

Hancock County, MS

Risk-assessment baseline packet

County FIPS: 28045 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2029-02-21. Plan: MEMA District 9 Regional (FEMA plan 109240), approved 2024-02-22.

Since the plan was approved on 2024-02-22: 4 new hazard declarations (3 incidents) and 55 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$18,055,853 a year), Inland Flooding (\$9,094,278) and Coastal Flooding (\$3,252,082).

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; 28045 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 2029-02-21

Approved:2024-02-22

Plan:MEMA District 9 Regional (FEMA plan 109240)

Days to expiry:875

What changed since your last plan (approved 2024-02-22)

New federal declarations:

4 new hazard declarations (3 incidents): DR-4790-MS (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), EM-3640-MS (Severe Winter Storm), DR-4899-MS (Severe Winter Storm), DR-4930-MS (Tropical Storm Arthur)

Repetitive loss now:

FMA RL 127, SRL 175 (44 CFR 77.2); any definition: 833

Storm Events records since approval:

55 records (data through 2026-06-30)

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	Notes
Hancock County (unincorporated area)	Unincorporated	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	875	this jurisdiction approved 2024-03-20
Bay St. Louis city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	875	this jurisdiction approved 2024-07-18
Diamondhead city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	875	this jurisdiction approved 2024-04-03
Waveland city	City	Approved, expires 2029-02-21	MEMA District 9 Regional (FEMA plan 109240)	2024-02-22	2029-02-21	875	this jurisdiction approved 2024-02-29

Plan 109240 covers 18 other participants, named in the Excel file.

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	Hurricane	Relatively High	Relatively High	\$16,765,269	\$52,995	\$1,237,589	\$18,055,853	29	Includes 2 Tropical Depression records (outside NRI's Hurricane definition).
2	Inland Flooding	Relatively Low	Relatively Low	\$8,986,314	\$52	\$107,911	\$9,094,278	37	
3	Coastal Flooding	Relatively High	Relatively High	\$2,967,362	n/a	\$284,721	\$3,252,082	35	
4	Tornado	Relatively Moderate	Relatively Moderate	\$889,974	\$295	\$1,677,466	\$2,567,734	44	
5	Wildfire	Relatively Moderate	Relatively Moderate	\$1,020,535	\$145	\$121,460	\$1,142,140	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
6	Cold Wave	Relatively Low	Relatively Moderate	\$8,853	\$225	\$1,124,871	\$1,133,949	4	
7	Heat Wave	Relatively Low	Relatively Low	\$168	\$22	\$1,062,514	\$1,062,704	23	
8	Lightning	Relatively High	Relatively High	\$21,236	n/a	\$978,571	\$999,807	9	
9	Strong Wind	Relatively Low	Relatively Low	\$18,908	\$73	\$254,902	\$273,883	101	Includes 1 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Hail	Relatively Low	Relatively Low	\$210,852	\$40	\$40,226	\$251,117	47	
11	Drought	Relatively Low	Relatively Low	n/a	\$168,295	n/a	\$168,295	7	
12	Earthquake	Very Low	Very Low	\$114,398	n/a	\$42,748	\$157,146		Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Ice Storm	Relatively Low	Relatively Low	\$26,163	n/a	\$9,411	\$35,573	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Winter Weather	Relatively Low	Relatively Low	\$7,958	\$3	\$20,967	\$28,928	8	Includes 1 Sleet record (outside NRI's Winter Weather definition).
15	Landslide	Very Low	Very Low	\$67	n/a	\$2	\$69	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local wildfire, 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 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, Ice Storm, 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 306.06 (Very Low, 38.8); tract 301.02 (Very Low, 36.8); tract 306.05 (Very Low, 36.7)
Hurricane	tract 301.02 (Very High, 97.9); tract 305.03 (Very High, 97.8); tract 306.05 (Relatively High, 96.9)
Landslide	tract 306.06 (Very Low, 72.2); tract 306.04 (Very Low, 67.1); tract 306.03 (Very Low, 64.4)
Tornado	tract 306.05 (Relatively High, 88.5); tract 306.04 (Relatively High, 86.9); tract 305.03 (Relatively High, 85.2)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 304 (Relatively High, 97.3); tract 306.05 (Relatively High, 96.6); tract 306.04 (Relatively Moderate, 95.8)

