

St. Johns County, FL

Risk-assessment baseline packet

County FIPS: 12109 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 2030-06-02. Plan: St Johns County (FEMA plan 110856), approved 2025-06-02.

Since the plan was approved on 2025-06-02: no new hazard declaration and 26 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$51,486,433 a year), Hurricane (\$22,537,390) and Coastal Flooding (\$7,772,307).

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; 12109 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 2030-06-02

Plan:St Johns County (FEMA plan 110856)

Approved:2025-06-02

Days to expiry:1,341

What changed since your last plan (approved 2025-06-02)

New federal declarations:none

Storm Events records since approval:26 records (data through 2026-06-30)

Repetitive loss now:FMA RL 188, SRL 161 (44 CFR 77.2); any definition: 1,192

Repeat-flood change:this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry
St. Johns County (unincorporated area)	Unincorporated	Approved, expires 2030-06-02	St Johns County (FEMA plan 110856)	2025-06-02	2030-06-02	1,341
St. Augustine Beach city	City	Approved, expires 2030-06-02	St Johns County (FEMA plan 110856)	2025-06-02	2030-06-02	1,341
St. Augustine city	City	Approved, expires 2030-06-02	St Johns County (FEMA plan 110856)	2025-06-02	2030-06-02	1,341
St. Johns County School District	School/School District	Approved, expires 2030-06-02	St Johns County (FEMA plan 110856)	2025-06-02	2030-06-02	1,341

Plan 110856 covers 1 other participant: Jacksonville Beach city (Duval County).

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$51,373,822	\$7,187	\$105,424	\$51,486,433	54	
2	Hurricane	Relatively High	Relatively High	\$21,109,468	\$806,280	\$621,642	\$22,537,390	27	
3	Coastal Flooding	Relatively High	Relatively High	\$6,912,067	n/a	\$860,240	\$7,772,307	28	
4	Tornado	Relatively Moderate	Relatively Moderate	\$2,999,682	\$1,838	\$4,600,322	\$7,601,843	41	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$146	\$82	\$2,368,334	\$2,368,562	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Lightning	Relatively High	Relatively High	\$96,266	n/a	\$1,859,286	\$1,955,552	54	
7	Wildfire	Relatively Moderate	Relatively Moderate	\$1,580,752	\$360	\$183,740	\$1,764,852	14	
8	Strong Wind	Relatively Low	Relatively Moderate	\$283,174	\$26,298	\$264,702	\$574,175	302	Includes 1 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Earthquake	Very Low	Relatively Low	\$426,361	n/a	\$126,055	\$552,416		Storm Events does not record earthquakes.
10	Cold Wave	Very Low	Relatively Low	\$184	\$15,065	\$272,892	\$288,141	0	Declared 2 times; no Storm Events record of this type.
11	Drought	Relatively Low	Relatively Low	n/a	\$52,943	n/a	\$52,943	5	
12	Hail	Very Low	Very Low	\$25,412	\$1,446	\$3,624	\$30,481	103	

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
13	Landslide	Very Low	Very Low	\$156	n/a	\$1	\$156	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	2	
	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 207.05 (Relatively Low, 50.1); tract 205 (Relatively Low, 44.9); tract 213.02 (Relatively Low, 44.3)
Hurricane	tract 206.05 (Relatively High, 94.0); tract 211.02 (Relatively High, 93.0); tract 207.05 (Relatively High, 93.0)
Landslide	tract 206.04 (Very Low, 79.9); tract 212.09 (Very Low, 75.7); tract 207.13 (Very Low, 57.4)
Tornado	tract 209.05 (Relatively High, 82.9); tract 209.04 (Relatively High, 82.7); tract 214.08 (Relatively High, 80.6)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 206.05 (Relatively Moderate, 94.8); tract 212.08 (Relatively Moderate, 94.5); tract 206.06 (Relatively Moderate, 94.1)

