma	Hurricane	\$714,606.14		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
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	\$19,606,003.45		
2004-09-16	2004-09-13	DR-1551-FL	Major disaster	Hurricane Ivan	Hurricane	none placed in this county by FEMA's record; \$368,533.58 for this declaration is not placed in any county (see the state page)		
2004-09-04	2004-09-03	DR-1545-FL	Major disaster	Hurricane Frances	Hurricane	\$4,971,239.34		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$41,088,203.63		
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		
1999-10-20	1999-10-14	DR-1306-FL	Major disaster	FI-Hurricane Irene-Dr-Req	Hurricane	PA not declared for this county		
1999-10-15	1999-10-14	EM-3150-FL	Emergency	Tropical Storm Irene - Florida	Hurricane	\$1,305.75		san inci as DR
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		
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1998-01-06	1997-12-25	DR-1195-FL	Major disaster	Severe Storms, High Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
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		
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		
1984-03-29	1983-12-24	DR-698-FL	Major disaster	Freezing Temperatures	Cold Wave	PA not declared for this county		
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		

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

Statewide declarations

Source: 2

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

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

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

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

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	51	0	0	0	5	0	1996 to 2026-06-30	Includes 44 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	256	0	0	11	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	25	0	1	5	16	0	1996 to 2026-06-30	
Inland Flooding	38	0	0	0	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	42	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	357	0	0	6	3	0	1955 to 2026-06-30	Includes 5 High Wind and 1 Strong Wind records.
Tornado	165	0	0	3	4	0	1950 to 2026-06-30	
Wildfire	15	0	0	0	7	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
2022-09-28	Tropical Storm		\$50,000,000 property; \$0 crops (zone total, 2022 dollars)	2, 0	NWS zone FLZ052 (POLK), zone-level	within last 5 years	deaths or injuries recorded
2017-09-10	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 1	\$68,980,000 property; \$93,500,000 crops (zone total, 2017 dollars)	0, 0	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2017-02-15	Wildfire		\$1,100,000 property; \$0 crops (zone total, 2017 dollars)	0, 0	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: Wildfire
2010-01-10	Frost/Freeze		\$0 property; \$13,670,000 crops (zone total, 2010 dollars)	0, 0	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: Frost/Freeze
2009-10-08	Heat		\$0 property; \$0 crops (zone total, 2009 dollars)	1, 0	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: Excessive Heat, Heat
2005-07-01	Flood		\$1,600,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2004-08-13	High Wind	68 kt (78 mph) measured gust	\$674,000,000 property; \$75,000,000 crops (zone total, 2004 dollars)	1, 6	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-01-24	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone FLZ052 (POLK), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1998-07-06	Lightning		\$0 property; \$0 crops (1998 dollars)	2, 0	LAKELAND		deaths or injuries recorded
1996-03-30	Hail	4.5 in	\$24,000,000 property; crops not reported (1996 dollars)	0, 0	LAKE WALES		B1-c worst recorded: Hail
1989-09-06	Thunderstorm Wind	90 kt (104 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, 33.5 mi path length (whole path, pre-1996), 300 yd wide	\$25,000,000 property; crops not recorded (1966 dollars)	8, 450	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (950 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	4.27	event-days per year	about 4.27 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	81.2	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	14.7	event-days per year	about 14.7 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	616	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000358	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0358%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.2	events per year	about 2.2 per year	Highly likely	FEMA annualized frequency (modeled)	83.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.21	event-days per year	about 3.21 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	50	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.254	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	114	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	1.36	event-days per year	about 1.36 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	38	1996 to 2023 (28 years)	see B1-f	
Landslide	0.232	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	95.7	days per year with a strike	about 95.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1	event per year	about 1 per year	Highly likely	FEMA annualized frequency (modeled)	38	1986 to 2023 (38 years)	countywide	
Tornado	2.02	events per year	about 2.02 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.00904	annual probability at a location	chance a given location in the county burns in a year: 0.904%	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	93	30	3.1
Hail	2.00 in+	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	87	30	2.9
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	127	30	4.23
Tornado	EF0-1	1996 to 2025	58	30	1.93
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	174 of 174	16.9	21.1	83.5	Relatively High 6, Relatively Moderate 7, Relatively Low 117, Very Low 44
Drought	113 of 174	67.7	79.0	94.0	Relatively Moderate 8, Relatively Low 49, Very Low 56, No Rating 61
Earthquake	174 of 174	0.2	7.9	33.2	Very Low 174
Hail	174 of 174	13.5	34.1	74.6	Relatively Moderate 5, Relatively Low 58, Very Low 111
Heat Wave	174 of 174	1.7	34.8	72.8	Relatively Moderate 18, Relatively Low 143, Very Low 13
Hurricane	174 of 174	51.8	90.4	98.2	Very High 1, Relatively High 96, Relatively Moderate 75, Relatively Low 2
Inland Flooding	174 of 174	0.3	22.9	94.0	Relatively High 4, Relatively Moderate 32, Relatively Low 82, Very Low 56
Landslide	171 of 174	11.4	46.8	95.4	Relatively Low 6, Very Low 165, No Rating 3
Lightning	174 of 174	0.5	85.6	98.8	Very High 16, Relatively High 105, Relatively Moderate 50, Relatively Low 2, Very Low 1
Strong Wind	174 of 174	15.8	94.2	99.7	Very High 58, Relatively High 99, Relatively Moderate 16, Very Low 1
Tornado	174 of 174	1.7	46.7	72.0	Relatively Moderate 52, Relatively Low 118, Very Low 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Wildfire	162 of 174	22.7	88.2	97.9	Relatively High 10, Relatively Moderate 70, Relatively Low 68, Very Low 14, No Rating 12
Winter Weather	0 of 174				No Rating 174