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 306.06 is Census Tract 306.06). 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)	35 records, 1998 to 2024 (33 zone-level)		Storm Surge/Tide, 2005-08-29, \$3,380,000,000 property; crops not reported (2005 dollars); NWS zone MSZ080		No event record names a jurisdiction in the plan. Zone-level records (33) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	4 records, 1996 to 2026 (4 zone-level)	1 day to 4 days (median 2.5 days); 4 with a recorded value	4 consecutive days, 1996-12-18 to 1996-12-21, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	7 records, 2023 to 2026 (7 zone-level)	12 days to 78 days (median 31 days); 3 with a recorded value	78 days (about 2.6 months), 2023-08-16 to 2023-11-01, 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)	61 records, 1971 to 2024	0.75 in to 1.75 in (median 1 in); 61 with a recorded value	1.75 in hail, 2010-05-25; same size also recorded on 1971-06-26, 1974-11-19, 1976-05-24, 1980-07-07, 1988-05-24, 1995-07-09, 1997-01-24, 1997-06-19, 1998-03-06, 1998-03-07, 2004-06-21, 2005-03-26, 2008-06-25, 2009-07-02, 2009-07-26, 2010-05-25		Event records naming jurisdictions in the plan: Waveland city (6 records), Bay St. Louis city (2 records), Diamondhead city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	23 records, 2023 to 2025 (23 zone-level)	1 day to 12 days (median 2 days); 8 with a recorded value	12 consecutive days, 2023-08-04 to 2023-08-15, zone-level		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	29 records, 1997 to 2024 (29 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2020-10-28, category 2, \$40,000,000 property; \$0 crops (2020 dollars); NWS zone MSZ080	Most damaging recorded: Hurricane (Typhoon), 2005-08-28, \$1,470,000,000 property; crops not reported (zone total, 2005 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.
Ice Storm	Sperry-Piltz ice scale (local data)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	37 records, 1997 to 2026 (1 zone-level)		Flash Flood, 2003-06-30, \$500,000 property; crops not reported (2003 dollars)		Event records naming jurisdictions in the plan: Waveland city (7 records), Bay St. Louis city (5 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	9 records, 1996 to 2024		Lightning, 2005-08-15, damage not reported, 1 direct death	Lightning, 1996-09-16, \$150,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Bay St. Louis city (2 records), Waveland city (2 records).	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, 2007 to 2013 (3 zone-level)	45 kt (52 mph) to 52 kt (60 mph) (median 45 kt (52 mph)); 3 with a recorded value	52 kt (60 mph) measured gust, High Wind, 2013-04-03; NWS zone MSZ080		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	126 records, 1968 to 2026	50 kt (58 mph) to 65 kt (75 mph) (median 52 kt (60 mph)); 72 with a recorded value	65 kt (75 mph) estimated gust, Thunderstorm Wind, 2020-04-19	Thunderstorm Wind, 2003-04-07, \$50,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Waveland city (15 records), Bay St. Louis city (8 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	67 records, 1952 to 2026	F/EF0 to F/EF3 (median F/EF1); 63 with a recorded value	F3 tornado, 1980-05-19, 13.1 mi path length (whole path, pre-1996), 800 yd wide, \$25,000,000 property; crops not recorded (1980 dollars), 8 direct injuries		Event records naming jurisdictions in the plan: Waveland city (5 records), Bay St. Louis city (4 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					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	8 records, 1996 to 2025 (8 zone-level)		No damage reported in 8 records.		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, 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: 33 declarations covering 23 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
2026-08-03	2026-06-18	DR-4930-MS	Major disaster	Tropical Storm Arthur	Hurricane (primary); also designated: Inland Flooding	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	
2026-02-06	2026-01-23	DR-4899-MS	Major disaster	Severe Winter Storm	Winter Weather	none placed in this county by FEMA's record; \$103,887.07 for this declaration is not placed in any county (see the state page)	new since last plan; within last 5 years	
2026-01-24	2026-01-23	EM-3640-MS	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4899

