

Beaufort County, SC

Risk-assessment baseline packet

Unit **County area 45013** 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. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

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.

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).

Plan clock

Status	Expired on 2026-06-27	Plan	Lowcountry COG (FEMA plan 107622)
Approved	2021-06-28	Expires	2026-06-27
As of	2026-09-28	Days	93 days since expiry
Update underway	none in FEMA's plan tracker		

Generally not eligible for FEMA mitigation project grants (HMGP, FMA) until a new plan is approved, barring a 44 CFR 201.6(a)(3) exception. Planning grants are not affected.

What changed since your last plan (approved 2021-06-28)

New federal declarations	EM-3585-SC, DR-4677-SC, EM-3597-SC, EM-3606-SC, EM-3619-SC, DR-4829-SC, DR-4835-SC, EM-3632-SC (8 declaration rows; 5 counted incidents)	Storm Events records since approval	214 (data through 2026-06-30)
Repetitive loss now	FMA RL 24, SRL 16 (44 CFR 77.2); any definition: 355	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
Beaufort County (unincorporated area)	Unincorporated	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-93		
Beaufort city	City	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-93		
Bluffton town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-93		member approved 2021-10-04
Hilton Head Island town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-93		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Port Royal town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-93		
Yemassee town	Town	Expired on 2026-06-27	Lowcountry COG (FEMA plan 107622)	2021-06-28	2026-06-27	-93		
USC Beaufort	College/University	Expired on 2025-02-20	University of South Carolina College HMP (FEMA plan 106098)	2020-02-21	2025-02-20	-585		

Plan 107622 also lists 19 other participants not listed on this page (named in the XLSX file).

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

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 <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
1	Hurricane	Very High	Very High	\$192,423,927	\$384,177	\$7,796,596	\$200,604,699	26		Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,493,316	\$46,870	\$127,333	\$19,667,518	47		
3	Earthquake	Relatively Moderate	Relatively Moderate	\$6,407,713		\$3,423,135	\$9,830,848			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Coastal Flooding	Relatively High	Relatively High	\$8,801,163		\$1,020,871	\$9,822,036	13		
5	Tornado	Relatively Moderate	Relatively Moderate	\$1,449,585	\$754	\$2,734,763	\$4,185,102	21		
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$319	\$73	\$2,475,754	\$2,476,146	15		
7	Cold Wave	Relatively Moderate	Relatively Moderate	\$20,453	\$12,845	\$2,391,755	\$2,425,053	5		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
8	Lightning	Relatively High	Relatively High	\$182,786		\$1,934,880	\$2,117,666	66		
9	Strong Wind	Relatively High	Relatively Moderate	\$44,189	\$2,730	\$1,571,327	\$1,618,246	568		Includes 6 High Wind records and 16 Strong Wind records, event types the NRI definition of this hazard leaves out.

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
10	Wildfire	Relatively Moderate	Relatively Moderate	\$1,265,771	\$238	\$116,870	\$1,382,878	1		
11	Ice Storm	Relatively High	Relatively High	\$683,052		\$64,358	\$747,411	2		
12	Hail	Relatively Low	Relatively Low	\$241,866	\$313	\$265,259	\$507,438	121		
13	Winter Weather	Relatively Moderate	Relatively Moderate	\$39,130	\$12	\$85,154	\$124,296	6		
14	Drought	Relatively Low	Relatively Low		\$86,875		\$86,875	21		
15	Landslide	Very Low	Very Low	\$200		\$2	\$202	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	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

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 42
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.	42 of 42
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	10 of 42
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.	42 of 42
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
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.	42 of 42
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
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.	42 of 42
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.	33 of 42
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
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.	42 of 42
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 42
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 42
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.	42 of 42
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42