Cold Wave: Agriculture is 79% 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
Polk County (unincorporated area)	Unincorporated	Approved, expires 2030-09-02	FMA RL 19, SRL 12; any 99	\$105,826,095.20	0 total; 0 since its plan	
Auburndale city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$2,140,238.99	30 total; 0 since its plan	
Bartow city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$14,145,192.20	55 total; 0 since its plan	Includes \$79,158.13 for declarations not counted as hazard incidents (DR-4486-FL).
Davenport city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 1	\$513,532.99	15 total; 0 since its plan	
Dundee town	Town	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$877,414.31	3 total; 0 since its plan	
Eagle Lake city	City	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$138,679.24	2 total; no approved plan	
Fort Meade city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$1,591,871.83	30 total; 0 since its plan	
Frostproof city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$1,231,992.72	20 total; 0 since its plan	Includes \$5,609.39 for declarations not counted as hazard incidents (DR-4486-FL).
Haines City city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 1	\$1,772,000.95	29 total; 0 since its plan	
Highland Park village	Village	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$14,427.94	3 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
Hillcrest Heights town	Town	Plan 111096 approved 2025-09-02, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$23,078.67	0 total; no approved plan	
Lake Alfred city	Town	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$456,034.80	10 total; 0 since its plan	
Lake Hamilton town	Town	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$331,775.85	0 total; 0 since its plan	
Lake Wales city	City	Approved, expires 2030-09-02	FMA RL 1, SRL 0; any 1	\$1,691,971.70	39 total; 0 since its plan	
Lakeland city	City	Approved, expires 2030-09-02	FMA RL 1, SRL 0; any 6	\$46,733,316.58	140 total; 0 since its plan	Includes \$300,723.90 for declarations not counted as hazard incidents (DR-4486-FL).
Mulberry city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 1	\$360,487.50	29 total; 0 since its plan	Includes \$7,374 for declarations not counted as hazard incidents (DR-4486-FL).
Polk City town	Town	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$305,980.49	20 total; 0 since its plan	
Winter Haven city	City	Approved, expires 2030-09-02	FMA RL 0, SRL 0; any 0	\$2,764,549.02	35 total; 0 since its plan	Includes \$65,615.67 for declarations not counted as hazard incidents (DR-4486-FL).