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2024-06-10	2024-04-08	DR-4790-MS	Major disaster	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		new since last plan; within last 5 years
2021-10-22	2021-08-28	DR-4626-MS	Major disaster	Hurricane Ida	Hurricane	\$5,747,560		within last 5 years
2021-08-28	2021-08-28	EM-3569-MS	Emergency	Hurricane Ida	Hurricane	no Public Assistance recorded		same incident as DR-4626
2020-12-31	2020-10-28	DR-4576-MS	Major disaster	Hurricane Zeta	Hurricane	\$17,778,725.48		
2020-10-28	2020-10-27	EM-3550-MS	Emergency	Hurricane Zeta	Hurricane	no Public Assistance recorded		same incident as DR-4576
2020-10-08	2020-10-07	EM-3548-MS	Emergency	Hurricane Delta	Hurricane	no Public Assistance recorded		
2020-09-14	2020-09-14	EM-3544-MS	Emergency	Hurricane Sally	Hurricane	\$62,859.84		
2020-08-23	2020-08-23	EM-3539-MS	Emergency	Hurricane Marco and Tropical Storm Laura	Hurricane	no Public Assistance recorded		
2020-04-05	2020-01-20	DR-4528-MS	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$109,653.59		
2020-03-13	2020-01-20	EM-3474-MS	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4528
2017-11-22	2017-10-06	DR-4350-MS	Major disaster	Hurricane Nate	Hurricane	\$696,749.23		
2017-10-07	2017-10-06	EM-3393-MS	Emergency	Hurricane Nate	Hurricane	no Public Assistance recorded		same incident as DR-4350
2012-08-29	2012-08-26	DR-4081-MS	Major disaster	Hurricane Isaac	Hurricane	\$3,157,985.31		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2012-08-28	2012-08-26	EM-3348-MS	Emergency	Tropical Storm Isaac	Hurricane	no Public Assistance recorded		same incident as DR-4081
2008-09-22	2008-08-28	DR-1794-MS	Major disaster	Hurricane Gustav	Hurricane	\$6,429,805.80		
2008-08-30	2008-08-28	EM-3291-MS	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		same incident as DR-1794
2005-08-29	2005-08-29	DR-1604-MS	Major disaster	Hurricane Katrina	Hurricane	\$523,620,890.14		
2005-08-28	2005-08-27	EM-3213-MS	Emergency	Hurricane Katrina	Hurricane	no Public Assistance recorded		same incident as DR-1604
2005-07-10	2005-07-10	DR-1594-MS	Major disaster	Hurricane Dennis	Hurricane	\$47,920.78		
2004-09-15	2004-09-13	DR-1550-MS	Major disaster	Hurricane Ivan	Hurricane	\$219,576.46		
2002-10-01	2002-09-23	DR-1436-MS	Major disaster	Tropical Storm Isidore	Hurricane	\$1,803,741.80		
2001-06-21	2001-06-06	DR-1382-MS	Major disaster	Tropical Storm Allison	Hurricane; Inland Flooding	\$174,335.94		
1998-10-01	1998-09-25	DR-1251-MS	Major disaster	Hurricane Georges	Hurricane	no Public Assistance recorded		
1998-09-28	1998-09-28	EM-3132-MS	Emergency	Hurricane Georges	Hurricane	no Public Assistance recorded		same incident as DR-1251
1995-05-12	1995-05-08	DR-1051-MS	Major disaster	Severe Storms, Tornadoes, Flooding	Inland Flooding; Tornado	PA not declared for this county		
1991-05-17	1991-04-26	DR-906-MS	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1979-09-13	1979-09-13	DR-599-MS	Major disaster	Hurricane Frederic	Hurricane	no Public Assistance recorded		
1979-04-16	1979-04-16	DR-577-MS	Major disaster	Storms, Tornadoes, Floods	Inland Flooding; Tornado	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1977-02-22	1977-02-22	EM-3032-MS	Emergency	Drought & Freezing	Winter Weather (primary); also designated: Drought	no Public Assistance recorded		
1974-04-18	1974-04-18	DR-430-MS	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1962-10-10	1962-10-10	DR-135-MS	Major disaster	Chlorine Barge Accident	Non-natural, not counted
1961-02-27	1961-02-27	DR-108-MS	Major disaster	Floods	Inland Flooding
1953-12-06	1953-12-06	DR-14-MS	Major disaster	Tornado	Tornado