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

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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	13, 2007 to 2025 (13 zone-level)		Coastal Flood, 2010-10-08, \$50,000 property; \$0 crops, reported for the zone (2010 dollars); NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		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	4, 1996 to 2026 (4 zone-level)	3 days; 2 with a recorded value	3 consecutive days, 2026-01-31 to 2026-02-02, 2 direct deaths, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2007 to 2007 (1 zone-level)		No crop damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	21, 1996 to 2002 (21 zone-level)	31 days to 214 days (median 88 days); 6 with a recorded value	214 days (7 months), 2002-03-01 to 2002-09-30, a run of 7 consecutive Storm Events drought records, zone-level		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)	134, 1970 to 2026	0.75 in to 2.75 in (median 1 in); 134 with a recorded value	2.75 in hail, 2008-03-15; same size also recorded on 2008-03-15		Event records naming member places: Bluffton town (26 records), Beaufort city (21 records), Port Royal town (5 records), Yemassee town (3 records), Hilton Head Island town (1 record).	
Excessive Heat, Heat	heat index (narratives)	15, 1996 to 2022 (15 zone-level)	1 day to 31 days (median 2 days); 11 with a recorded value	31 days, 1999-08-01 to 1999-08-31, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), 1 direct death, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: 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
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	26, 1996 to 2024 (26 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 1996-07-12, 30 kt (35 mph), measurement type not recorded, damage not reported; NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties	Most damaging recorded: Tropical Storm, 2016-09-02, \$250,000 property; \$0 crops, reported for the zone (2016 dollars)	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)	2, 2014 to 2014 (2 zone- level)		No damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	47, 1996 to 2025 (1 zone- level)		Flood, 2020-07-07, \$10,000 property; \$0 crops (2020 dollars)		Event records naming member places: Bluffton town (9 records), Beaufort city (6 records), Port Royal town (3 records). Zone-level records (1) 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)	66, 1996 to 2025		Lightning, 2007-07-30, \$0 property; \$0 crops (2007 dollars), 1 direct death, 1 direct injury	Lightning, 2018-08-19, \$1,700,000 property; crops not reported (2018 dollars)	Event records naming member places: Bluffton town (12 records), Beaufort city (8 records), Port Royal town (5 records), Yemassee town (1 record).	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)	22, 1996 to 2024 (22 zone- level)	35 kt (40 mph) to 55 kt (63 mph) (median 43 kt (49 mph)); 22 with a recorded value	55 kt (63 mph) measured gust, High Wind, 2022-01-03; NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties	Strong Wind, 2022-03-12, \$20,000 property; \$0 crops, reported for the zone (2022 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	592, 1957 to 2026	40 kt (46 mph) to 100 kt (115 mph) (median 50 kt (58 mph)); 551 with a recorded value	100 kt (115 mph), measurement type not recorded, Thunderstorm Wind, 1961-04-12	Thunderstorm Wind, 2021-09-20, \$100,000 property; \$0 crops (2021 dollars)	Event records naming member places: Beaufort city (77 records), Bluffton town (62 records), Port Royal town (16 records), Yemassee town (16 records).	
Tornado	Enhanced Fujita (F before Feb 2007)	31, 1956 to 2024	F/EF0 to F/EF2 (median F/EF0); 30 with a recorded value	F2 tornado, 1998-09-03, 15 mi within this county, 75 yd wide, \$360,000 property; crops not reported (1998 dollars), 1 direct death, 4 direct injuries	Tornado, 2021-07-07, \$1,000,000 property; \$0 crops (2021 dollars)	Event records naming member places: Beaufort city (4 records), Bluffton town (4 records), Hilton Head Island town (1 record), Port Royal town (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)	1, 2011 to 2011 (1 zone-level)		Wildfire, 2011-01-15, \$1,000,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		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)	6, 2000 to 2026 (6 zone-level)		Heavy Snow, 2010-02-12, \$10,000 property; \$0 crops, reported for the zone (2010 dollars); NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		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

