

Camden County, GA

Risk-assessment baseline packet

Unit **County area 13039** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data, not a FEMA document, and not reviewed or endorsed by FEMA or GEMA/HS; GEMA template letters are a cross-reference only.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2031-08-05	Plan	Camden County (FEMA plan 111796)
Approved	2026-08-06	Expires	2031-08-05
As of	2026-09-28	Days	1,772 days to expiry

What changed since your last plan (approved 2026-08-06)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet
Repetitive loss now	FMA RL 9, SRL 3 (44 CFR 77.2); any definition: 25	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Camden County (unincorporated area)	Unincorporated	Approved, expires 2031-08-05	Camden County (FEMA plan 111796)	2026-08-06	2031-08-05	1,772		
Kingsland city	City	Approved, expires 2031-08-05	Camden County (FEMA plan 111796)	2026-08-06	2031-08-05	1,772		
St. Marys city	City	Approved, expires 2031-08-05	Camden County (FEMA plan 111796)	2026-08-06	2031-08-05	1,772		
Woodbine city	City	Approved, expires 2031-08-05	Camden County (FEMA plan 111796)	2026-08-06	2031-08-05	1,772		

SOURCE: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

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Supports B1-a: hazards

GEMA template A: Hazard identification

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury; \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Hurricane	Relatively Moderate	Relatively High	\$9,813,261	\$11,104	\$482,494	\$10,306,859	15		
2	Inland Flooding	Relatively Low	Relatively Low	\$4,711,984	\$67	\$8,107	\$4,720,158	16		
3	Tornado	Relatively Low	Relatively Low	\$373,874	\$22	\$1,037,984	\$1,411,879	17		
4	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$1,192,457		\$204,405	\$1,396,862	14		
5	Wildfire	Relatively Low	Relatively Low	\$670,535	\$8	\$78,313	\$748,856	4		
6	Heat Wave	Relatively Low	Relatively Low	\$33	\$1	\$627,569	\$627,603	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Earthquake	Very Low	Relatively Low	\$289,541		\$123,886	\$413,428			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
8	Strong Wind	Relatively Low	Relatively Low	\$27,294	\$60	\$344,758	\$372,113	245		Includes 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
9	Lightning	Relatively Low	Relatively Low	\$14,940		\$270,417	\$285,356	13		
10	Hail	Very Low	Very Low	\$75,864	\$23	\$2,079	\$77,965	87		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
11	Ice Storm	Relatively Low	Relatively Low	\$68,222		\$7,608	\$75,830	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Cold Wave	Very Low	Very Low	\$5,813	\$1,231	\$58,167	\$65,211	0		Declared 1 time; no Storm Events record of this type.
13	Winter Weather	Very Low	Very Low	\$2,553	under \$1	\$7,752	\$10,305	2		
14	Landslide	Very Low	Very Low	\$45		\$2	\$47	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	7		
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

GEMA template B: Hazard profile (events and probability)

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Coastal 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.	16 of 16
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 16
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
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.	16 of 16
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 16
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	16 of 16
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	16 of 16

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

GEMA template B: Hazard profile (events and probability)