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-09-02 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$113,091,606,384	\$383,321,836	721,918	\$204,489	\$2,063,605	\$354,299	0.000181%				
Drought	n/a	\$272,388,338	n/a	n/a	\$533,395	n/a	0.196% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$194,830,087,560	n/a	725,046	\$198,771	n/a	\$82,653	0.000102%				
Hail	\$113,091,606,384	\$383,321,836	721,918	\$226,756	\$269,059	\$100,092	0.000201%				
Heat Wave	\$113,091,606,384	\$383,321,836	721,918	\$245	\$335	\$4,288,351	under 0.0001%				
Hurricane	\$113,088,659,221	\$383,246,090	721,896	\$83,745,018	\$3,219,208	\$5,350,921	0.0741%				
Inland Flooding	\$113,010,000,150	\$38,970,006	39,342	\$64,835,370	\$7,877	\$54,912	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$260,786,105	n/a	1,315	\$3,303	n/a	\$7	0.00127%				
Lightning	\$113,091,606,384	n/a	721,918	\$216,740	n/a	\$6,172,245	0.000192%				
Strong Wind	\$113,091,606,384	\$383,321,836	721,918	\$21,908,827	\$910,866	\$1,725,185	0.0194%				
Tornado	\$113,091,606,384	\$383,321,836	721,918	\$6,193,297	\$10,708	\$3,183,534	0.00548%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-09-02 <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	\$9,910,729,707	\$199,903,752	121,686	\$5,714,880	\$11,875	\$981,472	0.0577%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-09-02 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	721,918
Building value (total, not at risk)	\$113,091,606,384
Agriculture value (total, not at risk)	\$383,321,836
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$190,274,626
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)	\$22,293,670
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)	21	Severe repetitive loss, FMA definition (44 CFR 77.2)	12
Repetitive loss, NFIP insurance definition	105	Severe repetitive loss, NFIP insurance definition	8

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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	21	12	105	8	109	2	72
of which: Polk County (unincorporated area)	19	12	95	8	99	2	67
of which: Haines City city	0	0	1	0	1	0	0
of which: Lakeland city	1	0	6	0	6	0	5
of which: Mulberry city	0	0	1	0	1	0	0
of which: Lake Wales city	1	0	1	0	1	0	0
of which: Davenport city	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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
Polk County (unincorporated area)	120261	19	12	95	8	99	2	67
Auburndale city	120262	0	0	0	0	0	0	0
Bartow city	120263	0	0	0	0	0	0	0
Davenport city	120410	0	0	1	0	1	0	0
Dundee town	120409	0	0	0	0	0	0	0
Eagle Lake city	120385	0	0	0	0	0	0	0
Fort Meade city	120264	0	0	0	0	0	0	0
Frostproof city	120265	0	0	0	0	0	0	0
Haines City city	120266	0	0	1	0	1	0	0

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>
Highland Park village	120386	0	0	0	0	0	0	0
Hillcrest Heights town	120666	0	0	0	0	0	0	0
Lake Alfred city	120667	0	0	0	0	0	0	0
Lake Hamilton town	120414	0	0	0	0	0	0	0
Lake Wales city	120390	1	0	1	0	1	0	0
Lakeland city	120267	1	0	6	0	6	0	5
Mulberry city	120268	0	0	1	0	1	0	0
Polk City town	120665	0	0	0	0	0	0	0
Winter Haven city	120271	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	20	10	100	6	104	2	70
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	2	4	2	4	0	2
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 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 87 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

- 1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
- 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Polk County, FL: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 12105). Automated baseline. <https://hazardplain.org/fl/12105/> 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