



# **Annual Assessment of Flooding and Sea Level Rise**

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*2025 Edition*

**Chapter 6**

**Zones, Flooding Factors, Calculations and Investments**

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## 6.1. Executive Summary

The stated intent of the Florida Legislature is to minimize the adverse economic effects of inland and coastal flooding, while preserving the value of real and natural assets to the extent economically feasible. To fulfill its statutory charge, the Office of Economic and Demographic Research (EDR) works to identify and quantify hazard exposure, recognize vulnerabilities, and develop information on resilience programs and plans. Based on the latest data available from the National Oceanic and Atmospheric Administration (NOAA), U.S. Geological Survey (USGS), Federal Emergency Management Agency (FEMA) and local stakeholders, EDR continues to refine the impact zones it has identified in prior reports as well as the potential economic impact of various flooding events.

In prior editions of this report, EDR identified three potential impact zones: High Impact Zone, Intermediate Impact Zone, and Dispersed Impact Zone. This year, EDR updates the property values located in the High Impact Zone and develops initial numbers for the Intermediate and Dispersed Impact Zones. For the High Impact Zone, the assessment now includes an analysis of property value across seven types of properties, using 2023 property tax data.

An overview of the flood risk factors in the Intermediate and Dispersed Zones is presented in this year’s report. The flood risk factors include proximity to rivers and creeks, heavy rains induced by storms and hurricanes, and flash flooding. For most counties, a brief introduction to these factors is provided. Since rivers and creeks act as a major driver of flooding in these counties, an assessment of the property values located in floodplains is presented. Glades County has more than 60% of its property values located in floodplains adjacent to rivers; Hendry County has nearly 50%. Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself.<sup>1</sup> Therefore, floodplain management strategies are crucial in creating a balance between the economic gain from floodplain development and the resulting increase in flood hazard.<sup>2</sup>

Across the High, Intermediate and Dispersed Impact Zones, property value at risk from flooding events ranged from \$1.10 to \$1.93 trillion. These numbers translate into risks ranging from 24.7% to 43.1% of the state’s entire property value base. Today, EDR’s best estimate of property value at material risk from various types of flooding events uses the lower bound as shown in the table below. This is approximately one-quarter of the state’s property value.

	High Impact Zone	Intermediate Impact Zone	Dispersed Impact Zone	Total
<b>At Risk Property Value</b>	1,037,845,679,933	63,320,310,477	1,845,082,805	1,103,011,073,215
<i>Percent of all Property Value</i>				24.7%

<sup>1</sup> [https://www.fema.gov/sites/default/files/documents/fema\\_floodway-analysis-mapping\\_112021.pdf](https://www.fema.gov/sites/default/files/documents/fema_floodway-analysis-mapping_112021.pdf)

<sup>2</sup> [https://www.fema.gov/pdf/floodplain/nfip\\_sg\\_unit\\_1.pdf](https://www.fema.gov/pdf/floodplain/nfip_sg_unit_1.pdf)

This baseline will be updated with new data in subsequent years. Further refinements will be added as additional layers at the parcel level; however, the underlying structure is largely complete. The risk calculations are based on a parcel analysis with the specific boundary areas generally set as follows: (1) the High Impact Zone is defined by a 2 ft. sea level rise and/or storm surge induced by a category 4 hurricane; (2) the Intermediate Zone abuts the High Impact Zone; and (3) specific counties nested within the Intermediate Zone are designated as the Dispersed Impact Zone. Risks in the latter two zones are computed using property values within riverine floodplains as established by EDR.

Albeit important, the value baseline is just one component of the final forecast. Still to be added is the likelihood of the risk coming to pass within a given time period for a specific parcel. This is a necessary step mostly because the High Impact Zone has co-occurrent risk factors—some of which will take years to fully materialize and some of which are already happening. This will be a topic for future assessments, but the final forecasting product will take the following general form:

$$\textit{Projected Statewide Loss} = \sum (\textit{Property Value}_N \times \textit{Flooding Probability}_N)$$

Once the projected loss is calculated—either statewide or for a specified grouping of parcels—it can be used to perform meaningful cost-benefit analyses for specific proposals.

## 6.2. Flood Risk Assessment

In this year's report, EDR updates the assessment of properties in the High Impact Zone with property tax data from 2023. Key discussion items are flood factors in the Intermediate and Dispersed Impact Zones, findings from external studies, and building out the risk baseline.

### 6.2.1. Properties in High Impact Zone

In the previous editions of the Annual Assessment of Flooding and Sea Level Rise, EDR defined and delineated the High Impact Zone. In the EDR analysis, the High Impact Zone is comprised of specific geographic areas that may be affected by a 2 ft. sea level rise and/or storm surge induced by a category 4 hurricane.

In this year's report, EDR presents a more nuanced view of the property values located in the High Impact Zone. Table 6.2.1.1 shows the total property value in each county, and the amount and percentage of the property values located within the High Impact Zone. Just value data from the 2023 ad valorem tax rolls is the primary local source of data for this analysis.<sup>3</sup>

The values used for the High Impact Zone are based on the entire value of each parcel; however, in a substantial number of instances, only a portion of the parcel is in the zone. Because of this, the calculated values for the individual scenarios may tend to be higher than the actual value that is strictly located in the High Impact Zone. Further, data is not currently available to identify those properties that contain structures which have been specifically designed or retrofitted to withstand or mitigate the effects of flooding. One method of approximating this effect is to look at the original date of construction. According to a recent study by the Insurance Institute for Business and Home Safety (IBHS), "The modern Florida Building Code and its system of adoption and enforcement—first introduced in 2002—have nearly eliminated structural damage" from severe weather events.<sup>4</sup>

The state's total value of properties located within the High Impact Zone exceeds \$1.86 trillion, ranging from Miami-Dade with nearly \$336.4 billion to Lafayette with just over \$6.7 million. When considering only properties built prior to 2002, the statewide number drops to just under \$1.04 trillion, a value reduction for certain types of risk of 44.7%.

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<sup>3</sup> This data is from the 2023 property tax rolls submitted by local governments to the Department of Revenue. Since the property tax data is first released in July of each year and the datasets need additional preparation for EDR's analysis, EDR is still working with the 2023 data. Next year's report will use the 2024 data. For additional information on the underlying shapefiles used in this analysis, see: <https://floridarevenue.com/property/dataportal/Documents/PTO%20Data%20Portal/Map%20Data/Parcel%20Shapefiles%20Readme.pdf>.

<sup>4</sup> Insurance Institute for Business and Home Safety (IBHS) Research Executive Summary, Part II: Performance of the Modern Florida Building Code, December 2023.

In this year's report, we also study the percentage of a county's total property values that are located within the High Impact Zone. Those percentages range from Monroe, Collier, Franklin, Charlotte, and Lee with over 90% of their property values located in the High Impact Zone to Seminole, Marion, Lake, Hardee, Lafayette, and Leon with less than 1% of their property values located within this zone. Moreover, some counties (nineteen) exist entirely outside the zone.

**Table 6.2.1.1 Total Property Value in High Impact Zone**

County	Total Just Value	Just Value in High Impact Zone	% in HIZ	Total Just Value Pre-2002 Cohort	Just Value of Pre-2002 Cohort in High Impact Zone	% Pre-2002 in HIZ
Bay	37,805,991,696	19,000,123,423	50.26	25,796,481,464	15,929,861,764	61.75
Brevard	105,371,298,890	36,495,760,080	34.64	25,936,831,570	12,232,288,740	47.16
Broward	420,110,595,040	101,082,499,300	24.06	327,708,266,240	68,339,607,300	20.85
Calhoun	933,120,636	11,261,752	1.21	715,307,931	10,236,133	1.43
Charlotte	46,930,200,599	43,864,859,347	93.47	24,374,650,805	23,144,028,444	94.95
Citrus	22,624,143,243	6,739,340,307	29.79	12,318,398,948	4,137,752,899	33.59
Clay	28,837,880,029	5,260,044,853	18.24	14,908,649,736	3,198,109,089	21.45
Collier	218,569,816,743	213,240,840,557	97.56	119,261,884,602	117,452,032,893	98.48
DeSoto	5,042,234,761	762,331,868	15.12	3,917,188,495	442,955,600	11.31
Dixie	1,701,515,661	1,050,978,687	61.77	1,148,348,506	682,823,948	59.46
Duval	148,441,317,662	58,649,166,550	39.51	81,964,146,679	33,550,407,964	40.93
Escambia	43,172,383,313	12,920,679,605	29.93	26,460,020,392	6,961,815,304	26.31
Flagler	23,029,220,234	10,307,892,430	44.76	6,120,321,411	3,387,276,866	55.34
Franklin	4,812,451,258	4,651,436,108	96.65	2,455,265,606	2,387,461,404	97.24
Gilchrist	2,158,872,411	156,260,104	7.24	1,411,483,623	85,271,224	6.04
Gulf	5,528,165,289	4,476,950,369	80.98	855,103,218	548,581,603	64.15
Hardee	4,397,932,340	22,671,258	0.52	3,329,459,479	22,571,258	0.68
Hernando	28,545,743,821	5,741,942,444	20.11	13,553,499,853	2,995,893,894	22.10
Hillsborough	239,743,587,770	109,785,677,317	45.79	76,010,402,397	37,596,609,363	49.46
Indian River	44,270,918,986	24,155,157,009	54.56	24,104,095,648	14,314,604,082	59.39
Jefferson	2,214,432,954	111,552,919	5.04	1,437,393,437	63,049,840	4.39
Lafayette	908,489,014	6,715,487	0.74	708,087,917	2,780,539	0.39
Lake	54,682,538,005	212,934,905	0.39	5,922,238,584	40,495,244	0.68
Lee	192,483,142,399	174,661,986,724	90.74	87,622,445,534	82,827,105,932	94.53
Leon	37,641,757,218	371,754,467	0.99	23,801,699,533	192,878,810	0.81
Levy	7,529,799,651	2,296,842,153	30.5	5,070,603,177	1,850,625,482	36.50

Liberty	878,629,115	67,438,996	7.68	480,158,903	9,556,399	1.99
Manatee	95,368,360,877	52,556,667,068	55.11	27,988,311,411	21,272,053,726	76.00
Marion	53,654,822,818	73,550,440	0.14	8,561,576,037	14,026,766	0.16
Martin	49,459,784,278	19,647,570,813	39.72	30,474,371,130	12,446,947,345	40.84
Miami-Dade*	533,821,204,385	336,352,512,278	63.01	378,057,089,526	228,454,005,420	60.43
Monroe	65,266,955,152	63,932,369,925	97.96	23,593,427,641	23,064,378,186	97.76
Nassau	23,853,331,821	17,906,420,322	75.07	11,843,932,372	9,416,178,125	79.50
Okaloosa	40,477,672,882	16,987,676,759	41.97	24,739,965,823	10,997,626,912	44.45
Palm Beach	467,652,329,286	113,560,962,305	24.28	274,658,799,750	69,030,327,402	25.13
Pasco	79,868,711,251	23,078,147,059	28.90	38,200,712,394	18,892,701,098	49.46
Pinellas	205,475,023,687	146,394,960,302	71.25	138,698,278,003	94,259,828,732	67.96
Putnam	8,902,432,959	1,852,358,458	20.81	5,935,907,826	1,280,505,500	21.57
Santa Rosa	26,901,167,412	7,484,612,620	27.82	12,233,821,917	3,882,149,214	31.73
Sarasota	146,287,402,600	113,317,827,700	77.46	47,246,894,300	36,414,843,800	77.07
Seminole	73,987,928,650	65,102,034	0.09	48,350,612,408	28,326,840	0.06
St Johns	70,716,989,094	36,067,923,375	51.0	43,232,975,108	29,902,445,265	69.17
St Lucie	59,597,977,126	9,853,730,186	16.53	28,382,799,995	6,485,036,626	22.85
Taylor	2,579,255,492	1,139,687,422	44.19	1,592,075,631	592,673,480	37.23
Volusia	91,949,077,309	41,120,909,141	44.72	52,061,742,133	28,398,071,283	54.55
Wakulla	3,941,518,772	3,203,645,607	81.28	1,620,481,931	1,399,783,780	86.38
Walton	52,783,553,335	19,560,912,568	37.06	21,091,476,530	9,197,686,981	43.61
Washington	2,169,443,984	24,392,542	1.12	999,631,369	9,401,434	0.94
<b>Total</b>	<b>3,883,081,121,908</b>	<b>1,860,287,037,943</b>	<b>47.91</b>	<b>2,136,957,316,923</b>	<b>1,037,845,679,933</b>	<b>48.56</b>

\* The Miami-Dade numbers exclude a number of condominiums valued collectively at \$142,549,190,494; this property grouping lacks discrete geospatial coding.

In the next sections, an analysis of seven types of property located within the High Impact Zone is presented (Tables 6.2.1.2 through 6.2.1.8). Appendix 1 provides county maps showing the different property types, as well as those located in the High Impact Zone.