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	14, 2015 to 2025 (14 zone-level)		No damage reported in 14 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	7, 2006 to 2026 (7 zone- level)	15 days to 120 days (median 16 days); 3 with a recorded value	120 days (about 3.9 months), 2026-02-10 to 2026-06-09, a run of 5 consecutive Storm Events drought records, zone- level	Drought, 2006-12-01, \$0 property; \$20,000 crops, reported for the zone (2006 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	95, 1961 to 2025	0.75 in to 2 in (median 0.88 in); 95 with a recorded value	2 in hail, 2000-04-24	Hail, 1994-09-09, \$500 property; \$5,000 crops (1994 dollars)	Event records naming member places: Kingsland city (25 records), St. Marys city (22 records), Woodbine city (8 records).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	15, 2004 to 2024 (15 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2012-05-27 to 2012-05-28, \$2,300,000 property; crops not reported, reported for the zone (2012 dollars); NWS zone GAZ166 (COASTAL CAMDEN), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	0					Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	16, 1996 to 2026 (3 zone-level)		Flood, 2012-07-01, \$800,000 property; \$0 crops (2012 dollars)		Event records naming member places: St. Marys city (3 records), Kingsland city (2 records), Woodbine city (1 record). Zone-level records (3) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	13, 1996 to 2026		Lightning, 2009-08-04, \$200,000 property; \$0 crops (2009 dollars)		Event records naming member places: Kingsland city (3 records), St. Marys city (3 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	2, 2007 to 2013 (2 zone-level)	30 kt (35 mph) to 39 kt (45 mph) (median 34.5 kt (40 mph)); 2 with a recorded value	39 kt (45 mph) estimated gust, Strong Wind, 2007-04-15; NWS zone GAZ165 (INLAND CAMDEN), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	264, 1978 to 2025	39 kt (45 mph) to 60 kt (69 mph) (median 50 kt (58 mph)); 186 with a recorded value	60 kt (69 mph) estimated gust, Thunderstorm Wind, 2003-08-11; same speed and measurement basis also recorded on 2003-03-13, 2003-08-11	Thunderstorm Wind, 1993-03-31, \$50,000 property; crops not recorded (1993 dollars)	Event records naming member places: Kingsland city (56 records), St. Marys city (36 records), Woodbine city (36 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	25, 1976 to 2023	F/EF0 to F/EF3 (median F/EF0); 25 with a recorded value	EF3 tornado, 2018-12-02, 7.09 mi within this county, 900 yd wide, \$0 property; \$0 crops (2018 dollars), 4 direct injuries	Tornado, 1994-10-02, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming member places: St. Marys city (7 records), Kingsland city (1 record), Woodbine city (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	4, 2008 to 2012 (4 zone-level)		No damage reported in 4 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	2, 2018 to 2025 (2 zone-level)		No damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences GEMA template B: Hazard profile (events and probability)