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 207.05 is Census Tract 207.05). 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)	28 records, 2001 to 2025 (27 zone-level)		Storm Surge/Tide, 2001-11-15, \$5,000 property; crops not reported (2001 dollars)		Event records naming jurisdictions in the plan: St. Augustine Beach city (1 record). Zone-level records (27) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	5 records, 2007 to 2026 (5 zone-level)	6 days to 111 days (median 58.5 days); 2 with a recorded value	111 days (about 3.6 months), 2026-02-10 to 2026-05-31, a run of 4 consecutive Storm Events drought records, zone- level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	121 records, 1979 to 2025	0.75 in to 3 in (median 0.88 in); 121 with a recorded value	3 in hail, 2018-04-10; same size also recorded on 2018-04-10		Event records naming jurisdictions in the plan: St. Augustine city (16 records), St. Augustine Beach city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	27 records, 1999 to 2024 (27 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 1999-09-15, \$3,000,000 property; crops not reported (1999 dollars); NWS zone FLZ033	Most damaging recorded: Tropical Storm, 2016-10-06, \$2,000,000,000 property; \$0 crops (zone total, 2016 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)	54 records, 1996 to 2025 (1 zone-level)		Flood, 2013-05-04, \$0 property; \$38,250,000 crops (2013 dollars)		Event records naming jurisdictions in the plan: St. Augustine city (19 records). 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)	54 records, 1999 to 2025		Lightning, 2004-07-11, damage not reported, 1 direct death	Lightning, 2004-06-26, \$750,000 property; crops not reported (2004 dollars)	Event records naming jurisdictions in the plan: St. Augustine Beach city (2 records), St. Augustine city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	3 records, 1996 to 2021 (3 zone-level)	39 kt (45 mph) to 60 kt (69 mph) (median 42 kt (48 mph)); 3 with a recorded value	60 kt (69 mph), measurement type not recorded, High Wind, 1996-10-04; NWS zone FLZ033	Strong Wind, 2021-11-05, \$30,000 property; \$0 crops (zone total, 2021 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	339 records, 1964 to 2026	35 kt (40 mph) to 75 kt (86 mph) (median 50 kt (58 mph)); 268 with a recorded value	75 kt (86 mph), measurement type not recorded, Thunderstorm Wind, 1998-05-04	Thunderstorm Wind, 2022-03-18, \$1,000,000 property; \$0 crops (2022 dollars)	Event records naming jurisdictions in the plan: St. Augustine city (33 records), St. Augustine Beach city (8 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	66 records, 1950 to 2025	F/EF0 to F/EF3 (median F/EF0); 65 with a recorded value	F3 tornado, 1958-04-15, 3.6 mi path length (whole path, pre-1996), 73 yd wide, \$250,000 property; crops not recorded (1958 dollars), 9 direct injuries	Tornado, 1995-04-24, \$1,100,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: St. Augustine city (3 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	14 records, 1998 to 2024 (13 zone-level)		No damage reported in 14 records.		Event records naming jurisdictions in the plan: St. Augustine city (1 record). Zone-level records (13) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	2 records, 1996 to 1997 (2 zone-level)		Winter Storm, 1996-03-10, \$200,000 property; crops not reported (1996 dollars); NWS zone FLZ033		Countywide (zone-level records).	

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 tsunami.

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: 34 declarations covering 21 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	\$25,385,168.71	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-48
2024-08-10	2024-08-01	DR-4806-FL	Major disaster	Hurricane Debby	Hurricane	\$2,637,261.73	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-48
2023-08-31	2023-08-27	DR-4734-FL	Major disaster	Hurricane Idalia	Hurricane	\$264,020.14	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-47