**6.2.1.1 Residential Property Value in High Impact Zone**

The statewide value of residential property located within the High Impact Zone exceeds \$1.45 trillion, ranging from Miami-Dade with over \$204.3 billion to Lafayette with approximately \$800,000. In terms of percentages, Collier, Lee, Monroe, Charlotte and Franklin have greater

than 90% of their residential property value in the High Impact Zone. At the other edge of the spectrum, no portion of Hardee County’s residential property value is in the zone. (Table 6.2.1.2)

**Table 6.2.1.2 Residential Property Value in High Impact Zone**

<b>County</b>	<b>Residential in HIZ (\$ value)</b>	<b>Residential in HIZ (% of this type in county)</b>
Bay	14,012,973,447	48.96
Brevard	28,984,409,990	33.61
Broward	77,987,351,350	23.80
Calhoun	892,949	0.26
Charlotte	37,823,204,470	95.67
Citrus	4,748,834,161	26.07
Clay	4,359,489,777	18.47
Collier	193,549,401,620	98.42
DeSoto	328,570,272	17.03
Dixie	520,706,000	66.31
Duval	39,835,914,417	37.44
Escambia	8,197,091,315	25.66
Flagler	9,506,890,570	46.58
Franklin	3,870,205,440	96.92
Gilchrist	92,786,736	9.20
Gulf	3,387,507,069	81.92
Hardee	0	0.00
Hernando	4,427,393,174	20.15
Hillsborough	73,379,074,876	42.01
Indian River	22,257,498,001	57.83
Jefferson	2,455,139	0.34
Lafayette	797,574	0.32
Lake	161,392,673	0.36
Lee	145,193,775,127	90.16
Leon	223,472,637	0.90
Levy	944,348,256	27.67
Liberty	3,291,709	1.73
Manatee	43,860,801,222	53.95
Marion	24,404,984	0.06
Martin	17,645,063,452	43.63
Miami-Dade	204,315,763,841	61.73
Monroe	49,581,396,929	98.48
Nassau	14,600,104,124	77.20
Okaloosa	14,822,662,631	43.89

Palm Beach	102,433,152,691	26.70
Pasco	19,965,870,214	29.54
Pinellas	119,747,168,209	71.71
Putnam	1,336,747,374	21.24
Santa Rosa	6,243,577,289	29.12
Sarasota	96,037,409,900	79.23
Seminole	36,901,297	0.06
St Johns	30,266,533,220	51.33
St Lucie	8,415,277,880	17.43
Taylor	758,218,250	51.84
Volusia	33,812,960,065	45.78
Wakulla	2,068,697,236	86.22
Walton	17,082,483,560	36.48
Washington	3,688,844	0.32
<b>Total</b>	<b>1,456,858,611,961</b>	<b>48.29</b>

### 6.2.1.2 Commercial Property Value in High Impact Zone

The statewide value of commercial property located within the High Impact Zone is nearly \$184.2 billion, ranging from Miami-Dade with nearly \$62.7 billion to Jefferson with a negligible amount of around \$30,000. Lee, Collier, Monroe, Charlotte and Gulf have greater than 90% of their commercial property value in the High Impact Zone. At the other edge of the spectrum, no portion of the commercial property value in Calhoun, Lafayette or Washington is in the zone. (Table 6.2.1.3)

**Table 6.2.1.3 Commercial Property Value in High Impact Zone**

County	Commercial in HIZ (\$ value)	Commercial in HIZ (% of this type in county)
Bay	1,420,631,811	38.47
Brevard	2,182,630,780	31.13
Broward	12,616,155,690	27.19
Calhoun	0	0.00
Charlotte	2,749,925,371	97.55
Citrus	600,487,510	49.33
Clay	221,835,971	12.36
Collier	9,225,525,211	98.23
DeSoto	40,501,514	17.77
Dixie	22,839,076	57.92
Duval	6,401,847,263	35.03

Escambia	920,539,720	20.65
Flagler	387,769,254	36.73
Franklin	15,728,957	100.00
Gilchrist	585,577	1.36
Gulf	158,905,945	90.37
Hardee	282,538	0.18
Hernando	525,263,043	27.95
Hillsborough	15,551,870,450	57.06
Indian River	829,286,738	49.05
Jefferson	30,248	0.06
Lafayette	0	0.00
Lake	8,619,505	4.70
Lee	13,233,278,182	96.08
Leon	6,462,587	0.99
Levy	63,197,298	23.06
Liberty	338,784	7.68
Manatee	3,716,984,426	66.57
Marion	436,165	0.14
Martin	940,799,657	31.94
Miami-Dade	62,679,284,251	65.41
Monroe	8,909,000,611	94.76
Nassau	1,133,180,830	75.62
Okaloosa	889,952,849	30.85
Palm Beach	6,436,552,841	16.40
Pasco	1,649,783,686	28.99
Pinellas	13,498,577,127	67.35
Putnam	72,610,943	12.98
Santa Rosa	334,865,354	21.95
Sarasota	8,671,589,900	70.67
Seminole	407,055	0.01
St Johns	2,601,957,318	51.24
St Lucie	517,394,940	12.75
Taylor	28,302,540	20.09
Volusia	3,954,534,928	50.94
Wakulla	185,606,791	86.48
Walton	758,482,786	28.62
Washington	0	0.00
<b>Total</b>	<b>184,164,844,021</b>	<b>48.62</b>

### 6.2.1.3 Industrial Property Value in High Impact Zone

The statewide value of industrial property located within the High Impact Zone exceeds \$45.2 billion, ranging from Miami-Dade with nearly \$16.1 billion to Lake with a negligible amount of around \$84,000. Lee, Collier, Monroe, Charlotte, Wakulla and Franklin have greater than 90% of their industrial property value in the High Impact Zone. At the other edge of the spectrum, no portion of the industrial property value in nine counties is in the zone. (Table 6.2.1.4)

**Table 6.2.1.4 Industrial Property Value in High Impact Zone**

County	Industrial in HIZ (\$ value)	Industrial in HIZ (% of this type in county)
Bay	103,808,145	16.41
Brevard	301,076,230	14.92
Broward	2,491,533,580	12.94
Calhoun	0	0.00
Charlotte	779,694,149	98.38
Citrus	60,824,310	35.13
Clay	111,976,304	26.80
Collier	1,935,348,418	96.77
DeSoto	60,430,459	61.21
Dixie	2,794,400	22.70
Duval	3,635,043,814	39.20
Escambia	113,977,056	15.55
Flagler	28,207,138	14.87
Franklin	23,832,663	97.48
Gilchrist	0	0.00
Gulf	11,283,683	68.01
Hardee	0	0.00
Hernando	56,817,325	11.83
Hillsborough	6,304,779,642	61.41
Indian River	70,491,298	21.70
Jefferson	0	0.00
Lafayette	0	0.00
Lake	83,899	0.01
Lee	3,668,034,197	94.88
Leon	2,246,153	0.44
Levy	4,883,891	18.18
Liberty	0	0.00
Manatee	1,507,385,611	67.60
Marion	0	0.00

Martin	127,405,533	13.35
Miami-Dade	16,092,444,845	44.92
Monroe	318,904,888	99.65
Nassau	189,787,306	76.96
Okaloosa	82,000,201	16.98
Palm Beach	412,498,471	3.97
Pasco	390,149,991	29.89
Pinellas	4,103,411,671	76.11
Putnam	87,837,021	39.62
Santa Rosa	18,925,100	5.45
Sarasota	1,148,708,100	48.80
Seminole	0	0.00
St Johns	252,119,723	31.74
St Lucie	95,394,151	5.37
Taylor	7,908,650	20.49
Volusia	570,545,842	36.80
Wakulla	25,802,348	90.59
Walton	56,998,413	17.09
Washington	0	0.00
<b>Total</b>	<b>45,255,394,619</b>	<b>37.44</b>

#### 6.2.1.4 Agricultural Property Value in High Impact Zone

The statewide value of agricultural property located within the High Impact Zone exceeds \$18.3 billion, ranging from Miami-Dade with nearly \$6.6 billion to Monroe with around \$341,000. Both Miami-Dade and Franklin have greater than 90% of their industrial property value in the High Impact Zone. Although relatively small, it is notable that all of Monroe's agricultural property value is in the zone. (Table 6.2.1.5)

**Table 6.2.1.5 Agricultural Property Value in High Impact Zone**

<b>County</b>	<b>Agricultural in HIZ (\$ value)</b>	<b>Agricultural in HIZ (% of this type in county)</b>
Bay	100,374,361	31.25
Brevard	161,920,790	23.95
Broward	119,429,300	10.53
Calhoun	10,185,658	2.16
Charlotte	568,365,308	51.72
Citrus	161,916,253	23.71
Clay	268,266,528	24.88

Collier	739,784,056	45.56
DeSoto	242,485,742	10.36
Dixie	364,014,611	54.72
Duval	1,139,310,185	55.38
Escambia	29,353,702	4.56
Flagler	100,506,670	21.30
Franklin	51,592,606	94.86
Gilchrist	36,090,496	3.94
Gulf	265,613,876	61.45
Hardee	22,288,720	0.96
Hernando	56,425,826	3.62
Hillsborough	435,473,899	12.65
Indian River	71,874,128	4.63
Jefferson	50,694,146	4.18
Lafayette	2,190,729	0.41
Lake	6,750,443	0.41
Lee	1,381,839,279	78.54
Leon	61,992,799	7.20
Levy	1,125,266,874	33.86
Liberty	6,974,637	2.48
Manatee	427,009,360	25.57
Marion	3,730,877	0.06
Martin	100,138,792	3.92
Miami-Dade	6,587,454,376	90.24
Monroe	341,067	100.00
Nassau	748,141,089	47.38
Okaloosa	19,941,969	3.45
Palm Beach	24,476,762	0.23
Pasco	89,909,449	4.52
Pinellas	61,072,405	77.48
Putnam	101,295,044	15.17
Santa Rosa	100,781,933	7.40
Sarasota	944,124,600	46.75
Seminole	1,636,129	0.45
St Johns	496,428,792	36.52
St Lucie	5,315,401	0.24
Taylor	219,348,950	33.86
Volusia	220,639,104	12.10
Wakulla	569,265,711	88.08
Walton	25,148,231	4.16

Washington	8,624,689	1.32
<b>Total</b>	<b>18,335,806,352</b>	<b>23.37</b>

### 6.2.1.5 Institutional Property Value in High Impact Zone

The statewide value of institutional property located within the High Impact Zone exceeds \$33.0 billion, ranging from Miami-Dade with nearly \$8.1 billion to Liberty with a negligible amount of \$2,200. Collier, Lee, Monroe and Charlotte have greater than 90% of their institutional property value in the High Impact Zone. At the other edge of the spectrum, no portion of the institutional property value in five counties is in the zone. (Table 6.2.1.6)

**Table 6.2.1.6 Institutional Property Value in High Impact Zone**

<b>County</b>	<b>Institutional in HIZ (\$ value)</b>	<b>Institutional in HIZ (% of this type in county)</b>
Bay	71,804,477	18.29
Brevard	497,099,390	25.70
Broward	1,577,376,780	20.55
Calhoun	0	0.00
Charlotte	463,993,206	98.47
Citrus	138,512,303	26.93
Clay	138,163,053	19.05
Collier	2,565,808,437	90.73
DeSoto	2,039,443	3.08
Dixie	4,568,100	26.34
Duval	2,515,991,267	50.82
Escambia	61,838,372	6.01
Flagler	56,293,771	33.18
Franklin	26,947,284	77.47
Gilchrist	230,824	0.69
Gulf	32,270,162	68.43
Hardee	0	0.00
Hernando	209,239,319	40.65
Hillsborough	3,360,839,579	45.07
Indian River	250,406,540	44.84
Jefferson	6,801,545	17.12
Lafayette	0	0.00
Lake	1,909,903	0.31
Lee	2,412,817,844	92.67
Leon	1,062,887	0.11

Levy	15,603,713	18.59
Liberty	2,200	0.01
Manatee	1,160,475,193	65.77
Marion	0	0.00
Martin	203,926,736	28.11
Miami-Dade	8,070,738,143	67.34
Monroe	497,450,940	94.56
Nassau	217,612,691	62.63
Okaloosa	69,020,613	16.71
Palm Beach	942,370,589	17.32
Pasco	335,514,737	33.37
Pinellas	3,500,569,693	63.11
Putnam	26,572,800	11.06
Santa Rosa	97,999,090	24.55
Sarasota	1,835,528,900	70.15
Seminole	295,011	0.02
St Johns	623,402,875	58.71
St Lucie	48,833,400	5.89
Taylor	4,986,040	10.11
Volusia	831,947,358	42.51
Wakulla	28,740,277	71.36
Walton	149,319,102	48.08
Washington	0	0.00
<b>Total</b>	<b>33,056,924,587</b>	<b>45.93</b>

### 6.2.1.6 Governmental Property Value in High Impact Zone

The statewide value of governmental property located within the High Impact Zone exceeds \$110.7 billion, ranging from Miami-Dade with nearly \$36.2 billion to Calhoun with a negligible amount of \$1,300. Lee, Monroe and Franklin have greater than 90% of their governmental property value in the High Impact Zone; however, all counties are affected to some degree. In addition to buildings and facilities, governmental properties include conservation lands and some of the parks, forests and recreational areas. (Table 6.2.1.7)

**Table 6.2.1.7 Governmental Property Value in High Impact Zone**

County	Governmental in HIZ (\$ value)	Governmental in HIZ (% of this type in county)
Bay	3,179,922,198	81.43
Brevard	4,280,804,510	59.61
Broward	5,885,838,210	36.20

Calhoun	1,300	0.00
Charlotte	1,197,784,141	65.12
Citrus	562,740,554	47.77
Clay	142,112,046	14.79
Collier	4,615,175,542	85.64
DeSoto	46,451,262	18.51
Dixie	131,502,600	75.26
Duval	4,704,038,073	68.76
Escambia	3,487,459,166	85.77
Flagler	154,385,217	26.55
Franklin	514,551,427	95.56
Gilchrist	21,789,654	20.99
Gulf	544,421,679	87.00
Hardee	100,000	0.04
Hernando	363,207,697	21.89
Hillsborough	8,637,939,850	62.02
Indian River	603,355,141	42.77
Jefferson	50,411,661	49.92
Lafayette	3,727,184	4.12
Lake	33,890,731	2.17
Lee	8,216,986,560	93.86
Leon	66,593,391	1.05
Levy	112,995,737	33.72
Liberty	56,505,274	16.45
Manatee	1,685,830,654	70.39
Marion	44,939,182	1.88
Martin	490,785,200	38.55
Miami-Dade	36,171,521,248	76.59
Monroe	4,468,630,007	99.08
Nassau	946,545,588	81.64
Okaloosa	1,097,297,230	49.46
Palm Beach	3,050,839,820	18.67
Pasco	588,410,688	28.98
Pinellas	4,298,234,853	71.46
Putnam	149,173,386	25.07
Santa Rosa	633,094,749	38.81
Sarasota	4,039,215,300	82.26
Seminole	25,100,619	1.29
St Johns	1,426,643,502	63.64
St Lucie	594,616,700	33.56