Declaration rows 21 Counted incidents 14

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-09-30	2024-09-24	DR-4830-GA	Major disaster	HURRICANE HELENE	Hurricane	\$880,590.76	within last 5 years	
2024-09-26	2024-09-24	EM-3616-GA	Emergency	HURRICANE HELENE	Hurricane	none found	within last 5 years	same incident as DR-4830
2024-09-24	2024-08-04	DR-4821-GA	Major disaster	TROPICAL STORM DEBBY	Hurricane	\$109,859.97	within last 5 years	
2024-08-05	2024-08-04	EM-3607-GA	Emergency	HURRICANE DEBBY	Hurricane	none found	within last 5 years	same incident as DR-4821
2023-09-07	2023-08-30	DR-4738-GA	Major disaster	HURRICANE IDALIA	Hurricane (primary); also designated: Inland Flooding, Strong Wind, Tornado	\$32,249.55	within last 5 years	
2020-03-29	2020-01-20	DR-4501-GA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$159,637.66		
2020-03-13	2020-01-20	EM-3464-GA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4501
2019-09-01	2019-08-29	EM-3422-GA	Emergency	HURRICANE DORIAN	Hurricane	none found		
2018-10-10	2018-10-09	EM-3406-GA	Emergency	HURRICANE MICHAEL	Hurricane	none found		
2017-09-15	2017-09-07	DR-4338-GA	Major disaster	HURRICANE IRMA	Hurricane	\$2,621,660.68		
2017-09-08	2017-09-07	EM-3387-GA	Emergency	HURRICANE IRMA	Hurricane	none found		same incident as DR-4338
2016-10-08	2016-10-04	DR-4284-GA	Major disaster	HURRICANE MATTHEW	Hurricane	\$734,787.93		
2016-10-06	2016-10-04	EM-3379-GA	Emergency	HURRICANE MATTHEW	Hurricane	none found		same incident as DR-4284
2009-04-23	2009-03-26	DR-1833-GA	Major disaster	SEVERE STORMS, FLOODING, TORNADOES, AND STRAIGHT-LINE WINDS	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		
2005-09-05	2005-08-27	EM-3218-GA	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2004-09-24	2004-09-03	DR-1560-GA	Major disaster	TROPICAL STORM FRANCES	Hurricane	\$1,006,848.34		
1999-09-14	1999-09-14	EM-3144-GA	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	\$88,347.22		
1994-10-19	1994-10-01	DR-1042-GA	Major disaster	HEAVY RAINS, TORNADOS, FLOODING, HIGH WINDS	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		
1993-03-15	1993-03-13	EM-3097-GA	Emergency	SEVERE SNOWFALL, WINTER STORM	Winter Weather	none found		
1977-07-20	1977-07-20	EM-3044-GA	Emergency	DROUGHT	Drought	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1977-06-02	1977-06-02	DR-536-GA	Major disaster	SHRIMP LOSS DUE TO COLD 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. Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1964-11-04	1964-11-04	DR-180-GA	Major disaster	FLOODING	Inland Flooding		
1964-09-10	1964-09-10	DR-177-GA	Major disaster	HURRICANE DORA	Hurricane (primary); also designated: Inland Flooding		
1963-03-26	1963-03-26	DR-150-GA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		
1961-03-02	1961-03-02	DR-110-GA	Major disaster	FLOODS	Inland Flooding		
1954-03-17	1954-03-17	DR-16-GA	Major disaster	TORNADO	Tornado		
1953-05-02	1953-05-02	DR-1-GA	Major disaster	TORNADO	Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	14		2	7	0	0	1996 to 2026-06-30	
Cold Wave	0		0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Drought	7		6	6	1	0	1996 to 2026-06-30	
Earthquake	0		0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	95		0	4	0	0	1955 to 2026-06-30	
Heat Wave	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	15		0	5	9	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Ice Storm	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	16		2	5	3	0	1996 to 2026-06-30	
Landslide	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	13		1	3	0	0	1996 to 2026-06-30	
Strong Wind	266		0	14	3	0	1955 to 2026-06-30	Includes 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	25		0	1	3	0	1950 to 2026-06-30	
Tsunami	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	4		0	0	0	0	1996 to 2026-06-30	
Winter Weather	2		0	1	1	0	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2026-02-10	Drought		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone GAZ166 (COASTAL CAMDEN), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Drought
2021-07-07	Tornado	EF1, 7.61 mi within this county, 200 yd wide	\$0 property; \$0 crops (2021 dollars)	0, 17	ST MARYS to HARRIETS BLUFF		deaths or injuries recorded
2018-12-02	Tornado	EF3, 7.09 mi within this county, 900 yd wide	\$0 property; \$0 crops (2018 dollars)	0, 4	ST MARYS ARPT		deaths or injuries recorded
2013-11-27	Strong Wind	30 kt (35 mph) estimated gust	\$0 property; \$0 crops, reported for the zone (2013 dollars)	2, 0	NWS zone GAZ166 (COASTAL CAMDEN), zone-level: may include parts of neighboring counties		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2012-07-01	Flood		\$800,000 property; \$0 crops (2012 dollars)	0, 0	GREENVILLE to BURNT FORT		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-05-27	Tropical Storm		\$2,300,000 property; crops not reported, reported for the zone (2012 dollars)	0, 0	NWS zone GAZ166 (COASTAL CAMDEN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2009-08-04	Lightning		\$200,000 property; \$0 crops (2009 dollars)	0, 0	ST MARYS		B1-c worst recorded: Lightning
2007-04-15	Strong Wind	39 kt (45 mph) estimated gust	\$20,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone GAZ165 (INLAND CAMDEN), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2003-08-11	Thunderstorm Wind	60 kt (69 mph) estimated gust	damage not reported	0, 0	KINGSLAND		B1-c worst recorded: Thunderstorm Wind
2000-04-24	Hail	2 in	damage not reported	0, 0	ST MARYS		B1-c worst recorded: Hail
1994-10-02	Tornado	F2, 0.25 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide	\$5,000,000 property; crops not recorded (1994 dollars)	0, 1	St. Mary		B1-c most damaging: Tornado
1993-03-31	Thunderstorm Wind	speed not recorded	\$50,000 property; crops not recorded (1993 dollars)	0, 0	Woodbine		B1-c most damaging: Thunderstorm Wind