Declaration rows 24 Counted incidents 13

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
2026-01-23	2026-01-21	EM-3632-SC	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	
2024-09-29	2024-08-04	DR-4835-SC	Major disaster	TROPICAL STORM DEBBY	Hurricane (primary); also designated: Inland Flooding, Tornado	\$688,841.41	new since last plan; within last 5 years	
2024-09-29	2024-09-25	DR-4829-SC	Major disaster	HURRICANE HELENE	Hurricane (primary); also designated: Inland Flooding, Landslide, Tornado	\$860,310.66	new since last plan; within last 5 years	
2024-09-26	2024-09-25	EM-3619-SC	Emergency	HURRICANE HELENE	Hurricane (primary); also designated: Inland Flooding, Landslide, Tornado	none found	new since last plan; within last 5 years	same incident as DR-4829
2024-08-05	2024-08-04	EM-3606-SC	Emergency	HURRICANE DEBBY	Hurricane (primary); also designated: Inland Flooding	none found	new since last plan; within last 5 years	same incident as DR-4835
2023-08-31	2023-08-29	EM-3597-SC	Emergency	HURRICANE IDALIA	Hurricane (primary); also designated: Inland Flooding	\$132,996.95	new since last plan; within last 5 years	
2022-11-21	2022-09-25	DR-4677-SC	Major disaster	HURRICANE IAN	Hurricane	\$94,249.36	new since last plan; within last 5 years	
2022-09-29	2022-09-25	EM-3585-SC	Emergency	HURRICANE IAN	Hurricane	none found	new since last plan; within last 5 years	same incident as DR-4677
2020-03-27	2020-01-20	DR-4492-SC	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$254,978.73		
2020-03-13	2020-01-20	EM-3470-SC	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4492
2019-09-30	2019-08-31	DR-4464-SC	Major disaster	HURRICANE DORIAN	Hurricane	\$2,732,513.66		
2019-09-01	2019-08-31	EM-3421-SC	Emergency	HURRICANE DORIAN	Hurricane	none found		same incident as DR-4464
2018-09-10	2018-09-08	EM-3400-SC	Emergency	HURRICANE FLORENCE	Hurricane	none found		
2017-10-16	2017-09-06	DR-4346-SC	Major disaster	HURRICANE IRMA	Hurricane	\$3,968,165.50		
2017-09-07	2017-09-06	EM-3386-SC	Emergency	HURRICANE IRMA	Hurricane	none found		same incident as DR-4346

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2016-10-11	2016-10-04	DR-4286-SC	Major disaster	HURRICANE MATTHEW	Hurricane	\$70,086,285.47		
2016-10-06	2016-10-04	EM-3378-SC	Emergency	HURRICANE MATTHEW	Hurricane	none found		same incident as DR-4286
2015-10-05	2015-10-01	DR-4241-SC	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$827,774.04		
2015-10-03	2015-10-01	EM-3373-SC	Emergency	SEVERE STORMS AND FLOODING	Inland Flooding	none found		same incident as DR-4241
2014-02-12	2014-02-10	EM-3369-SC	Emergency	SEVERE WINTER STORM	Ice Storm	none found		
2005-09-10	2005-08-29	EM-3233-SC	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
1999-09-21	1999-09-14	DR-1299-SC	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$775,053.47		
1999-09-15	1999-09-14	EM-3145-SC	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found		same incident as DR-1299
1977-08-04	1977-08-04	EM-3047-SC	Emergency	DROUGHT	Drought	none found		

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
1955-08-20	1955-08-20	DR-44-SC	Major disaster	HURRICANES	Hurricane (primary); also designated: Inland Flooding		
1954-10-17	1954-10-17	DR-29-SC	Major disaster	HURRICANE	Hurricane (primary); also designated: Inland Flooding		

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 records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	13	2	1	2	0	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
Cold Wave	5	3	0	3	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	21	0	0	0	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	134	11	1	11	0	0	1955 to 2026-06-30	
Heat Wave	15	2	0	1	0	0	1996 to 2026-06-30	
Hurricane	26	7	0	5	9	4	1996 to 2026-06-30	Includes 2 Tropical Depression records, event types the NRI definition of this hazard leaves out.
Ice Storm	2	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	47	16	1	16	4	3	1996 to 2026-06-30	
Landslide	0	0	0	0	1	1	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	66	22	4	21	0	0	1996 to 2026-06-30	
Strong Wind	614	142	33	131	0	0	1955 to 2026-06-30	Includes 6 High Wind records and 16 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	31	7	0	5	2	2	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
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	6	2	0	2	1	1	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
2026-02-02	Cold/Wind Chill		damage not reported	1, 1	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	deaths or injuries recorded
2026-01-31	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2022-01-03	High Wind	55 kt (63 mph) measured gust	property not reported; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2020-07-07	Flood		\$10,000 property; \$0 crops (2020 dollars)	0, 0	FROGMORE	during plan review, check whether your last plan included it	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-01-15	Wildfire		\$1,000,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		B1-c worst recorded: Wildfire
2010-10-08	Coastal Flood		\$50,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2007-07-30	Lightning		\$0 property; \$0 crops (2007 dollars)	1, 1	HILTON HEAD IS		B1-c worst recorded: Lightning
1999-08-01	Heat		damage not reported	1, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1998-09-03	Tornado	F2, 15 mi within this county, 75 yd wide	\$360,000 property; crops not reported (1998 dollars)	1, 4	FROGMORE to BEAUFORT		deaths or injuries recorded
1996-07-12	Hurricane (Typhoon)		damage not reported	0, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1996-03-27	Strong Wind	38 kt (44 mph), measurement type not recorded	damage not reported	5, 0	NWS zone SCZ048 (BEAUFORT), zone-level: may include parts of neighboring counties		deaths or injuries recorded
1961-04-12	Thunderstorm Wind	100 kt (115 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (981 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>

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

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	3.68	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.633	event-days per year	about 0.633 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	12	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	21.7	event-days per year	about 21.7 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	686	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 21.7 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 5 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	0.00363	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.363%			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	2.25	events per year	about 2.25 per year	Highly likely	FEMA annualized frequency (modeled)	103.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10.2	event-days per year	about 10.2 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	170	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 10.2 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 9 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.