Taylor	91,714,810	48.59
Volusia	1,597,660,059	35.00
Wakulla	295,808,304	51.31
Walton	1,412,814,574	79.64
Washington	11,839,439	7.04
<b>Total</b>	<b>110,735,406,717</b>	<b>58.08</b>

### 6.2.1.7 Miscellaneous Property Value in High Impact Zone

Not categorized as any of the above property types, the statewide value of miscellaneous property located within the High Impact Zone exceeds \$7.5 billion, ranging from Hillsborough with over \$2.0 billion to Marion with a negligible amount of \$2,433. Citrus, Monroe, Collier and Franklin have greater than 90% of their miscellaneous property value in the High Impact Zone. At the other edge of the spectrum, no portion of the miscellaneous property value in five counties is in the zone. (Table 6.2.1.8)

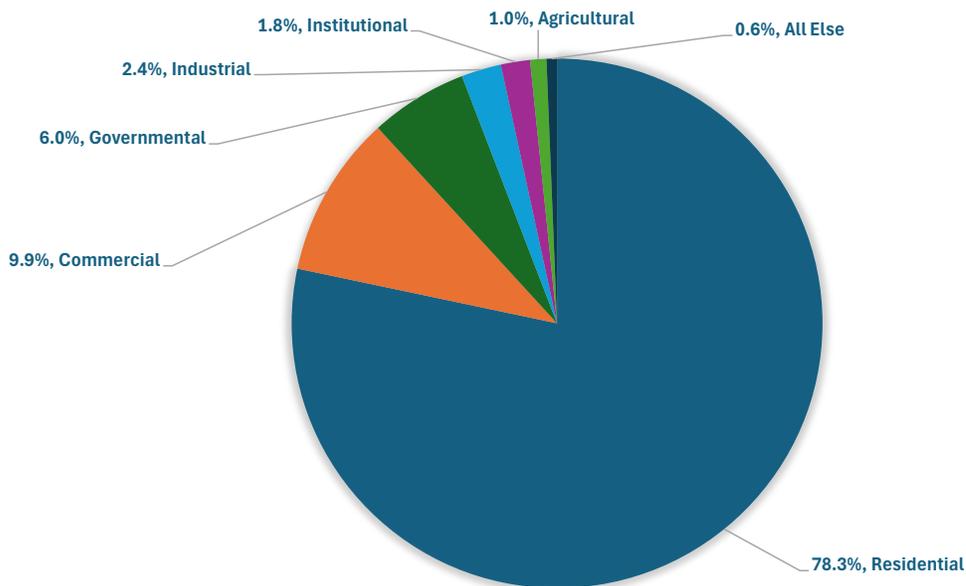
**Table 6.2.1.8 Miscellaneous Property Value in High Impact Zone**

<b>County</b>	<b>Miscellaneous in HIZ (\$ value)</b>	<b>Miscellaneous in HIZ (% of this type in county)</b>
Bay	32,256,097	41.32
Brevard	24,474,080	33.54
Broward	390,522,910	23.30
Calhoun	0	0.00
Charlotte	0	0.00
Citrus	352,894,583	91.87
Clay	8,726,444	19.26
Collier	71,335,835	97.12
DeSoto	17,405,790	22.22
Dixie	438,400	61.45
Duval	370,512,066	68.33
Escambia	97,717,526	40.39
Flagler	26,921,543	53.39
Franklin	8,423,670	96.11
Gilchrist	1,049,806	27.29
Gulf	5,059,196	68.89
Hardee	0	0.00
Hernando	26,044,751	22.70

Hillsborough	2,038,199,009	85.49
Indian River	11,940,583	24.25
Jefferson	717,564	1.00
Lafayette	0	0.00
Lake	12,250	0.05
Lee	324,814,345	74.37
Leon	207,905	0.65
Levy	7,082,308	36.92
Liberty	56,107	4.24
Manatee	75,574,305	57.24
Marion	2,433	0.00
Martin	34,430,630	16.73
Miami-Dade	1,232,330,644	47.67
Monroe	148,436,499	96.62
Nassau	46,496,617	86.90
Okaloosa	2,970,943	6.38
Palm Beach	261,071,131	15.05
Pasco	35,025,081	57.66
Pinellas	1,004,906,271	81.61
Putnam	51,915,670	40.51
Santa Rosa	17,639,231	28.41
Sarasota	258,672,800	69.04
Seminole	5,963	0.01
St Johns	339,779,839	39.68
St Lucie	102,172,384	33.22
Taylor	10,734,352	80.01
Volusia	80,356,381	38.83
Wakulla	5,904,236	64.89
Walton	5,698,224	11.35
Washington	0	0.00
<b>Total</b>	<b>7,530,936,402</b>	<b>48.91</b>

### 6.2.1.8 Statewide Property Value Mix in High Impact Zone

Across counties, analysis of the High Impact Zone facilitates a collective measure of potential risk to the state. The \$1.86 trillion of property contained throughout the zone is largely a residential concern with the state's housing stock facing the greatest risk.



**VALUE RISK IN HIGH IMPACT ZONE BY PROPERTY TYPE**

### **6.2.2. Flood Risk and Factors in Counties beyond the High Impact Zone**

In this section, the major causes of flooding within the Intermediate and Dispersed Impact Zones are evaluated. This analysis allows EDR to refine the properties truly at risk. Although the properties in these zones are further inland and less likely to face coastal flooding, they may remain prone to flooding caused by other factors, such as heavy rain, flash flooding, run-off, and riverine and lake flooding.

The boundaries between the three zones are shared. In this assessment, 15 full counties still comprise the Dispersed Impact Zone and another four counties are solely within the Intermediate Impact Zone. The remaining 48 counties are split between the High and Intermediate Impact Zones with each of the counties containing areas of both types. Parcels that are fragmented between the High and the Intermediate Impact Zones are attributed to the High Impact Zone. This ensures full parcels are only assigned to one zone.

*See table on following page.*

### 6.2.2.1 Intermediate Impact Zone

The data and conclusions included in the county discussion below are heavily reliant on an analysis conducted by First Street.<sup>5</sup> That analysis calculated the risk of flooding over the next 30 years. The subsequent zone and parcel classification is based on EDR's work. As defined in its 2024 annual assessment, EDR considers those counties or portions of counties that lie either (1) within the FEMA coastal flooding zone but outside the High Impact Zone, or (2) in an area affected by certain other flooding factors, as part of the Intermediate Impact Zone.<sup>6</sup> The descriptions below profile the noncoastal counties in the Intermediate Impact Zone, although most of them also have portions of their counties in the High Impact Zone.

***Calhoun County:*** Calhoun County has experienced flooding in the past, including heavy flooding from the Chipola River. Typically, the county experiences its highest number of flooding events in September. Some areas of Calhoun County are already included in the High Impact Zone. Overall, there are 1,694 properties in Calhoun County at risk of flooding over the next 30 years, which represents 14.4% of all properties in the county.

***Clay County:*** Flooding in Clay County is exacerbated by its location near the St. Johns River and other waterways, combined with the region's flat topography. The county has moderate risk from flooding, yet it has had two major flooding events in recent years (Hurricanes Matthew and Irma). Some areas of Clay County are already included in the High Impact Zone. Overall, there are 17,063 properties in Clay County at risk of flooding over the next 30 years, which represents 17.4% of all properties in the county.

***DeSoto County:*** DeSoto County is vulnerable to flooding from hurricanes and tropical storms, which can bring heavy rainfall and storm surge. Although the county is not coastal, storm surge may travel up the Peace River and flood the surrounding areas. The county has had three major flooding events in this century (Hurricanes Matthew, Irma and Charley). Some areas of DeSoto County are already included in the High Impact Zone. Overall, there are 3,629 properties in DeSoto County at risk of flooding over the next 30 years, which represents 18.2% of all properties in the county.

***Gilchrist County:*** Santa Fe River flows through Gilchrist County and is prone to flooding during periods of heavy rainfall. The county overall has moderate risk from flooding, yet it has had a major flooding event in the recent past (Hurricane Matthew). Even if the county is not directly on the coast, inland flooding from weather systems can be severe. Some areas of Gilchrist County are already included in the High Impact Zone.

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<sup>5</sup> Search on county name at <https://firststreet.org/>. (Last retrieved February 17, 2026.)

<sup>6</sup> [https://edr.state.fl.us/Content/natural-resources/2024\\_AnnualAssessmentFloodingandSeaLevelRise\\_Chapter6\\_Part1.pdf](https://edr.state.fl.us/Content/natural-resources/2024_AnnualAssessmentFloodingandSeaLevelRise_Chapter6_Part1.pdf)

*Overall, there are 4,188 properties in Gilchrist County at risk of flooding over the next 30 years, which represents 28.9% of all properties in the county.*

***Glades County:*** *Glades County has a history of flooding, primarily due to its geography and proximity to water bodies like Lake Okeechobee and the Caloosahatchee River. Glades County lies to the northwest of Lake Okeechobee. Historically, the area around the lake has been prone to flooding, especially during hurricanes or prolonged periods of heavy rainfall. The county has had three major flooding events this century (Hurricanes Matthew, Irma and Wilma). There are 3,814 properties in Glades County at risk of flooding over the next 30 years, which represents 33.6% of all properties in the county.*

***Hardee County:*** *Hardee County is vulnerable to flooding from heavy rainfall and storm surge caused by hurricanes and tropical storms. The Peace River and its tributaries, such as Horse Creek, can overflow during heavy rains, leading to localized flooding in low-lying areas. The county has had one major flooding event in this century (Hurricane Matthew). Some areas of Hardee County are already included in the High Impact Zone. Overall, there are 1,670 properties in Hardee County at risk of flooding over the next 30 years, which represents 11.5% of all properties in the county.*

***Hendry County:*** *Hendry County experiences flooding particularly along the Caloosahatchee River and its tributaries. Hurricanes can also cause heavy rain and storm surge affecting Hendry County. The county has had three major flooding events this century (Hurricanes Irma, Wilma and Charley). There are 11,864 properties in Hendry County at risk of flooding over the next 30 years, which represents 33.3% of all properties in the county.*

***Lafayette County:*** *The Suwannee River in Lafayette County is prone to flooding during periods of heavy rainfall. The river has flooded numerous times over the years, affecting low-lying areas and communities along its banks. Lafayette County overall is vulnerable to localized flash flooding, especially during the summer months when thunderstorms are common. These floods can occur rapidly and without much warning, affecting roads, homes, and agricultural areas. The county has moderate risk from flooding, yet it has had a recent major flooding event (Hurricane Matthew). Some areas of Lafayette County are already included in the High Impact Zone. Overall, there are 2,885 properties in Lafayette County at risk of flooding over the next 30 years, which represents 40.3% of all properties in the county.*

***Lake County:*** *Lake County's numerous lakes and low-lying areas can make it prone to flooding during periods of heavy rainfall or hurricanes. The county's growth and development over the years have also altered natural drainage patterns, potentially exacerbating flooding in some areas. The county has had two major flooding events in*

recent years (Hurricanes Matthew and Irma). Some areas of Lake County are already included in the High Impact Zone. Overall, there are 15,631 properties in Lake County at risk of flooding over the next 30 years, which represents 7.9% of all properties in the county.

**Leon County:** Leon County has a history of flooding, with some areas being more susceptible than others. Areas around waterbodies such as lakes, rivers, streams, and wetlands are especially vulnerable to overland flooding. According to FEMA's Flood Insurance Rate Maps (FIRMs), many of Leon County's waterbodies are designated as Special Flood Hazard Areas. The county has overall moderate risk from flooding, but infrastructure is deemed to be at major risk. Some areas of Leon County are already included in the High Impact Zone. Overall, there are 12,660 properties in Leon County at risk of flooding over the next 30 years, which represents 11.6% of all properties in the county.

**Liberty County:** Liberty County is susceptible to flooding from hurricanes and tropical storms that make landfall along the Gulf Coast. Storm surge, heavy rainfall, and inland flooding from these weather events can affect the county significantly. In addition, the Apalachicola River, which forms the eastern boundary of the county, can overflow its banks during periods of heavy rainfall or releases from upstream reservoirs. This has historically caused flooding in low-lying areas along the river. The county has overall moderate risk from flooding, but commercial properties are deemed to be at severe risk. It has had two major flooding events in recent years (Hurricanes Michael and Hermine). Some areas of Liberty County are already included in the High Impact Zone. Overall, there are 978 properties in Liberty County at risk of flooding over the next 30 years, which represents 16.7% of all properties in the county.

**Marion County:** Marion County is intersected by several rivers and streams, including the Ocklawaha River and its tributaries. During periods of heavy rain or prolonged precipitation, these waterways can overflow, causing flooding in adjacent areas. These weather events can also cause flash floods, particularly in low-lying areas and near water bodies. The county has overall moderate risk from flooding, yet it has had one recent major flooding event (Hurricane Matthew). Some areas of Marion County are already included in the High Impact Zone. Overall, there are 52,523 properties in Marion County at risk of flooding over the next 30 years, which represents 18.9% of all properties in the county.