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-12-13	2022-11-07	DR-4680-FL	Major disaster	Hurricane Nicole	Hurricane	\$17,235,689.16	within last 5 years	
2022-11-08	2022-11-07	EM-3587-FL	Emergency	Tropical Storm Nicole	Hurricane	no Public Assistance recorded	within last 5 years	same incident as DR-46
2022-09-29	2022-09-23	DR-4673-FL	Major disaster	Hurricane Ian	Hurricane	\$16,573,535.08	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-46
2020-08-01	2020-07-31	EM-3533-FL	Emergency	Hurricane Isaias	Hurricane	\$28,692.91		
2020-03-25	2020-01-20	DR-4486-FL	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$3,514,450.74		
2020-03-13	2020-01-20	EM-3432-FL	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-44
2019-10-21	2019-08-28	DR-4468-FL	Major disaster	Hurricane Dorian	Hurricane	\$1,981,858.07		
2019-08-30	2019-08-28	EM-3419-FL	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		same incident as DR-44
2017-09-10	2017-09-04	DR-4337-FL	Major disaster	Hurricane Irma	Hurricane	\$32,101,655.96		
2017-09-05	2017-09-04	EM-3385-FL	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-43
2016-10-08	2016-10-03	DR-4283-FL	Major disaster	Hurricane Matthew	Hurricane	\$55,273,449.91		
2016-10-06	2016-10-03	EM-3377-FL	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		same incident as DR-42
2008-08-24	2008-08-18	DR-1785-FL	Major disaster	Tropical Storm Fay	Hurricane; Inland Flooding	\$1,108,252.72		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2008-08-21	2008-08-18	EM-3288-FL	Emergency	Tropical Storm Fay	Hurricane; Inland Flooding	no Public Assistance recorded		same incident as DR-17
2005-09-05	2005-08-29	EM-3220-FL	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-09-26	2004-09-24	DR-1561-FL	Major disaster	Hurricane Jeanne	Hurricane	\$2,007,708.06		
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	\$1,855,182.39		
2004-08-13	2004-08-11	DR-1539-FL	Major disaster	Tropical Storm Bonnie and Hurricane Charley	Hurricane	\$163,089.43		
2001-09-28	2001-09-13	DR-1393-FL	Major disaster	Severe Storms, Tornadoes and Flooding Associated with Tropical Storm Gabrielle	Hurricane; Inland Flooding; Tornado	\$1,145,726.40		
2001-02-05	2000-12-01	DR-1359-FL	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1999-09-22	1999-09-13	DR-1300-FL	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$1,302,402.75		
1999-09-14	1999-09-14	EM-3143-FL	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded		same incident as DR-13
1998-06-18	1998-05-25	DR-1223-FL	Major disaster	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
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		
1977-01-31	1977-01-31	DR-526-FL	Major disaster	Severe Winter Weather	Cold Wave	PA not declared for this county		
1968-11-07	1968-11-07	DR-252-FL	Major disaster	Hurricane Gladys	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$2,298,726.22 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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