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.

Public Assistance not placed in any Mississippi county: 3 rows, \$3,519,904.13; listed on the Mississippi 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	35	2	0	2	0	0	1996 to 2026-06-30	
Cold Wave	4	2	0	2	0	0	1996 to 2026-06-30	
Drought	7	1	6	7	1	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	61	3	2	5	0	0	1955 to 2026-06-30	
Heat Wave	23	3	20	23	0	0	1996 to 2026-06-30	

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
Hurricane	29	1	0	1	16	1	1996 to 2026-06-30	Includes 2 Tropical Depression records.
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	37	14	0	14	7	2	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	9	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	129	15	2	18	1	1	1955 to 2026-06-30	Includes 1 High Wind and 2 Strong Wind records.
Tornado	67	12	0	12	4	1	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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	8	1	1	2	2	1	1996 to 2026-06-30	Includes 1 Sleet record.

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
2023-08-04	Excessive Heat		\$0 property; \$0 crops (zone total, 2023 dollars)	0, 0	NWS zone MSZ083 (NORTHERN HANCOCK COUNTY), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2020-10-28	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 2	\$40,000,000 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone MSZ080 (HANCOCK), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2020-04-19	Thunderstorm Wind	65 kt (75 mph) estimated gust	\$0 property; \$0 crops (2020 dollars)	0, 0	VIDALIA		B1-c worst recorded: Thunderstorm Wind
2013-04-03	High Wind	52 kt (60 mph) measured gust	\$10,000 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone MSZ080 (HANCOCK), zone-level		B1-c worst recorded: High Wind and Strong Wind
2010-05-25	Hail	1.75 in	\$0 property; \$0 crops (2010 dollars)	0, 0	WAVELAND		B1-c worst recorded: Hail
2005-08-29	Storm Surge/Tide		\$3,380,000,000 property; crops not reported (zone total, 2005 dollars)	0, 0	NWS zone MSZ080 (HANCOCK), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2005-08-28	Hurricane (NOAA event type 'Hurricane (Typhoon)')		\$1,470,000,000 property; crops not reported (zone total, 2005 dollars)	56, 0	NWS zone MSZ080 (HANCOCK), zone-level		deaths or injuries recorded
2005-08-15	Lightning		damage not reported	1, 0	LAKESHORE		deaths or injuries recorded
2003-06-30	Flash Flood		\$500,000 property; crops not reported (2003 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1998-08-08	Lightning		damage not reported	1, 0	LAKESHORE		deaths or injuries recorded
1996-12-18	Cold/Wind Chill		damage not reported	0, 0	NWS zone MSZ080 (HANCOCK), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1980-05-19	Tornado	F3, 13.1 mi path length (whole path, pre-1996), 800 yd wide	\$25,000,000 property; crops not recorded (1980 dollars)	0, 8	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (409 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	6.08	events per year at a location (modeled)	about 6.1 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	0.998	event-days per year	about 0.998 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	18.5	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	20.7	event-days per year	about 20.7 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	616	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000948	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0948%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.77	events per year	about 1.77 per year	Highly likely	FEMA annualized frequency (modeled)	68.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	13.9	event-days per year	about 13.9 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	219	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.217	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	72	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.
Ice Storm	0.464	event-days per year	about 0.464 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	28	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.714	event-days per year	about 0.714 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	20	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.0697	events per year (modeled)	about 1 in 14 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	85.9	days per year with a strike	about 85.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.47	events per year	about 1.47 per year	Highly likely	FEMA annualized frequency (modeled)	51	1986 to 2023 (38 years)	countywide	
Tornado	0.491	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	0.00752	annual probability at a location	chance a given location in the county burns in a year: 0.752%		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
Winter Weather	0.842	event-days per year	about 0.842 days per year	Likely	Storm Events event-days in 7 of 30 years, 1996 to 2025 (23.3%)	15.9	2005-11-12 to 2024-11-12 (19 years)	countywide	