**Orange County:** Orange County experiences weather events that cause intense rainfall over short periods. These events often lead to flash floods and inundation of low-lying areas. The county contains numerous lakes, including large ones like Lake Apopka and Lake Jessup. Heavy rainfall can cause these lakes to overflow, contributing to localized flooding in the surrounding areas. The county has had one recent major flooding event

*(Hurricane Matthew). There are 31,054 properties in Orange County at risk of flooding over the next 30 years, which represents 7.1% of all properties in the county.*

***Putnam County:*** *Putnam County has experienced both hurricanes and tropical storms. It has also seen flooding during periods of prolonged heavy rain, especially in low-lying areas near rivers and creeks. The county has had two major flooding events in recent years (Hurricanes Matthew and Irma). Some areas of Putnam County are already included in the High Impact Zone. Overall, there are 13,534 properties in Putnam County at risk of flooding over the next 30 years, which represents 13.8% of all properties in the county.*

***Seminole County:*** *Seminole County has several rivers and lakes traversing its landscape. The county is prone to flooding due to its relatively flat terrain and susceptibility to heavy rainfall during tropical storms and hurricanes. The county has had two major flooding events in recent years (Hurricanes Matthew and Irma). Some areas of Seminole County are already included in the High Impact Zone. Overall, there are 11,695 properties at risk of flooding in Seminole County over the next 30 years, which represents 6.5% of all properties in the county.*

***Suwannee County:*** *The Suwannee River, which runs through county, is prone to flooding during periods of heavy rain or hurricanes. Its floodplain covers a significant portion of the county, affecting nearby communities and agricultural areas. The county has overall moderate risk from flooding, yet it has had one recent major flooding event (Hurricane Matthew). There are 8,750 properties in Suwannee County at risk of flooding over the next 30 years, which represents 27.6% of all properties in the county.*

***Washington County:*** *Washington County has seen occasional flooding due to heavy rainfall associated with tropical storms and hurricanes that pass through the region. The county's proximity to rivers and its low-lying areas make it susceptible to flooding during periods of prolonged rain. The county has overall moderate risk from flooding. Some areas of Washington County are already included in the High Impact Zone. Overall, there are 4,634 properties in Washington County at risk of flooding over the next 30 years, which represents 10.7% of all properties in the county.*

Since one of the main flooding factors in the Intermediate Impact Zone is riverine flooding, an assessment of property values that are located within likely riverine floodplains is presented here. When a channel or river receives too much water, the excess flows over its banks and into the adjacent floodplain. Research suggests that a 50-foot buffer can effectively stabilize eroding

banks, filter sediment and reduce downstream flooding.<sup>7</sup> Therefore, EDR uses this 50-foot buffer to perform its risk analysis. Excluding parcels already assigned to the High Impact Zone, Table 6.2.2.1 shows the property value associated with parcels that are either fully or partially within the 50-foot buffers in the Intermediate Impact Zone. In addition to the subset of noncoastal counties described above, EDR’s universe for this part of the study includes the portions of coastal counties that are not included in the High Impact Zone.

**Table 6.2.2.1 At Risk Property in Intermediate Impact Zone (50-ft. riverine buffer)**

<b>County</b>	<b>At Risk Property in Intermediate Impact Zone</b>	<b>% of Total County JV</b>
Bay	1,601,227,830	4.24%
Brevard	1,030,719,890	0.98%
Broward	4,422,558,760	1.05%
Calhoun	329,164	0.04%
Charlotte	1,411,662,064	3.01%
Citrus	420,665,225	1.86%
Clay	123,616,439	0.43%
Collier	1,684,702,031	0.77%
DeSoto	103,192,550	2.05%
Dixie	52,324,684	3.08%
Duval	873,132,394	0.59%
Escambia	329,376,107	0.76%
Flagler	14,573,690	0.06%
Franklin	60,537,222	1.26%
Gilchrist	104,450,065	4.84%
Glades	3,436,829,956	62.22%
Gulf	28,068,298	0.51%
Hardee	101,435,305	2.31%
Hendry	3,963,613,112	48.66%
Hernando	38,494,006	0.13%
Hillsborough	1,383,143,702	0.58%
Indian River	381,755,669	0.86%
Jefferson	46,050,053	2.08%
Lafayette	94,645,724	10.42%
Lake	1,513,313,543	2.77%
Lee	1,396,388,661	0.73%
Leon	184,147,686	0.49%
Levy	55,426,379	0.74%

<sup>7</sup> <https://polk.wateratlas.usf.edu/upload/documents/ch4.pdf>

Liberty	38,561,724	4.39%
Manatee	386,404,231	0.41%
Marion	470,700,330	0.88%
Martin	970,013,062	1.96%
Miami-Dade	1,980,421,862	0.37%
Monroe	0	0.00%
Nassau	184,430,298	0.77%
Okaloosa	806,579,321	1.99%
Orange	22,748,643,393	7.86%
Palm Beach	5,170,581,670	1.11%
Pasco	487,816,472	0.61%
Pinellas	1,567,232,723	0.76%
Putnam	52,816,230	0.59%
Santa Rosa	86,302,765	0.32%
Sarasota	874,853,200	0.60%
Seminole	297,156,314	0.40%
St Johns	125,654,474	0.18%
St Lucie	1,395,881,893	2.34%
Suwannee	176,859,399	4.85%
Taylor	61,023,910	2.37%
Volusia	109,091,438	0.12%
Wakulla	68,067,301	1.73%
Walton	358,077,092	0.68%
Washington	46,761,166	2.16%
<b>TOTAL</b>	<b>63,320,310,477</b>	<b>1.51%</b>

According to the analysis, \$63.3 billion of property value within the Intermediate Impact Zone is in a riverine floodplain as defined by EDR. Because there is no overlap between the parcels, this total is additive to the \$1.86 trillion at risk in the High Impact Zone, yielding a combined total of \$1.92 trillion. Across the state, 52 counties are in the High Impact Zone, the Intermediate Impact Zone or both. The total property value for these counties is \$4.19 trillion, indicating 45.9% of the total value is at risk. If instead the 2002 construction threshold is used for properties at risk in the High Impact Zone, the combined total is \$1.10 trillion or 26.3% of the total value.

High Impact Zone	1,860,287,037,943	96.7%
Intermediate Impact Zone	63,320,310,477	3.3%
	<hr/>	
	1,923,607,348,420	
Of Total Property Value	45.9%	
High Impact Zone (Pre-2002)	1,037,845,679,933	94.2%
Intermediate Impact Zone	63,320,310,477	5.8%
	<hr/>	
	1,101,165,990,410	
Of Total Property Value	26.3%	

### 6.2.2.2 Dispersed Impact Zone

The data and conclusions included in the county discussion below are heavily reliant on an analysis conducted by First Street.<sup>8</sup> That analysis calculated the risk of flooding over the next 30 years. The subsequent zone and parcel classification is based on EDR’s work. As discussed in its 2024 annual assessment, EDR currently considers the entirety of 15 counties as constituting the Dispersed Impact Zone.<sup>9</sup>

***Alachua County:** Alachua County has a history of flooding caused by tropical storms and afternoon thunderstorms, which typically occur during the rainy season from June to November. Heavy rainfall from these events can overwhelm storm drain systems and cause localized flooding that usually subsides within minutes. Some areas of the county are also low-lying and susceptible to flooding from rising water, including the southeast portion of the county, along the shores of Newnan's, Orange, and Lochloosa Lakes; parts of Gainesville along Hogtown Creek; and the Santa Fe River closed basin areas, such as Paynes Prairie and the Kanapaha area. The county has overall moderate risk from flooding, yet it has had one recent major flooding event (Hurricane Matthew). There are 12,555 properties in Alachua County at risk of flooding over the next 30 years, which represents 12.4% of all properties in the county.*

***Baker County:** Baker County has seen occasional flooding from heavy rain events, particularly in low-lying areas near the St. Marys River and other smaller creeks and rivers that flow through the county. The county has had one recent major flooding event (Hurricane Matthew). There are 1,616 properties in Baker County at risk of flooding over the next 30 years, which represents 12.6% of all properties in the county.*

<sup>8</sup> Search on county name at <https://firststreet.org/>. (Last retrieved February 17, 2026.)

<sup>9</sup> [https://edr.state.fl.us/Content/natural-resources/2024\\_AnnualAssessmentFloodingandSeaLevelRise\\_Chapter6\\_Part1.pdf](https://edr.state.fl.us/Content/natural-resources/2024_AnnualAssessmentFloodingandSeaLevelRise_Chapter6_Part1.pdf)

**Bradford County:** *Bradford County is susceptible to flooding from the Santa Fe River, which flows through the eastern part of the county. Heavy rainfall can cause the river to overflow its banks, leading to flooding in low-lying areas. Bradford County is also affected by hurricanes and tropical storms which can result in widespread flooding. The county has had one recent major flooding event (Hurricane Matthew). There are 2,646 properties in Bradford County at risk of flooding over the next 30 years, which represents 17.1% of all properties in the county.*

**Columbia County:** *Columbia County is bordered by the Suwannee River to the west, which is prone to flooding during periods of heavy rainfall. The river can overflow its banks, affecting low-lying areas in the county. Apart from major weather events, localized flooding can occur in Columbia County due to its topography and drainage systems. Heavy rain can overwhelm local creeks and rivers, leading to flooding in nearby communities. The county has had one recent major flooding event (Hurricane Matthew). There are 6,217 properties in Columbia County at risk of flooding over the next 30 years, which represents 16.7% of all properties in the county.*

**Gadsden County:** *Gadsden County has a history of flooding, particularly due to its proximity to the Apalachicola River and its tributaries. The Apalachicola River and its tributaries, including the Ochlockonee River, can overflow during periods of heavy rainfall or storm surges, affecting areas along their banks and low-lying areas in the county. Severe weather events can also bring significant rainfall to the area, leading to flash flooding and riverine flooding. There are 2,215 properties in Gadsden County at risk of flooding over the next 30 years, which represents 8.1% of all properties in the county.*

**Hamilton County:** *Hamilton County is situated along the Suwannee River, which is prone to flooding during periods of heavy rainfall, especially in its floodplain areas. The Suwannee River Basin, which includes Hamilton County, has historically seen flooding during tropical storms, hurricanes, and prolonged periods of rain. Intense thunderstorms can lead to flash flooding in Hamilton County, particularly in urban areas and areas with poor drainage. The county has had one recent major flooding event (Hurricane Matthew). There are 3,053 properties in Hamilton County at risk of flooding over the next 30 years, which represents 23.1% of all properties in the county.*

**Highlands County:** *Highlands County can experience localized flooding during intense thunderstorms and hurricanes, particularly in low-lying areas and near rivers and creeks. The county has had one recent major flooding event (Hurricane Matthew). There are 11,912 properties in Highlands County at risk of flooding over the next 30 years, which represents 10.6% of all properties in the county.*

**Holmes County:** *Holmes County has experienced flooding events over the years, often related to severe weather events. The county is intersected by several rivers and creeks, such as the Choctawhatchee River and its tributaries. During periods of prolonged heavy rain or significant tropical weather systems, these rivers can overflow their banks, causing flooding in adjacent areas. Heavy rainfall, particularly during thunderstorms or from slow-moving weather systems, can lead to flash flooding. There are 2,818 properties in Holmes County at risk of flooding over the next 30 years, which represents 19.6% of all properties in the county.*

**Jackson County:** *Jackson County is susceptible to flooding that can occur during severe weather events. Heavy rainfall can quickly overwhelm rivers, creeks, and drainage systems, causing localized flooding. It may also lead to significant flooding along the Chipola River and other waterways in the region. There are 5,694 properties in Jackson County at risk of flooding over the next 30 years, which represents 14.4% of all properties in the county.*

**Madison County:** *One of the primary factors contributing to flooding in Madison County is the Suwannee River, which flows along its western border. Heavy rainfall upstream or within the county itself can cause the river to overflow, leading to flooding in low-lying areas along the riverbanks. Intense thunderstorms, particularly during the summer months, can also lead to localized flash flooding. There are 3,764 properties in Madison County at risk of flooding over the next 30 years, which represents 23.1% of all properties in the county.*

**Okeechobee County:** *Lake Okeechobee and its surrounding areas has a notable flooding history, especially related to the failure of manmade control features. Otherwise, the county has experienced occasional flooding, especially during hurricanes or periods of heavy rainfall. Okeechobee County has overall moderate risk, but infrastructure is deemed to be at major risk. It has had one recent major flooding event (Hurricane Matthew). There are 7,793 properties in Okeechobee County at risk of flooding over the next 30 years, which represents 24.6% of all properties in the county.*

**Osceola County:** *The Kissimmee River Basin, which includes areas within Osceola County, is prone to flooding during periods of heavy rainfall. Lake Tohopekaliga and other nearby lakes can overflow, exacerbating flooding in surrounding areas. As Osceola County has urbanized and developed over the years, natural drainage systems have been altered, potentially increasing flood risks in some areas. It has had one recent major flooding event (Hurricane Matthew). There are 15,140 properties in Osceola County at risk of flooding over the next 30 years, which represents 8.1% of all properties in the county.*

**Polk County:** Polk County has several major waterways and waterbodies such as the Withlacoochee River, Lake Hancock and Lake Mcleod. The county has had one recent major flooding event (Hurricane Matthew). There are 50,046 properties in Polk County at risk of flooding over the next 30 years, which represents 12.4% of all properties in the county.

**Sumter County:** Sumter County has several major rivers and lakes, including the Withlacoochee River and Lake Panasoffkee. During periods of heavy rain, these water bodies can overflow, exacerbating flood conditions. The county has had one recent major flooding event (Hurricane Matthew). There are 7,979 properties in Sumter County at risk of flooding over the next 30 years, which represents 8.7% of all properties in the county.

**Union County:** Union County has several major rivers and waterbodies, including Palestine Lake, Olustee Creek, Swift Creek, New River, Turkey Creek, Richard Creek, Fivemile Creek, and Santa Fe River. The county has had one recent major flooding event (Hurricane Matthew). There are 721 properties in Sumter County at risk of flooding over the next 30 years, which represents 10.6% of all properties in the county.

Riverine flooding is also one of the main flooding factors in the Dispersed Zone. Therefore, EDR’s initial analysis for this zone focuses on the same factor. An assessment of property values that are located either fully or partially within the 50-foot riverine buffer is presented in Table 6.2.2.2, showing the amount of at-risk property value in the Dispersed Impact Zone.