Statewide declarations

Source: 2

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

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

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

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

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	28	5	0	9	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Drought	5	4	0	4	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	121	1	1	10	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	27	0	3	6	17	0	1996 to 2026-06-30	
Inland Flooding	54	1	4	12	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	54	3	0	8	0	0	1996 to 2026-06-30	
Strong Wind	342	12	12	70	2	0	1955 to 2026-06-30	Includes 1 High Wind and 2 Strong Wind records.
Tornado	66	0	1	4	3	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	14	0	0	1	1	0	1996 to 2026-06-30	
Winter Weather	2	0	0	0	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-02-10	Drought		\$0 property; \$0 crops (zone total, 2026 dollars)	0, 0	NWS zone FLZ633 (WESTERN ST. JOHNS COUNTY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Drought
2018-04-10	Hail	3 in	\$0 property; \$0 crops (2018 dollars)	0, 0	BAKERSVILLE		B1-c worst recorded: Hail
2013-05-04	Flood		\$0 property; \$38,250,000 crops (2013 dollars)	0, 0	PALM VLY to MOULTRIE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2004-07-11	Lightning		damage not reported	1, 0	HASTINGS		deaths or injuries recorded
2001-11-15	Storm Surge/Tide		\$5,000 property; crops not reported (2001 dollars)	0, 0	ST AUGUSTINE BEACH		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2000-09-16	Lightning		damage not reported	1, 0	ANASTASIA		deaths or injuries recorded
1999-09-15	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$3,000,000 property; crops not reported (zone total, 1999 dollars)	0, 0	NWS zone FLZ033 (ST. JOHNS), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1999-08-12	Lightning		damage not reported	1, 0	SWITZERLAND		deaths or injuries recorded
1998-05-04	Thunderstorm Wind	75 kt (86 mph), measurement type not recorded	damage not reported	0, 0	ST AUGUSTINE		B1-c worst recorded: Thunderstorm Wind
1996-10-04	High Wind	60 kt (69 mph), measurement type not recorded	\$2,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone FLZ033 (ST. JOHNS), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-03-10	Winter Storm		\$200,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone FLZ033 (ST. JOHNS), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1958-04-15	Tornado	F3, 3.6 mi path length (whole path, pre-1996), 73 yd wide	\$250,000 property; crops not recorded (1958 dollars)	0, 9	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (713 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	2.92	events per year at a location (modeled)	about 2.9 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	2.86	event-days per year	about 2.86 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	52.9	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	14.6	event-days per year	about 14.6 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	490	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000839	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0839%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.81	events per year	about 1.81 per year	Highly likely	FEMA annualized frequency (modeled)	71.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.75	event-days per year	about 3.75 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	56.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.278	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	92	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Inland Flooding	1.54	event-days per year	about 1.54 days per year	Likely	Storm Events event-days in 21 of 30 years, 1996 to 2025 (70%)	43	1996 to 2023 (28 years)	see B1-f	
Landslide	0.066	events per year (modeled)	about 1 in 15 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	69.5	days per year with a strike	about 69.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

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
Strong Wind	0.956	events per year	about 0.96 per year	Likely	FEMA annualized frequency (modeled)	29	1986 to 2023 (38 years)	countywide	
Tornado	0.423	events per year	about 1 in 2 years	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	0.00212	annual probability at a location	chance a given location in the county burns in a year: 0.212%	Likely	Storm Events records in 8 of 30 years, 1996 to 2025 (26.7%)	not shown	modeled	see B1-f	
Winter Weather	0	event-days per year	none modeled	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI models no winter weather event-days here (2005-11-12 to 2024-11-12, 19 years); Storm Events has a record in 2 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out.

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	41	30	1.37
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	206	30	6.87
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	83	30	2.77
Tornado	EF0-1	1996 to 2025	39	30	1.3
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	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	47 of 49	73.3	90.4	99.8	Very High 1, Relatively High 9, Relatively Moderate 14, Relatively Low 20, Very Low 3, No Rating 2
Cold Wave	49 of 49	17.1	20.0	26.5	Relatively Low 34, Very Low 15
Drought	11 of 49	67.4	69.9	91.4	Relatively Low 3, Very Low 8, No Rating 38
Earthquake	49 of 49	9.0	24.1	50.1	Relatively Low 6, Very Low 43
Hail	49 of 49	4.6	12.3	24.0	Very Low 49
Heat Wave	49 of 49	16.1	47.6	75.7	Relatively Moderate 16, Relatively Low 32, Very Low 1
Hurricane	49 of 49	80.5	87.2	94.0	Relatively High 13, Relatively Moderate 36
Inland Flooding	49 of 49	10.7	59.7	95.8	Very High 1, Relatively High 13, Relatively Moderate 15, Relatively Low 17, Very Low 3
Landslide	36 of 49	10.0	30.2	79.9	Very Low 36, No Rating 13
Lightning	49 of 49	46.4	78.3	96.6	Very High 3, Relatively High 22, Relatively Moderate 22, Relatively Low 2
Strong Wind	49 of 49	18.3	32.8	58.7	Relatively Moderate 2, Relatively Low 44, Very Low 3
Tornado	49 of 49	40.9	61.1	82.9	Relatively High 8, Relatively Moderate 35, Relatively Low 6
Tsunami	0 of 49				Insufficient Data 49
Wildfire	48 of 49	24.2	85.4	94.8	Relatively Moderate 21, Relatively Low 22, Very Low 5, No Rating 1
Winter Weather	0 of 49				No Rating 49