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	33	30	1.1
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	62	30	2.07
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	28	30	0.933
Tornado	EF0-1	1996 to 2025	38	30	1.27
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	3	30	0.1

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	15 of 17	78.0	89.0	99.8	Very High 1, Relatively High 4, Relatively Moderate 3, Relatively Low 7, No Rating 2
Cold Wave	17 of 17	40.5	55.8	75.1	Relatively Moderate 16, Relatively Low 1
Drought	3 of 17	87.0	94.4	96.4	Relatively Moderate 2, Relatively Low 1, No Rating 14
Earthquake	17 of 17	14.1	28.8	38.8	Very Low 17
Hail	17 of 17	47.1	62.4	77.3	Relatively Moderate 5, Relatively Low 12
Heat Wave	17 of 17	43.5	64.7	84.7	Relatively High 1, Relatively Moderate 14, Relatively Low 2
Hurricane	17 of 17	91.7	95.7	97.9	Very High 2, Relatively High 15
Ice Storm	17 of 17	2.1	22.5	55.9	Relatively Low 7, Very Low 10
Inland Flooding	17 of 17	24.3	53.0	77.4	Relatively Moderate 9, Relatively Low 8
Landslide	17 of 17	8.6	33.6	72.2	Very Low 17
Lightning	17 of 17	79.8	93.4	98.9	Very High 8, Relatively High 9
Strong Wind	17 of 17	26.9	50.6	74.3	Relatively Moderate 5, Relatively Low 12
Tornado	17 of 17	51.7	69.3	88.5	Relatively High 5, Relatively Moderate 11, Relatively Low 1
Tsunami	0 of 17	Insufficient Data			17
Wildfire	17 of 17	47.7	91.9	97.3	Relatively High 2, Relatively Moderate 9, Relatively Low 5, Very Low 1
Winter Weather	17 of 17	30.5	41.3	55.8	Relatively Moderate 4, Relatively Low 13

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, ice storm, lightning, strong wind and winter weather 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
Hancock County (unincorporated area)	Unincorporated	Approved, expires 2029-02-21	FMA RL 95, SRL 110; any 602	\$93,142,726.43	0 total; 0 since its plan	Includes \$76,847.88 for declarations not counted as hazard incidents (DR-4528-MS).
Bay St. Louis city	City	Approved, expires 2029-02-21	FMA RL 23, SRL 50; any 178	\$91,166,900.54	21 total; 3 since its plan	Includes \$21,723.12 for declarations not counted as hazard incidents (DR-4528-MS).
Diamondhead city	City	Approved, expires 2029-02-21	FMA RL 0, SRL 3; any 10	\$2,247,288.54	1 total; 0 since its plan	
Waveland city	City	Approved, expires 2029-02-21	FMA RL 9, SRL 12; any 43	\$138,021,008.12	35 total; 3 since its plan	Includes \$4,130.89 for declarations not counted as hazard incidents (DR-4528-MS).