**Table 6.2.2.2 At Risk Property in Dispersed Impact Zone (50-ft. riverine buffer)**

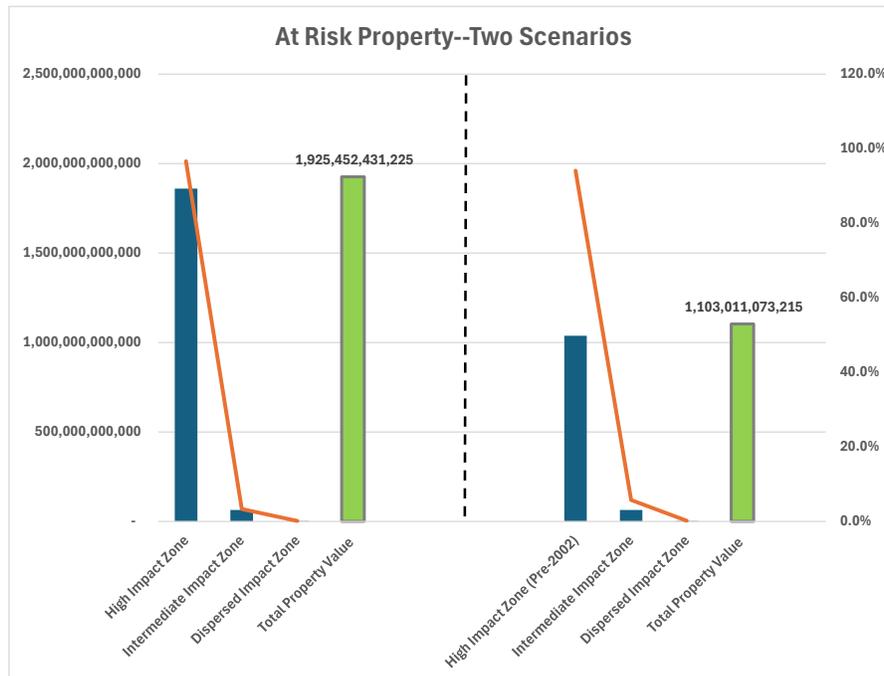
County	At Risk Property in Dispersed Impact Zone	% of Total County JV
Alachua	46,615,159	0.13%
Baker	30,202,118	1.10%
Bradford	24,798,697	1.13%
Columbia	85,330,390	1.32%
Gadsden	122,363,544	3.51%
Hamilton	93,293,488	6.00%
Highlands	839,254,855	5.59%
Holmes	29,669,895	2.42%
Jackson	63,845,579	1.73%
Madison	49,178,086	2.37%
Okeechobee	132,684,393	1.70%
Osceola	107,997,700	0.15%
Polk	80,215,930	0.09%

Sumter	132,128,160	0.44%
Union	7,504,811	0.80%
<b>TOTAL</b>	<b>1,845,082,805</b>	<b>0.67%</b>

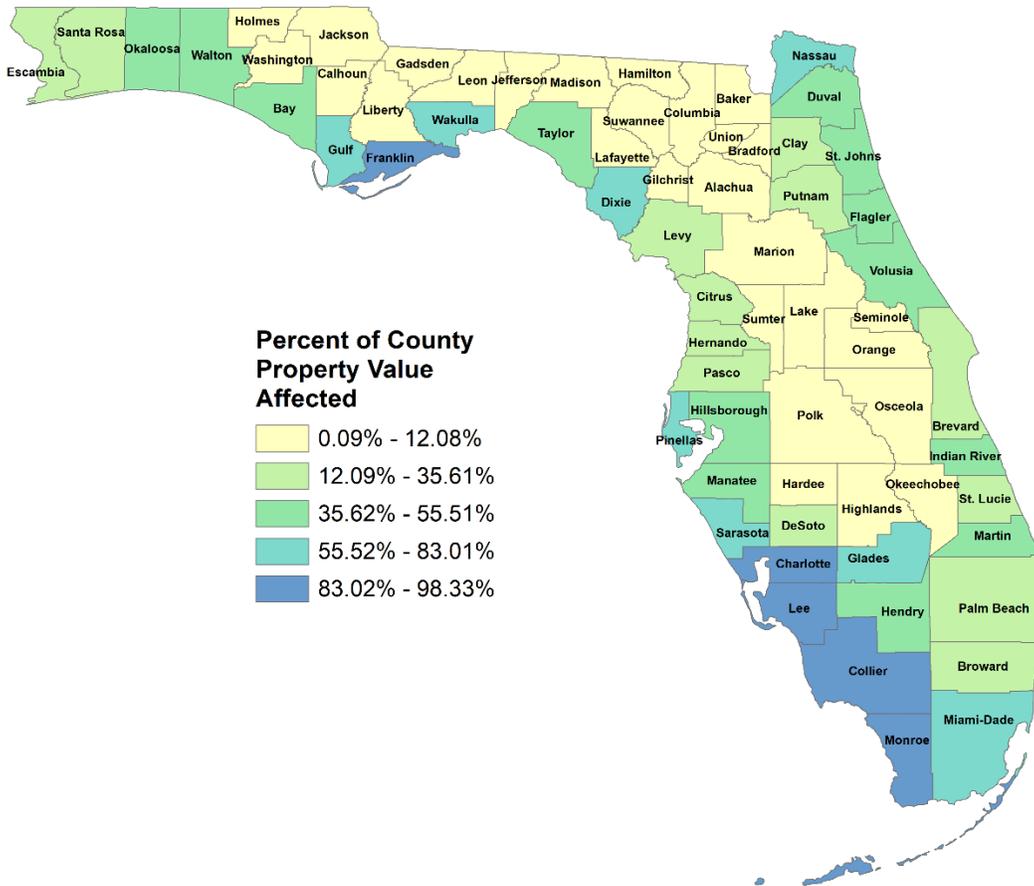
The analysis indicates that 0.67% of property value in the Dispersed Impact Zone is in the riverine floodplain as defined by EDR, which is over \$1.8 billion in monetary value.

### 6.2.2.3 Combined High, Intermediate and Dispersed Impact Zones

Across the High, Intermediate and Dispersed Impact Zones, property value at risk from flooding events ranged from \$1.10 to \$1.93 trillion. These numbers translate to risk ranging from 24.7% to 43.1% of the state’s entire property value base.



Even within a zone, the impact by county is not homogenous. In part, this is a function of where development took place in the county (e.g. concentrated on the coast versus evenly distributed throughout the county). Merging the results of the separate analysis for each zone produces the following heat map of counties based on varying shares of property value at risk from flooding.



However, it is important to note that the likelihood of the risk coming to pass within any given time period is also very different between the zones. This is largely because the High Impact Zone has co-occurrent risk factors—some of which will take years to fully materialize and some of which are already happening. This will be a topic for future assessments.

### 6.3. Resiliency Initiatives

Strengthening communities against the adverse effects of the changing environment is vital for the socioeconomic sustainability and continued prosperity of the state over the next century. As investing in resilience helps with long-term economic sustainability and reducing economic loss, building resilience against flooding is important for all communities. Florida has initiated vulnerability assessments at the local level, which have created a basis for building resiliency against flooding and sea level rise. Once undertaken, the vulnerability assessments offer additional access to state funding. According to DEP:

*The Resilient Florida Program includes a selection of grants that are available to counties, municipalities, special districts with specific responsibilities, and regional resilience entities. To effectively address the impacts of flooding and sea level rise that the state faces, eligible applicants may receive funding assistance to analyze and plan for vulnerabilities, as well as implement projects for adaptation and mitigation.<sup>10</sup>*

Since the grant program was created in 2021, Resilient Florida has invested nearly \$1.7 billion for 783 projects.<sup>11</sup>

The state program offers three distinct types of grants. The first, grants to Regional Resilience Entities (RRE), are managed by regions whether multiple counties acting as a single entity, a regional planning council or a water management district. The second, planning grants, involve data collection and analysis to identify and plan for vulnerabilities. Finally, implementation grants are awarded for specific projects that directly address risks of flooding and sea level rise. Implementation projects are divided into the following categories: Coastal Flood Control, Drinking Water Infrastructure, Emergency Facilities, Land Acquisition and Conservation, Living Shoreline and Erosion Control, Natural and Cultural Resources, Natural System Restoration, Stormwater Infrastructure, Transportation and Evacuation, and Wastewater Infrastructure. A plurality of the implementation projects are related to stormwater infrastructure improvement (42.78%). Three other top categories are Transportation and Evacuation, Wastewater Infrastructure, and Living Shoreline and Erosion Control. Table 6.3.1 shows the number by type and total amount of awarded grants by jurisdiction since 2021.

**Table 6.3.1 Local Government Overview of Grant Awards (2021-2025)**

County/WMD	All Awards	Implementation	Planning	RRE	Total Award (\$)
Alachua	11	5	6	0	\$7,983,073
Baker	1	0	1	0	\$200,000
Bay	7	1	6	0	\$2,907,235
Bradford	6	2	4	0	\$920,780
Brevard	22	11	11	0	\$37,736,276
Broward	83	54	29	0	\$221,682,765
Calhoun	4	0	4	0	\$991,100
Charlotte	2	1	1	0	\$640,957
Citrus	2	0	2	0	\$462,650
Clay	9	2	4	3	\$17,012,028
Collier	6	2	4	0	\$4,313,262
Columbia	3	0	3	0	\$845,500
DeSoto	3	2	1	0	\$14,950,000
Dixie	3	2	1	0	\$1,090,000
Duval	13	6	7	0	\$39,781,071
Escambia	24	19	5	0	\$34,058,413

<sup>10</sup> <https://floridadep.gov/rcp/resilient-florida-program/content/resilient-florida-grants>

<sup>11</sup> [Resilient Florida Grants Dashboard](#). Last retrieved February 2026.

<b>Flagler</b>	3	0	3	0	\$375,000
<b>Franklin</b>	5	2	3	0	\$16,099,516
<b>Gadsden</b>	12	0	12	0	\$815,690
<b>Gilchrist</b>	4	0	4	0	\$875,000
<b>Glades</b>	2	0	2	0	\$400,000
<b>Gulf</b>	5	3	2	0	\$44,482,443
<b>Hamilton</b>	4	0	4	0	\$852,000
<b>Hardee</b>	2	0	2	0	\$342,280
<b>Hendry</b>	6	2	4	0	\$13,652,425
<b>Hernando</b>	1	0	1	0	\$284,400
<b>Highlands</b>	3	0	1	2	\$947,001
<b>Hillsborough</b>	18	7	7	4	\$50,277,543
<b>Holmes</b>	4	1	3	0	\$3,176,425
<b>Indian River</b>	12	5	7	0	\$22,370,027
<b>Jackson</b>	10	4	6	0	\$9,605,674
<b>Jefferson</b>	0	0	0	0	0
<b>Lafayette</b>	4	0	4	0	\$940,120
<b>Lake</b>	8	1	7	0	\$3,128,198
<b>Lee</b>	12	4	5	3	\$70,248,883
<b>Leon</b>	3	1	2	0	\$1,422,052
<b>Levy</b>	7	1	6	0	\$2,061,029
<b>Liberty</b>	7	0	4	3	\$1,783,013
<b>Madison</b>	6	2	4	0	\$6,283,000
<b>Manatee</b>	18	6	12	0	\$8,045,191
<b>Marion</b>	5	1	4	0	\$4,671,000
<b>Martin</b>	23	15	6	2	\$29,254,803
<b>Miami Dade</b>	133	94	39	0	\$430,096,197
<b>Monroe</b>	26	16	7	3	\$95,082,321
<b>Nassau</b>	7	2	5	0	\$3,310,542
<b>Okaloosa</b>	3	1	2	0	\$1,170,000
<b>Okeechobee</b>	4	3	1	0	\$10,492,350
<b>Orange</b>	9	1	8	0	\$1,662,862
<b>Osceola</b>	4	1	3	0	\$2,569,187
<b>Palm Beach</b>	79	50	29	0	\$167,577,551
<b>Pasco</b>	5	1	4	0	\$1,406,600
<b>Pinellas</b>	36	19	17	0	\$120,171,183
<b>Polk</b>	9	3	6	0	\$18,618,500
<b>Putnam</b>	3	0	3	0	\$666,400
<b>Santa Rosa</b>	6	4	2	0	\$18,167,189
<b>Sarasota</b>	7	3	4	0	\$5,093,773
<b>Seminole</b>	6	3	1	2	\$11,922,110
<b>St. Johns</b>	17	10	7	0	\$30,413,428
<b>St. Lucie</b>	7	4	3	0	\$54,680,678
<b>Sumter</b>	2	0	2	0	\$550,000
<b>Suwannee</b>	2	0	2	0	\$482,000

<b>Taylor</b>	0	0	0	0	0
<b>Union</b>	1	0	1	0	\$300,000
<b>Volusia</b>	20	4	16	0	\$16,949,964
<b>Wakulla</b>	3	3	0	0	\$2,645,500
<b>Walton</b>	5	1	3	1	\$15,721,468
<b>Washington</b>	1	0	1	0	\$491,361
<b>TOTAL</b>	<b>783</b>	<b>388</b>	<b>370</b>	<b>25</b>	<b>\$1,691,492,143</b>

Note: Sum of the counties does not equal statewide totals due to missing project detail.

## 6.4. Investments and Progress

The following sections provide an overview of appropriations, disbursements and expenditures for resiliency, flood mitigation and flood protection.

### 6.4.1 DEP Appropriations and Disbursements of State Resilience and Non-Federal Flood Mitigation Funds

Table 6.4.1.1 summarizes the overall appropriations and disbursements through the Department of Environmental Protection (DEP) for resilience and non-federal flood mitigation efforts from FY 2014-15 through FY 2023-24. During this ten-year period, appropriations exceeded \$1.6 billion, with about 25.8% coming from the General Revenue Fund and 74.2% coming from the Resilient Florida Trust Fund. The Resilient Florida Trust Fund has been funded through annual distributions from the Documentary Stamp Tax, as well as \$700 million in one-time transfers from American Rescue Plan (ARP) funds. Indian Gaming revenue was available in FY 2023-24 and FY 2024-25 (CS/SB 1638; Chapter No. 2024-58) but was withdrawn in FY 2025-26 and all future years (SB 2506; Chapter No. 2025-201). Overall, the disbursement levels continue to be extremely low, with only 5.2% of the funds being disbursed.