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (457 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

GEMA template B: Hazard profile (events and probability)

Probability: FEMA annualized frequency and descriptor per hazard

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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	3.57	events per year at a location (modeled)	about 3.6 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.36	event-days per year	about 1.36 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	21.6	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	22.6	event-days per year	about 22.6 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	700	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 22.6 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00133	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.133%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	1.7	events per year	about 1.7 per year	Highly likely	FEMA annualized frequency (modeled)	68.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.96	event-days per year	about 4.96 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	72.4	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.315	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	113	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.279	event-days per year	about 0.279 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	17	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned

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
Inland Flooding	0.393	event-days per year	about 0.393 days per year	Likely	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	11	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0843	events per year (modeled)	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	68.7	days per year with a strike	about 68.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.821	events per year	about 0.82 per year	Likely	FEMA annualized frequency (modeled)	28	1986 to 2023 (38 years)	countywide	
Tornado	0.304	events per year	about 1 in 3 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 Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00303	annual probability at a location	chance a given location in the county burns in a year: 0.303%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	0.257	event-days per year	about 0.257 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	4.09	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts

in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	39	30	1.3
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	172	30	5.73
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	71	30	2.37
Tornado	EF0-1	1996 to 2025	16	30	0.533
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	0	30	0

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

GEMA template F: Multi-jurisdictional differences

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 16				Not Applicable 16	
Coastal Flooding	16 of 16	69.0	92.9	98.7	Relatively High 5, Relatively Moderate 7, Relatively Low 2, Very Low 2	
Cold Wave	16 of 16	17.6	20.1	21.8	Relatively Low 10, Very Low 6	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	0 of 16				No Rating 16	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Earthquake	16 of 16	15.7	47.3	67.3	Relatively Low 9, Very Low 7	
Hail	16 of 16	28.2	43.7	50.3	Relatively Low 12, Very Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	16 of 16	25.3	50.8	67.2	Relatively Moderate 6, Relatively Low 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	16 of 16	84.8	92.8	95.0	Relatively High 11, Relatively Moderate 5	
Ice Storm	16 of 16	25.2	52.4	61.6	Relatively Low 13, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	16 of 16	3.0	17.2	41.0	Relatively Low 10, Very Low 6	
Landslide	16 of 16	11.9	28.9	70.8	Very Low 16	
Lightning	16 of 16	37.2	65.3	79.6	Relatively High 2, Relatively Moderate 11, Relatively Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	16 of 16	33.1	58.9	73.5	Relatively Moderate 10, Relatively Low 6	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	16 of 16	37.7	56.7	66.8	Relatively Moderate 10, Relatively Low 6	
Tsunami	0 of 16				Insufficient Data 16	
Volcanic Activity	0 of 16				Not Applicable 16	
Wildfire	16 of 16	79.6	89.1	95.8	Relatively Moderate 9, Relatively Low 7	
Winter Weather	16 of 16	20.4	27.1	32.4	Relatively Low 16	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Camden County (unincorporated area)	Unincorporated	Approved, expires 2031-08-05	FMA RL 5, SRL 1; any 11	\$3,025,949.15	0; not yet covered	Includes \$132,235.66 for declarations not counted as hazard incidents (DR-4501-GA).
Kingsland city	City	Approved, expires 2031-08-05	FMA RL 4, SRL 2; any 6	\$562,690.37	87; not yet covered	Includes \$23,641.56 for declarations not counted as hazard incidents (DR-4501-GA).
St. Marys city	City	Approved, expires 2031-08-05	FMA RL 0, SRL 0; any 7	\$1,907,225.11	71; not yet covered	
Woodbine city	City	Approved, expires 2031-08-05	FMA RL 0, SRL 0; any 1	\$77,301.13	46; not yet covered	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts GEMA template C/D: Community exposure; Estimate of potential losses