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
Hurricane	0.343	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	0.636	event-days per year	about 0.636 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.929	event-days per year	about 0.929 days per year	Likely	event-days in 19 of 30 years, 1996 to 2025 (63.3%)	26	1996 to 2023 (28 years)	see B1-f	
Landslide	0.101	events per year (modeled)	about 1 in 10 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	63.4	days per year with a strike	about 63.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.56	events per year	about 1.56 per year	Highly likely	FEMA annualized frequency (modeled)	48	1986 to 2023 (38 years)	countywide	
Tornado	0.337	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	0.00118	annual probability at a location	chance a given location in the county burns in a year: 0.118%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	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	0.843	event-days per year	about 0.843 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	16	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	66	30	2.2
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	469	30	15.6
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	10	30	0.333
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	54	30	1.8
Tornado	EF0-1	1996 to 2025	20	30	0.667
Tornado	EF2-3	1996 to 2025	1	30	0.0333

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
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

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 42				Not Applicable 42	
Coastal Flooding	42 of 42	74.6	96.5	99.8	Very High 5, Relatively High 19, Relatively Moderate 9, Relatively Low 8, Very Low 1	
Cold Wave	42 of 42	23.4	54.8	78.0	Relatively High 1, Relatively Moderate 27, Relatively Low 14	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	10 of 42	70.8	81.9	94.9	Relatively Moderate 1, Relatively Low 5, Very Low 4, No Rating 32	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. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	42 of 42	52.9	79.7	92.4	Relatively High 1, Relatively Moderate 26, Relatively Low 15	
Hail	42 of 42	32.6	59.2	79.4	Relatively Moderate 4, Relatively Low 34, 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	42 of 42	11.6	66.1	88.4	Relatively High 2, Relatively Moderate 26, Relatively Low 12, Very Low 2	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	42 of 42	92.9	99.6	100.0	Very High 40, Relatively High 2	
Ice Storm	42 of 42	26.8	82.0	94.1	Relatively High 6, Relatively Moderate 27, Relatively Low 7, Very Low 2	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	42 of 42	0.8	34.4	95.2	Relatively High 3, Relatively Moderate 15, Relatively Low 13, Very Low 11	
Landslide	33 of 42	11.8	44.3	76.8	Very Low 33, No Rating 9	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Lightning	42 of 42	42.0	92.7	99.1	Very High 11, Relatively High 23, Relatively Moderate 6, Relatively Low 2	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	42 of 42	20.0	72.0	93.7	Relatively High 10, Relatively Moderate 21, Relatively Low 11	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	42 of 42	32.4	59.5	86.6	Relatively High 4, Relatively Moderate 22, Relatively Low 16	
Tsunami	0 of 42				Insufficient Data 42	
Volcanic Activity	0 of 42				Not Applicable 42	
Wildfire	42 of 42	45.5	89.5	95.9	Relatively Moderate 22, Relatively Low 18, Very Low 2	
Winter Weather	42 of 42	28.1	53.8	77.5	Relatively Moderate 27, Relatively Low 15	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
Beaufort County (unincorporated area)	Unincorporated	Expired on 2026-06-27	FMA RL 15, SRL 9; any 239	\$29,457,598.89	0; 0	Includes \$111,249.95 for declarations not counted as hazard incidents (DR-4492-SC).
Beaufort city	City	Expired on 2026-06-27	FMA RL 3, SRL 1; any 19	\$1,459,001.68	116; 18	Includes \$7,740.45 for declarations not counted as hazard incidents (DR-4492-SC).
Bluffton town	Town	Expired on 2026-06-27	FMA RL 0, SRL 0; any 1	\$357,321.68	113; 25	Includes \$19,398.98 for declarations not counted as hazard incidents (DR-4492-SC).
Hilton Head Island town	Town	Expired on 2026-06-27	FMA RL 6, SRL 6; any 96	\$44,746,565.43	2; 0	Includes \$39,391.80 for declarations not counted as hazard incidents (DR-4492-SC).
Port Royal town	Town	Expired on 2026-06-27	FMA RL 0, SRL 0; any 0	\$190,716.64	30; 5	
Yemassee town	Town	Expired on 2026-06-27	FMA RL 0, SRL 0; any 0	none found	20; 6	