*See table on following page.*

**Table 6.4.1.1 DEP Appropriations and Disbursements of State Resilience and Non-Federal Flood Mitigation Funds (FY 2014-2015 to FY 2023-24)**

Fiscal Year (ending)	Fund Title	Appropriation	Disbursements	
2015	N/A	0.00	0.00	
2016	N/A	0.00	0.00	
2017	N/A	0.00	0.00	
2018	N/A	0.00	0.00	
2019	GENERAL REVENUE (GR)	3,600,000.00	1,925,671.16	
2020	GENERAL REVENUE (GR)	5,517,773.00	4,134,375.13	
2021	GENERAL REVENUE (GR)	9,400,832.00	7,274,147.53	
2022	GR & RESILIENT FLORIDA TF	440,903,398.00	7,815,266.42	
2023	GR & RESILIENT FLORIDA TF	693,098,155.00	18,478,147.19	
2024	GR & RESILIENT FLORIDA TF	477,775,000.00	44,758,523.96	<b>Dist. %</b>
<b>Ten-Year Total</b>		<b>1,630,295,158.00</b>	<b>84,386,131.39</b>	<b>5.2%</b>
<b>Ten-Year Annual Average</b>		<b>163,029,515.80</b>	<b>8,438,613.14</b>	

## 6.4.2 EOG/DEM Appropriations and Disbursements of Federal Flood Mitigation Funds

Table 6.4.2.1 summarizes the appropriations and disbursements from the Federal Grants Trust Fund for flood mitigation projects. The Legislature has authorized this funding through the Executive Office of the Governor (EOG) to the Division of Emergency Management (DEM) to meet the state’s obligations under the Flood Mitigation Assistance Program. During this ten-year period, appropriations have totaled nearly \$89.1 million, with all of it coming from FEMA as pass-through funding for FEMA-approved and awarded project grants to eligible sub-applicants. Overall, the disbursement levels continue to be low, with only 28.7% of the funds in this period being disbursed.

**Table 6.4.2.1 EOG/DEM Appropriations and Disbursement of Federal Flood Mitigation Funds (FY 2014-15 to FY 2023-24)**

Fiscal Year (ending)	Fund Title	Appropriation	Disbursements	
2015	FEDERAL GRANTS TRUST FUND	7,635,591.00	3,536,631.21	
2016	FEDERAL GRANTS TRUST FUND	7,078,374.00	7,579,867.76	
2017	FEDERAL GRANTS TRUST FUND	7,078,374.00	1,696,283.16	
2018	FEDERAL GRANTS TRUST FUND	9,147,256.00	1,066,695.19	
2019	FEDERAL GRANTS TRUST FUND	9,147,256.00	2,571,440.10	
2020	FEDERAL GRANTS TRUST FUND	9,797,256.00	1,988,428.32	
2021	FEDERAL GRANTS TRUST FUND	9,797,256.00	3,396,684.37	
2022	FEDERAL GRANTS TRUST FUND	9,797,256.00	1,506,003.53	
2023	FEDERAL GRANTS TRUST FUND	9,797,256.00	1,203,455.58	
2024	FEDERAL GRANTS TRUST FUND	9,797,256.00	1,017,028.33	<b>Dist. %</b>
<b>Ten-Year Total</b>		<b>89,073,131.00</b>	<b>25,562,517.55</b>	<b>28.7%</b>
<b>Ten-Year Annual Average</b>		<b>8,907,313.10</b>	<b>2,556,251.76</b>	

### 6.4.3 Combined Federal and State Expenditures over Ten-Year Period

Over the ten-year period, expenditures from state and federal funds for resiliency and flood mitigation have totaled nearly \$110.0 million. Due to the substantial infusion of one-time funds and significant spending delays, expenditures have not followed a predictable pattern.

**Table 6.4.3.1 State and Federal Expenditures on Flooding and Resiliency (in \$millions)**

(millions)	FY14-15	FY15-16	FY16-17	FY17-18	FY18-19	FY19-20	FY20-21	FY21-22	FY21-23	FY21-24
Flood Mitigation - Federal Assistance	\$3.54	\$7.58	\$1.70	\$1.07	\$2.57	\$1.99	\$3.40	\$1.51	\$1.20	\$1.02
Regional and Local Resiliency Support	\$-	\$-	\$-	\$-	\$1.93	\$4.13	\$7.27	\$7.82	\$11.75	\$33.30
Resiliency Planning and Research	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$6.73	\$11.46
<b>TOTAL</b>	<b>\$3.54</b>	<b>\$7.58</b>	<b>\$1.70</b>	<b>\$1.07</b>	<b>\$4.50</b>	<b>\$6.12</b>	<b>\$10.67</b>	<b>\$9.32</b>	<b>\$19.68</b>	<b>\$45.78</b>
									<b>Combined Ten-Year Total</b>	<b>\$109.95</b>
									<b>Ten-Year Annual Average</b>	<b>\$10.99</b>

### 6.4.4 Regional Expenditures

The state also provides funding to the Water Management Districts for flood protection. To identify Water Management District (WMD) expenditures related to flooding, EDR reviewed the WMDs' preliminary budgets developed in accordance with sections 373.535 and 373.536, Florida Statutes, respectively. Table 6.4.4.1 provides a forecast and details a history of expenditures across all program areas that the WMDs attribute to the flood protection area of responsibility. Note that the historic data is in local fiscal years, which begin October 1 and end September 30. For forecasting purposes, it has been converted to state fiscal years. Rather than using a simple three-year moving average, the forecast also takes into account the three-year moving average growth rate, averaging the two.

**Table 6.4.4.1 Water Management District Flood Protection Expenditures (in \$millions)**

<i>Flood Control</i>	<i>LFY18-19</i>	<i>LFY19-20</i>	<i>LFY20-21</i>	<i>LFY21-22</i>	<i>LFY22-23</i>
NWF	\$2.72	\$2.82	\$2.55	\$2.48	\$3.48
SJ	\$18.61	\$15.01	\$17.34	\$17.23	\$14.40
S	\$101.54	\$100.19	\$114.32	\$115.16	\$125.48
SW	\$31.31	\$34.98	\$23.10	\$29.56	\$27.52
SR	\$3.83	\$3.92	\$3.52	\$3.54	\$3.89
<b>Total</b>	<b>\$158.01</b>	<b>\$156.93</b>	<b>\$160.84</b>	<b>\$167.98</b>	<b>\$174.77</b>
<b>Forecast</b>	<b><i>SFY23-24</i></b>	<b><i>SFY24-25</i></b>	<b><i>SFY25-26</i></b>	<b><i>SFY26-27</i></b>	<b><i>SFY27-28</i></b>
<b>Total</b>	<b>\$166.38</b>	<b>\$168.55</b>	<b>\$169.33</b>	<b>\$168.08</b>	<b>\$168.65</b>

Source: Annual Budgets of the Water Management Districts

## 6.5. Conclusions, Challenges and Future Actions

Using individual parcels as building blocks, the focus of this year’s report was to produce a baseline model of property value across the state that is at material risk of flooding. This assessment requires unique treatment of properties in the High Impact Zone since multiple flooding factors exist for many of those parcels, but the risk is clearly not zero for the Intermediate and Dispersed Impact Zones. Initial projections for the latter zones were presented as part of this year’s assessment. This baseline will be updated with new data in subsequent years, and further refinements will be added as additional layers at the parcel level; however, the underlying structure is largely complete. For example, parcels at risk from high tide flooding (see Appendix 2) will be cross-referenced next year to the previously identified parcels in the High Impact Zone to determine whether boundary adjustments are needed.

Albeit important, the value baseline is just one component of the final forecast. Still to be added is the likelihood of the risk coming to pass within a given time period for a specific parcel. This is a necessary step mostly because the High Impact Zone has co-occurrent risk factors—some of which will take years to fully materialize and some of which are already happening. This will be a topic for future assessments, but the final forecasting product will take the following general form:

$$\textit{Projected Statewide Loss} = \sum (\textit{Property Value}_N \times \textit{Flooding Probability}_N)$$

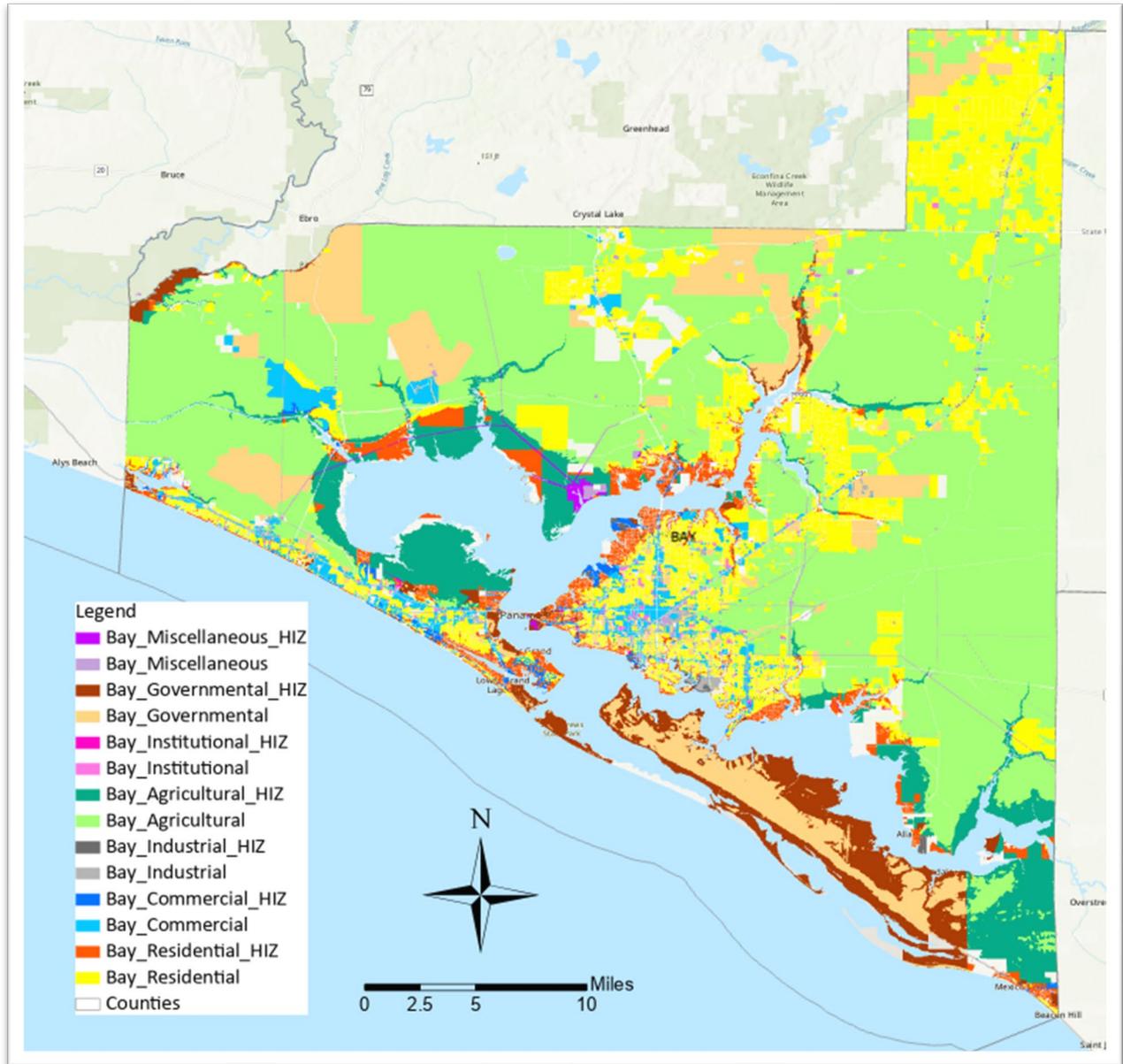
Once the projected loss is calculated—either statewide or for a specified grouping of parcels—it can be used to perform meaningful cost-benefit analyses for specific proposals.

# **Appendices**

# Appendix 1: County Property Value in High Impact Zone

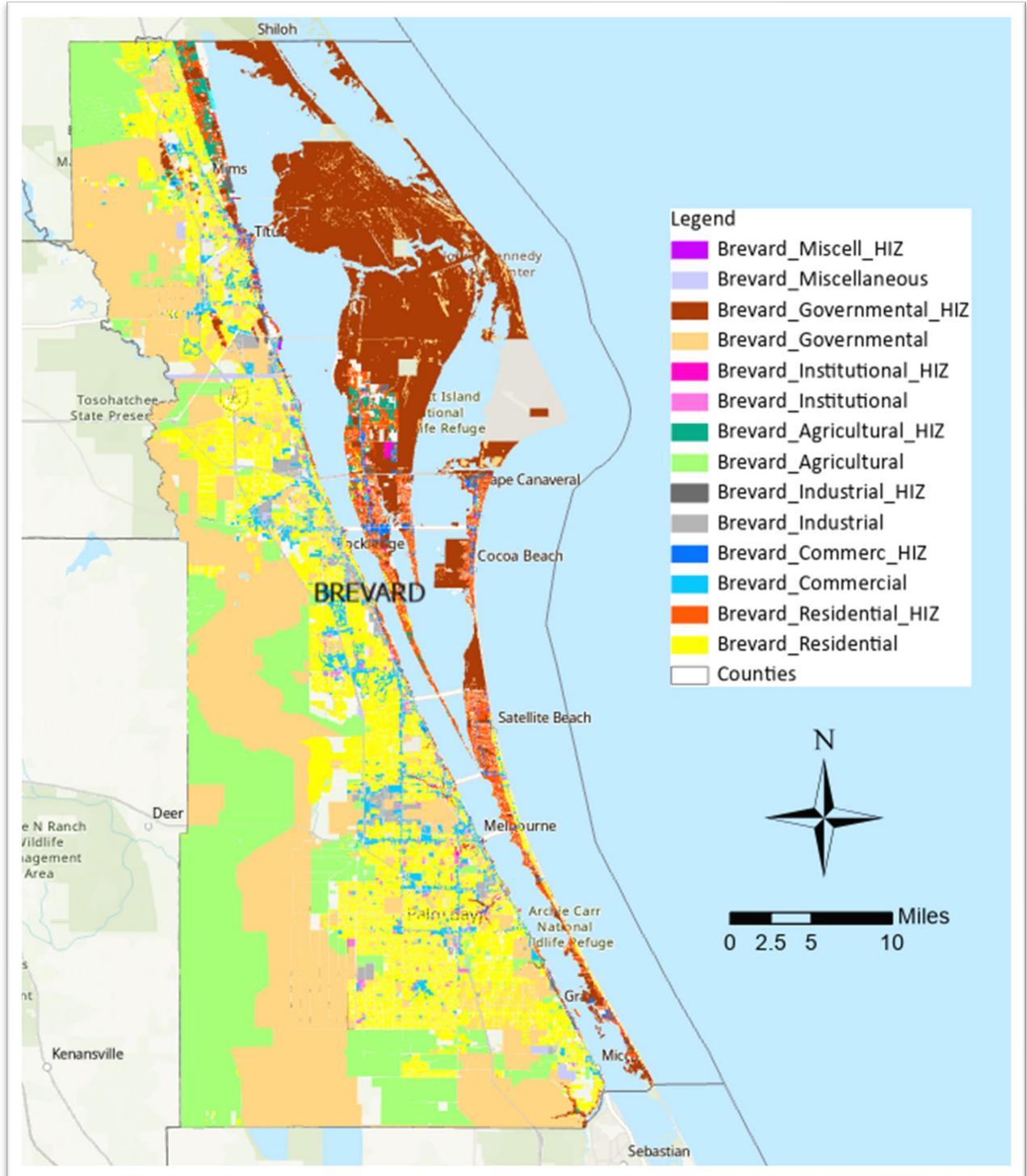
## Bay County

The seven property value categories and the portions located in the High Impact Zone