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-08-06 <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
Avalanche											Not Applicable in NRI 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>	EAL population equivalence <i>statistical value of life and injury; \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-08-06 <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	\$1,736,188,067		9,608	\$1,192,457		\$204,405	0.0687%				
Cold Wave	\$9,691,387,958	\$956,934	54,619	\$5,813	\$1,231	\$58,167	under 0.0001%				
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$16,446,187,461		54,768	\$289,541		\$123,886	0.00176%				
Hail	\$9,691,387,958	\$956,934	54,619	\$75,864	\$23	\$2,079	0.000783%				
Heat Wave	\$9,691,387,958	\$956,934	54,619	\$33	\$1	\$627,569	under 0.0001%				
Hurricane	\$9,691,077,817	\$956,934	54,618	\$9,813,261	\$11,104	\$482,494	0.101%				
Ice Storm	\$9,689,197,472		54,606	\$68,222		\$7,608	0.000704%				
Inland Flooding	\$9,679,752,997	\$67,212	4,100	\$4,711,984	\$67	\$8,107	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. EAL as % of exposure: n/a.
Landslide	\$10,823,925		57	\$45		\$2	0.000416%				
Lightning	\$9,691,387,958		54,619	\$14,940		\$270,417	0.000154%				
Strong Wind	\$9,691,387,958	\$956,934	54,619	\$27,294	\$60	\$344,758	0.000282%				
Tornado	\$9,691,387,958	\$956,934	54,619	\$373,874	\$22	\$1,037,984	0.00386%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$2,138,340,700	\$592,892	16,877	\$670,535	\$8	\$78,313	0.0314%				
Winter Weather	\$9,691,387,958	\$956,934	54,619	\$2,553	under \$1	\$7,752	under 0.0001%				

Totals since 2026-08-06: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

The 2024 Georgia Hazard Mitigation Strategy says the State provides a Level 2 Hazus analysis as part of each county's plan update, and GMIS holds critical-facility data. Use them for B2-a and B2-b. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

The 2024 Georgia Hazard Mitigation Strategy notes that FEMA restricted access to repetitive-loss property data, so GMIS repetitive-loss reports may not be available; ask GEMA/HS or the state NFIP coordinator for the current list. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

Rows are also labeled with the GEMA template per-hazard section letter (A to I). <https://gema.georgia.gov/document/publication/local-hazard-mitigation-plan-update-template/download>

Supports B2-a: context

GEMA template I: Social vulnerability

County context

Measure	Value
Population	54,619
Building value (total, not at risk)	\$9,691,387,958
Agriculture value (total, not at risk)	\$956,934
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$17,258,932
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)	\$3,253,541
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Moderate
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	9	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	21	Severe repetitive loss, NFIP insurance definition	3

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	9	3	21	3	25	2	11
ST. MARYS, CITY OF	0	0	7	0	7	0	5
KINGSLAND, CITY OF	4	2	4	2	6	0	1
WOODBINE, CITY OF	0	0	1	0	1	0	0
CAMDEN COUNTY*	5	1	9	1	11	2	5
State level, not in this county: county not reported	2	2	5	2	6	1	6

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	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>	Note
Camden County (unincorporated area)	130262	5	1	9	1	11	2	5	
Kingsland city	130238	4	2	4	2	6	0	1	
St. Marys city	130027	0	0	7	0	7	0	5	
Woodbine city	130241	0	0	1	0	1	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**County repeat-flood properties by occupancy group**

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	8	3	19	3	23	2	10
2 to 4 unit residential	1	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 4 properties are FMA repetitive loss but not NFIP repetitive loss, and 16 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

GEMA template per-hazard letters (A to I) next to the FEMA item. No letter is documented for repetitive loss; place B2-c per your GEMA template.

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_GA_13039. Preview: automated baseline.