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
St. Johns County (unincorporated area)	Unincorporated	Approved, expires 2030-06-02	FMA RL 85, SRL 69; any 601	\$128,284,116.01	0 total; 0 since its plan	Includes \$3,422,842.51 for declarations not counted as hazard incidents (DR-4486-FL).
St. Augustine Beach city	City	Approved, expires 2030-06-02	FMA RL 0, SRL 2; any 14	\$1,024,811.04	12 total; 1 since its plan	
St. Augustine city	City	Approved, expires 2030-06-02	FMA RL 103, SRL 90; any 577	\$26,928,586.93	73 total; 2 since its plan	Includes \$23,383 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 2025-06-02 <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
Coastal Flooding	\$14,792,016,866	n/a	56,124	\$6,912,067	n/a	\$860,240	0.0467%		\$0		
Cold Wave	\$57,644,316,847	\$79,029,819	273,175	\$184	\$15,065	\$272,892	under 0.0001%				
Drought	n/a	\$56,826,826	n/a	n/a	\$52,943	n/a	0.0932% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$92,876,598,125	n/a	273,425	\$426,361	n/a	\$126,055	0.000459%				
Hail	\$57,644,316,847	\$79,029,819	273,175	\$25,412	\$1,446	\$3,624	under 0.0001%	\$0			
Heat Wave	\$57,644,316,847	\$79,029,819	273,175	\$146	\$82	\$2,368,334	under 0.0001%				
Hurricane	\$57,644,088,009	\$79,029,819	273,174	\$21,109,468	\$806,280	\$621,642	0.0366%				
Inland Flooding	\$57,579,242,066	\$1,827,206	34,062	\$51,373,822	\$7,187	\$105,424	n/a (see note)	\$0			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	\$54,416,724	n/a	186	\$156	n/a	\$1	0.000286%				
Lightning	\$57,644,316,847	n/a	273,175	\$96,266	n/a	\$1,859,286	0.000167%	\$22,000			
Strong Wind	\$57,644,316,847	\$79,029,819	273,175	\$283,174	\$26,298	\$264,702	0.000491%	\$3,200			
Tornado	\$57,644,316,847	\$79,029,819	273,175	\$2,999,682	\$1,838	\$4,600,322	0.0052%				
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 2025-06-02 <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	\$9,838,293,348	\$18,043,052	70,852	\$1,580,752	\$360	\$183,740	0.0161%				
Winter Weather	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI

Totals since 2025-06-02 (Storm Events through 2026-06-30): 17 county-coded records, 13 with a damage value recorded (including \$0), \$25,200; 9 zone-level records, 9 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	273,175
Building value (total, not at risk)	\$57,644,316,847
Agriculture value (total, not at risk)	\$79,029,819
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$85,718,990
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)	\$11,266,262
Social vulnerability rating	Very Low
Community resilience rating	Very High
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)	188	Severe repetitive loss, FMA definition (44 CFR 77.2)	161
Repetitive loss, NFIP insurance definition	1,175	Severe repetitive loss, NFIP insurance definition	143

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	188	161	1,175	143	1,192	16	799
of which: St. Augustine city	103	90	563	80	577	12	399
of which: St. Augustine Beach city	0	2	14	2	14	2	9
of which: St. Johns County (unincorporated area)	85	69	598	61	601	2	391
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>
St. Johns County (unincorporated area)	125147	85	69	598	61	601	2	391
St. Augustine Beach city	125146	0	2	14	2	14	2	9
St. Augustine city	125145	103	90	563	80	577	12	399

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	167	125	983	111	999	14	680
2 to 4 unit residential	7	11	56	9	57	1	34
other residential	11	11	36	9	36	0	22
non-residential	3	14	100	14	100	1	63
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 15 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,002 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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