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-02-22 <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	\$5,435,960,840	n/a	24,109	\$2,967,362	n/a	\$284,721	0.0546%		\$10,000		
Cold Wave	\$9,409,088,730	\$5,767,407	46,025	\$8,853	\$225	\$1,124,871	under 0.0001%		\$0		
Drought	n/a	\$1,137,781	n/a	n/a	\$168,295	n/a	14.8% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$15,621,061,141	n/a	46,053	\$114,398	n/a	\$42,748	0.000732%				
Hail	\$9,409,088,730	\$5,767,407	46,025	\$210,852	\$40	\$40,226	0.00224%	\$0			
Heat Wave	\$9,409,088,730	\$5,767,407	46,025	\$168	\$22	\$1,062,514	under 0.0001%		\$0		
Hurricane	\$9,409,088,730	\$5,767,407	46,025	\$16,765,269	\$52,995	\$1,237,589	0.178%		\$5,000	no Public Assistance recorded (1 declaration)	
Ice Storm	\$9,378,525,677	n/a	45,826	\$26,163	n/a	\$9,411	0.000279%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-02-22 <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
Inland Flooding	\$9,368,800,066	\$241,490	16,997	\$8,986,314	\$52	\$107,911	n/a (see note)	\$0		no Public Assistance recorded (2 declarations)	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	\$19,210,714	n/a	84	\$67	n/a	\$2	0.00035%				
Lightning	\$9,409,088,730	n/a	46,025	\$21,236	n/a	\$978,571	0.000226%	\$100,000			
Strong Wind	\$9,409,088,730	\$5,767,407	46,025	\$18,908	\$73	\$254,902	0.000201%	\$23,000		no Public Assistance recorded (1 declaration)	
Tornado	\$9,409,088,730	\$5,767,407	46,025	\$889,974	\$295	\$1,677,466	0.00946%	\$130,000		no Public Assistance recorded (1 declaration)	
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$1,467,721,688	\$2,613,009	11,311	\$1,020,535	\$145	\$121,460	0.0695%				
Winter Weather	\$9,409,088,730	\$5,767,407	46,025	\$7,958	\$3	\$20,967	under 0.0001%		\$0	no Public Assistance recorded (2 declarations)	

Totals since 2024-02-22 (Storm Events through 2026-06-30): 45 county-coded records, 45 with a damage value recorded (including \$0), \$253,000; 10 zone-level records, 10 with a damage value recorded (including \$0), \$15,000 reported for the zone; Public Assistance: none recorded on the 4 counted declarations.

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	46,025
Building value (total, not at risk)	\$9,409,088,730
Agriculture value (total, not at risk)	\$5,767,407
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$31,260,199
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)	\$6,963,359
Social vulnerability rating	Relatively High
Community resilience rating	Relatively 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)	127	Severe repetitive loss, FMA definition (44 CFR 77.2)	175
Repetitive loss, NFIP insurance definition	722	Severe repetitive loss, NFIP insurance definition	93

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	127	175	722	93	833	89	401
of which: Diamondhead city	0	3	9	3	10	0	10
of which: Bay St. Louis city	23	50	149	23	178	31	132
of which: Hancock County (unincorporated area)	95	110	531	62	602	57	236
of which: Waveland city	9	12	33	5	43	1	23
Statewide, no county in FEMA's file	1	1	4	1	4	0	3

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>
Hancock County (unincorporated area)	285254	95	110	531	62	602	57	236
Bay St. Louis city	285251	23	50	149	23	178	31	132
Diamondhead city	280244	0	3	9	3	10	0	10
Waveland city	285262	9	12	33	5	43	1	23

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	124	166	666	86	774	87	385
2 to 4 unit residential	1	1	6	1	6	0	3
other residential	0	0	19	0	19	0	1
non-residential	2	8	31	6	34	2	12
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 59 properties are FMA repetitive loss but not NFIP repetitive loss, and 654 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):

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

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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Cite this: Hazard Plain (2026). Hancock County, MS: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 28045). Automated baseline. <https://hazardplain.org/ms/28045/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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