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

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 2021-06-28 <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
Coastal Flooding	\$18,400,499,868		59,815	\$8,801,163		\$1,020,871	0.0478%				
Cold Wave	\$46,179,589,252	\$26,119,528	186,606	\$20,453	\$12,845	\$2,391,755	under 0.0001%		\$0		
Drought		\$20,560,413			\$86,875		0.423% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$74,553,658,326		187,117	\$6,407,713		\$3,423,135	0.00859%				
Hail	\$46,179,589,252	\$26,119,528	186,606	\$241,866	\$313	\$265,259	0.000524%	\$0			
Heat Wave	\$46,179,589,252	\$26,119,528	186,606	\$319	\$73	\$2,475,754	under 0.0001%		\$0		
Hurricane	\$46,179,575,895	\$26,119,528	186,606	\$192,423,927	\$384,177	\$7,796,596	0.417%		\$210,000	\$1,776,398.38	
Ice Storm	\$45,273,901,422		183,963	\$683,052		\$64,358	0.00151%				

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 2021-06-28 <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	\$46,118,545,265	\$4,013,617	22,765	\$19,493,316	\$46,870	\$127,333	n/a (see note)	\$0		\$1,682,149.02	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	\$44,290,123		151	\$200		\$2	0.000452%			\$860,310.66	
Lightning	\$46,179,589,252		186,606	\$182,786		\$1,934,880	0.000396%	\$307,000			
Strong Wind	\$46,179,589,252	\$26,119,528	186,606	\$44,189	\$2,730	\$1,571,327	under 0.0001%	\$156,750	\$27,000		Storm Events damage since the plan includes 3 zone-level Strong Wind records (\$27,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$46,179,589,252	\$26,119,528	186,606	\$1,449,585	\$754	\$2,734,763	0.00314%	\$1,000,000		\$1,549,152.07	
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$14,625,625,585	\$17,937,357	78,818	\$1,265,771	\$238	\$116,870	0.00865%				
Winter Weather	\$46,179,589,252	\$26,119,528	186,606	\$39,130	\$12	\$85,154	under 0.0001%		\$0	none found (1 declaration)	

Totals since 2021-06-28 (Storm Events through 2026-06-30): 189 county-coded records, 109 with a damage value recorded (including \$0), \$1,463,750; 25 zone-level records, 17 with a damage value recorded (including \$0), \$237,000 reported for the zone; Public Assistance on counted declarations \$1,776,398.38 (8 declarations, 4 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)

Supports B2-a: context

County context

Measure	Value
Population	186,606
Building value (total, not at risk)	\$46,179,589,252
Agriculture value (total, not at risk)	\$26,119,528
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$231,588,355
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)	\$24,008,057
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
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)	24	Severe repetitive loss, FMA definition (44 CFR 77.2)	16
Repetitive loss, NFIP insurance definition	347	Severe repetitive loss, NFIP insurance definition	10

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	24	16	347	10	355	10	251
BEAUFORT COUNTY*	15	9	234	6	239	5	172
BEAUFORT, CITY OF	3	1	19	1	19	1	13
HILTON HEAD ISLAND, TOWN OF	6	6	93	3	96	4	66

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>
BLUFFTON, TOWN OF	0	0	1	0	1	0	0
State level, not in this county: county not reported	0	0	2	0	2	0	0

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
Beaufort County (unincorporated area)	450025	15	9	234	6	239	5	172	
Beaufort city	450026	3	1	19	1	19	1	13	
Bluffton town	450251	0	0	1	0	1	0	0	
Hilton Head Island town	450250	6	6	93	3	96	4	66	
Port Royal town	450028	0	0	0	0	0	0	0	
Yemassee town	450103	0	0	0	0	0	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	23	16	289	10	297	9	203
2 to 4 unit residential	0	0	5	0	5	0	1
other residential	1	0	38	0	38	0	34
non-residential	0	0	15	0	15	1	13
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 fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) 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 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 325 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/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

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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_SC_45013. Preview: automated baseline.