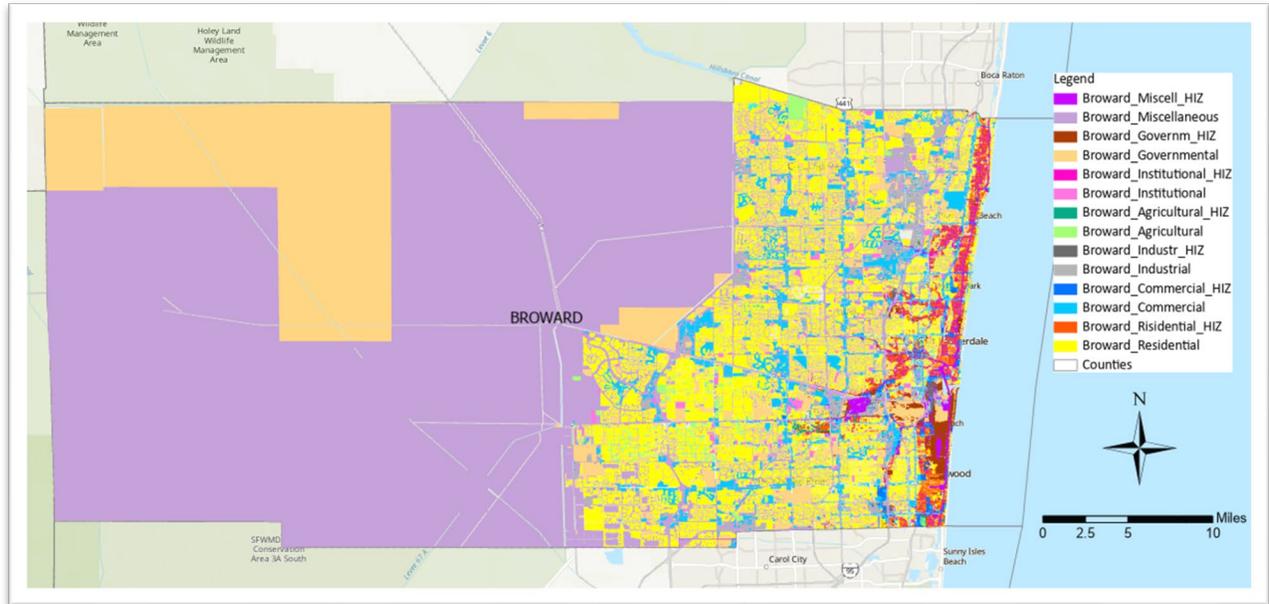
# Brevard

The seven property value categories and the portions located in the High Impact Zone



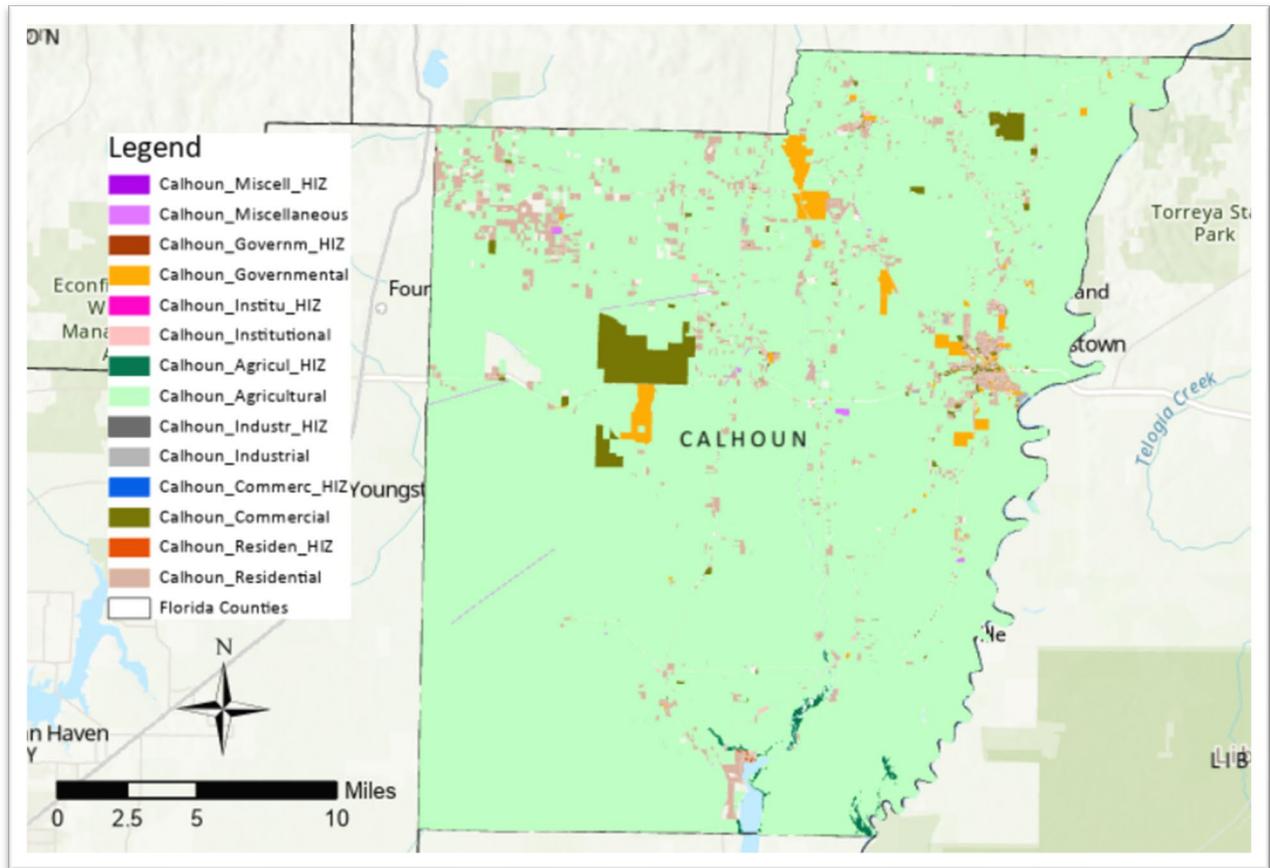
# Broward

The seven property value categories and the portions located in the High Impact Zone



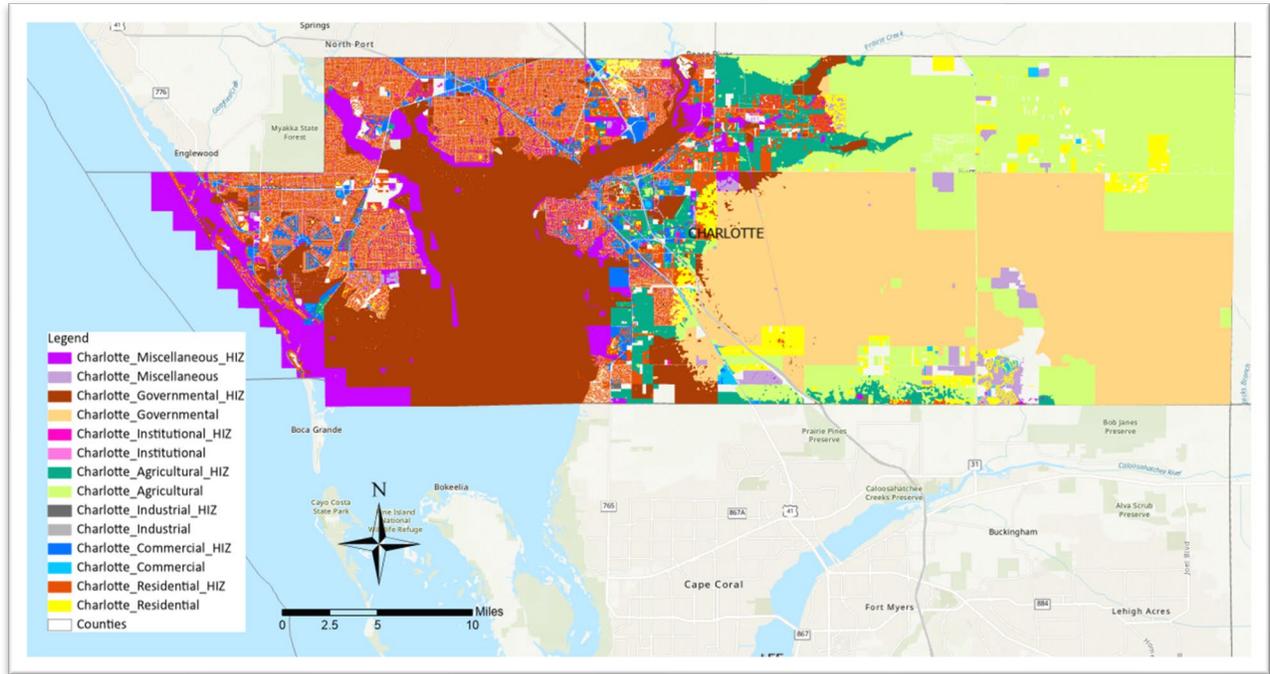
# Calhoun County

The seven property value categories and the portions located in the High Impact Zone



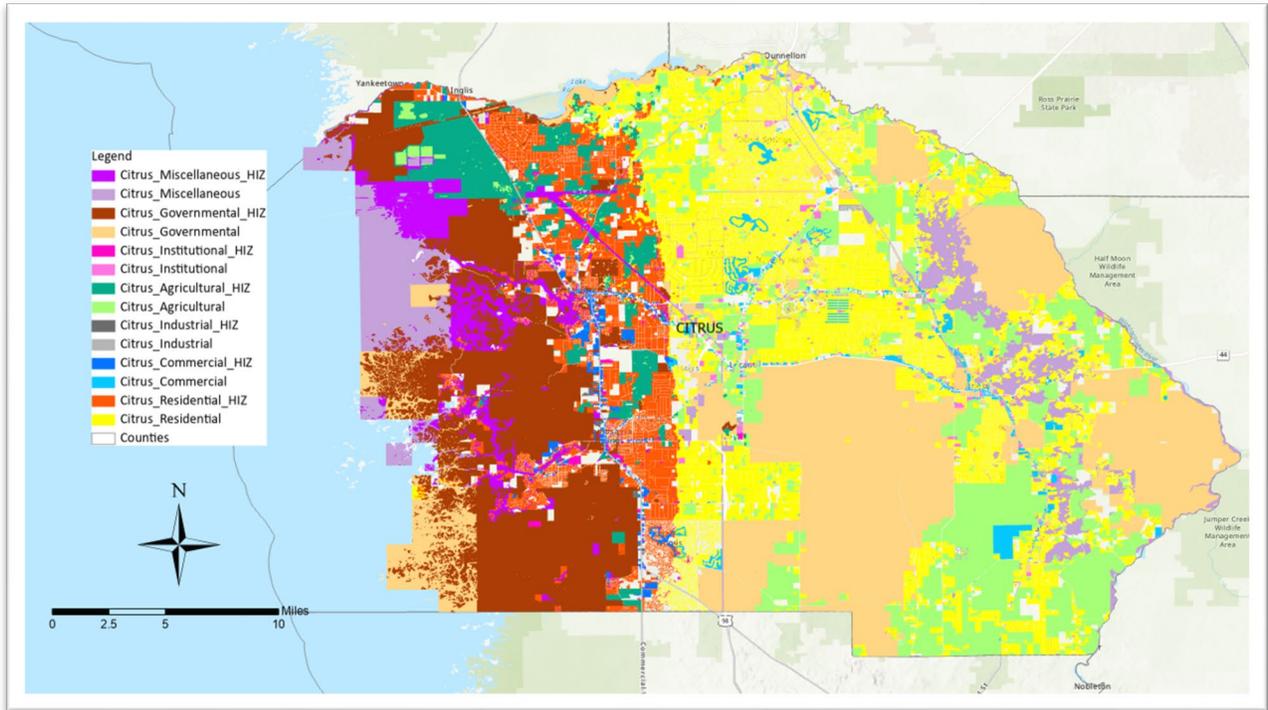
# Charlotte County

The seven property value categories and the portions located in the High Impact Zone



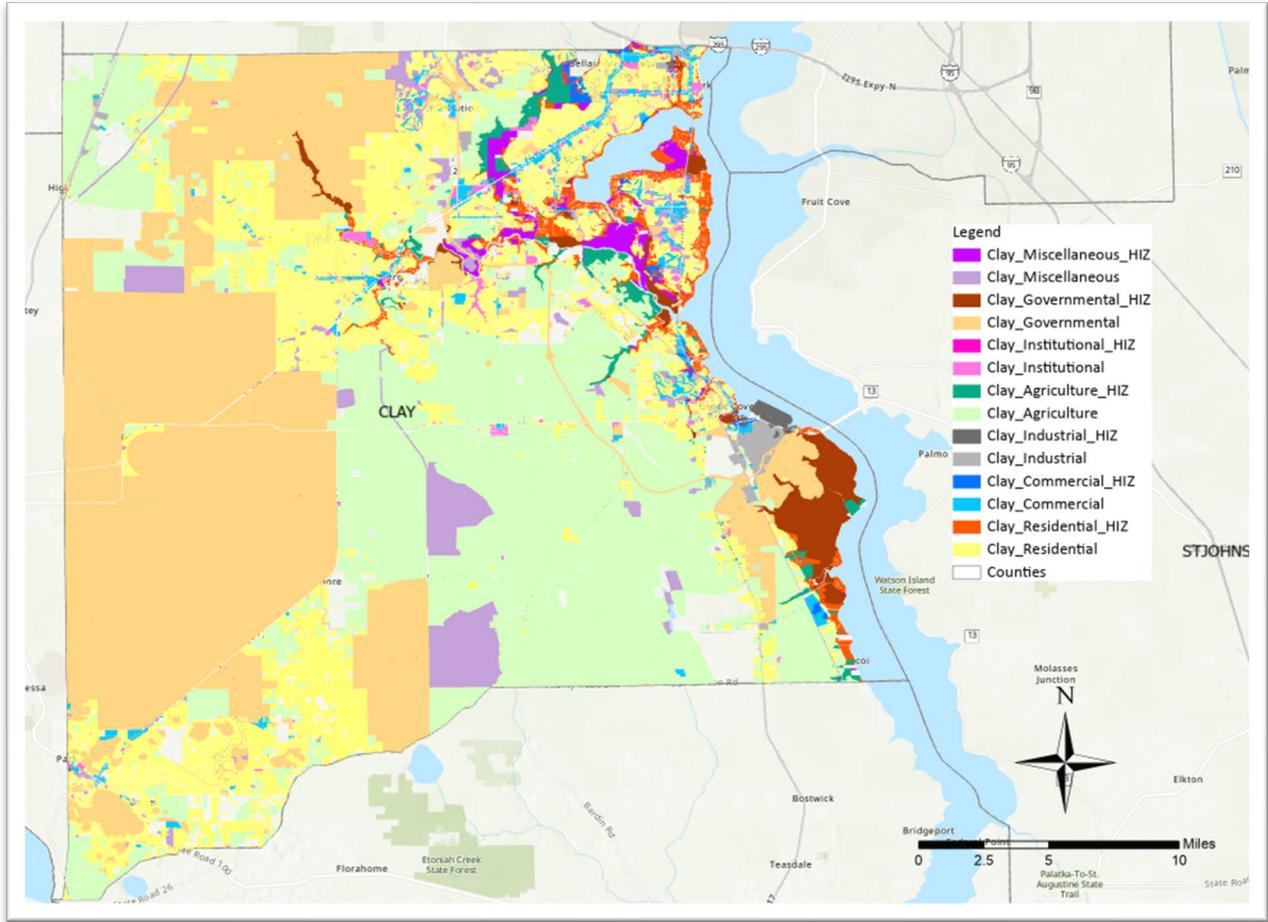
# Citrus County

The seven property value categories and the portions located in the High Impact Zone



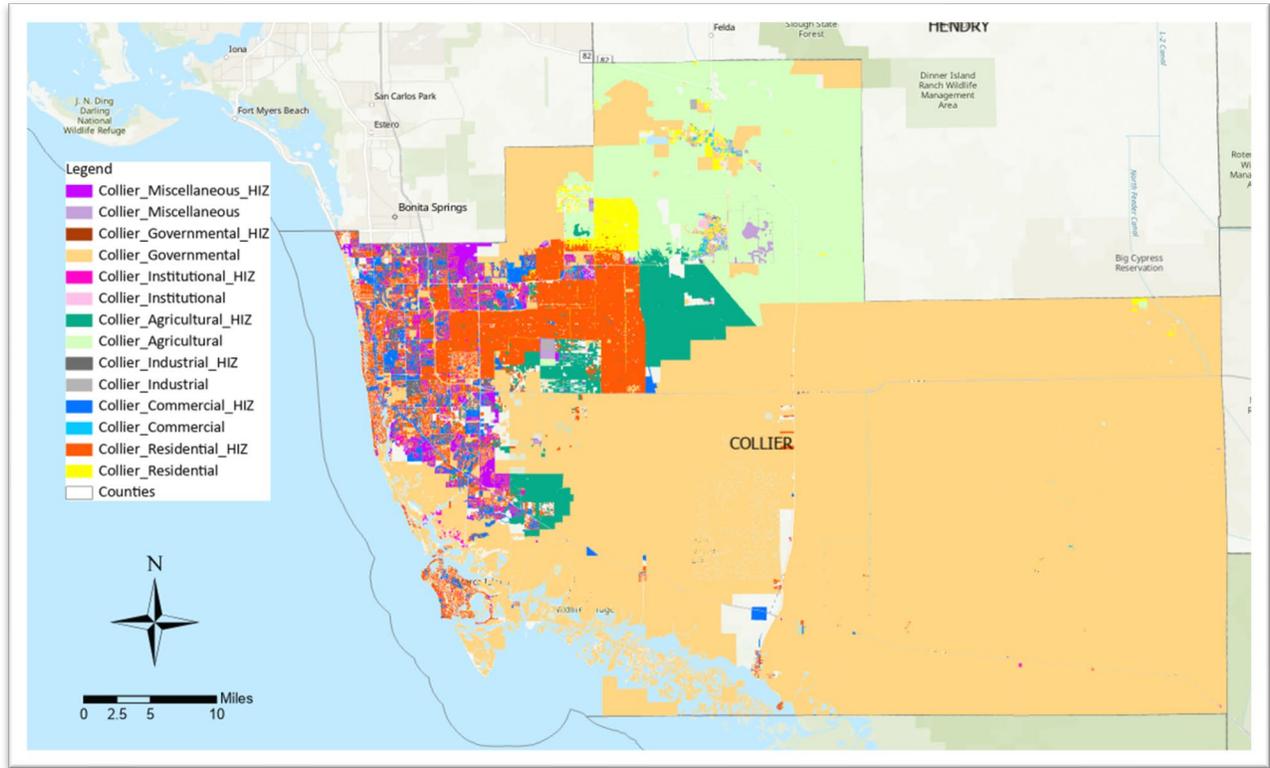
# Clay County

The seven property value categories and the portions located in the High Impact Zone



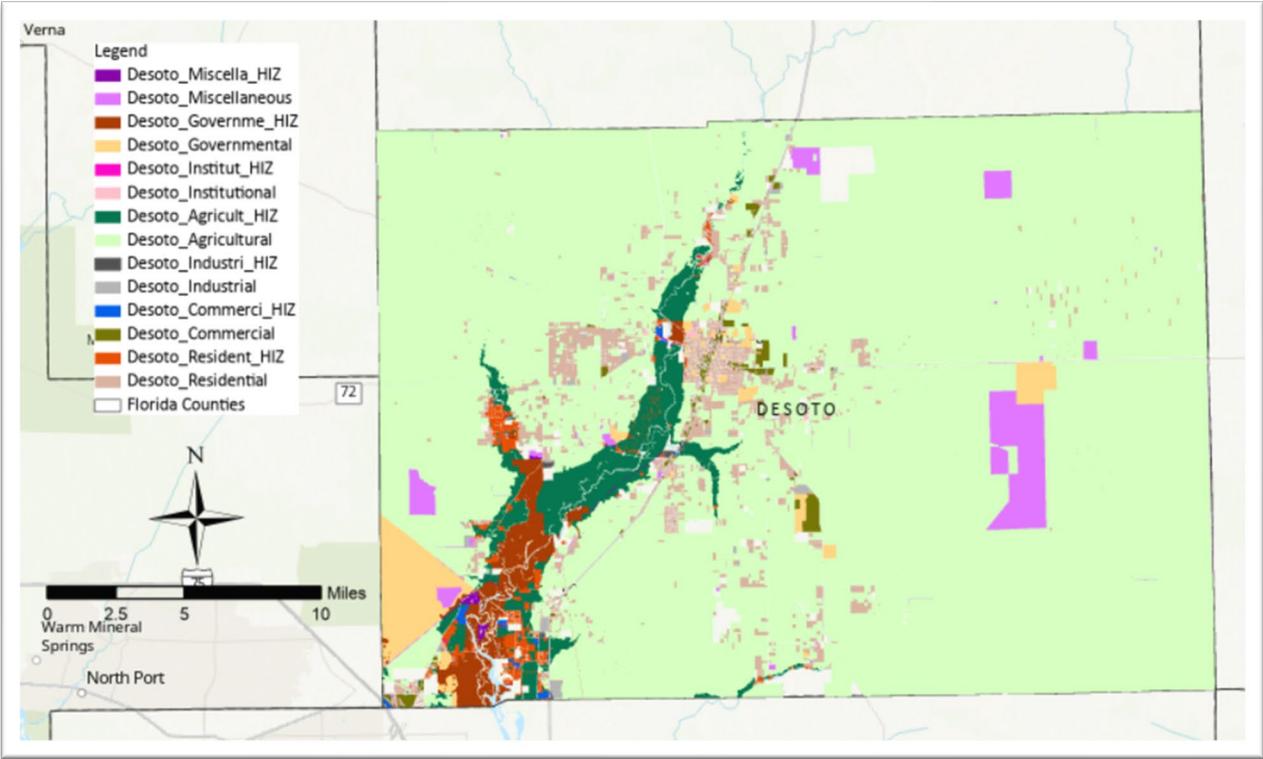
# Collier County

The seven property value categories and the portions located in the High Impact Zone



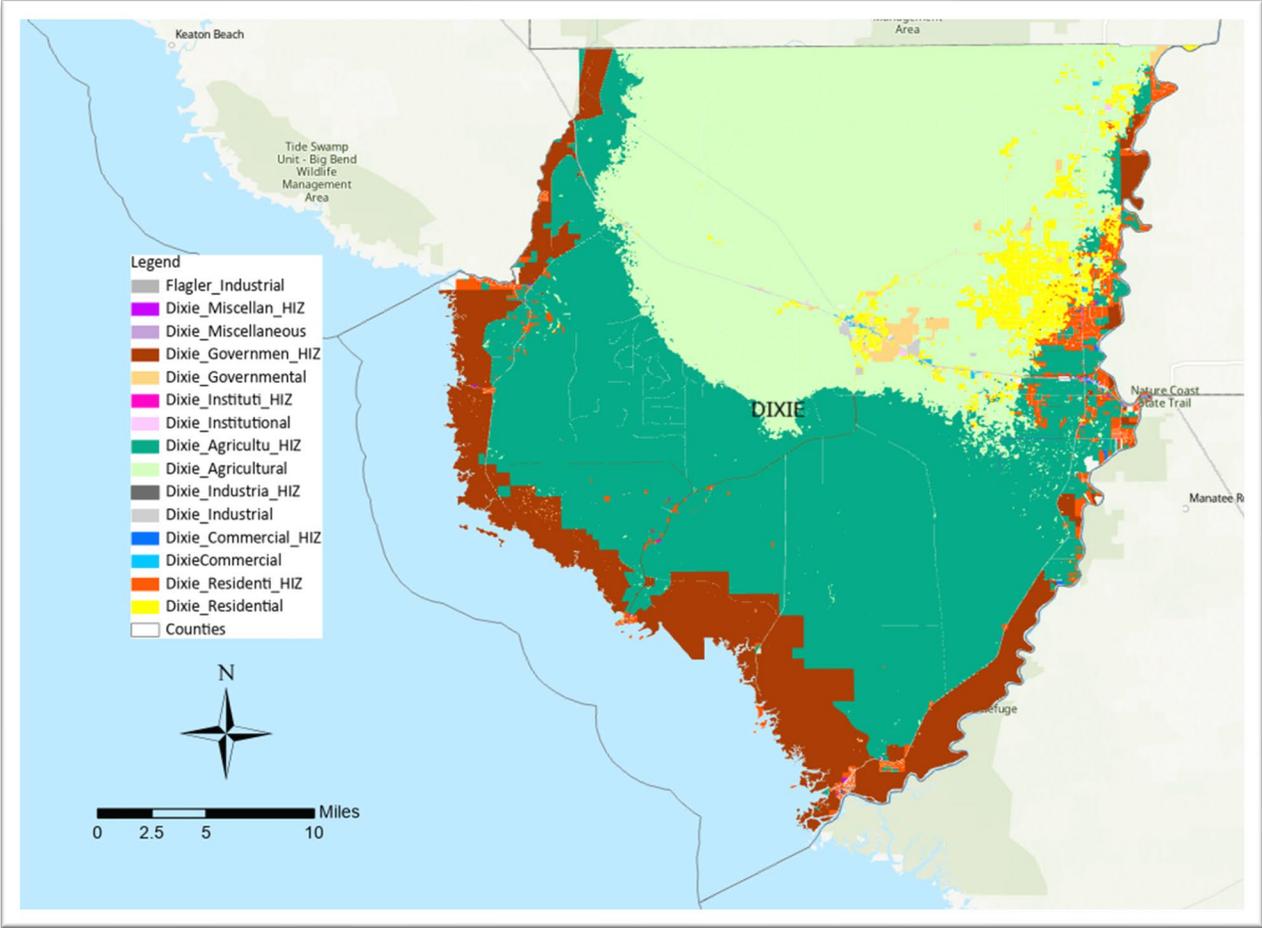
# DeSoto County

The seven property value categories and the portions located in the High Impact Zone



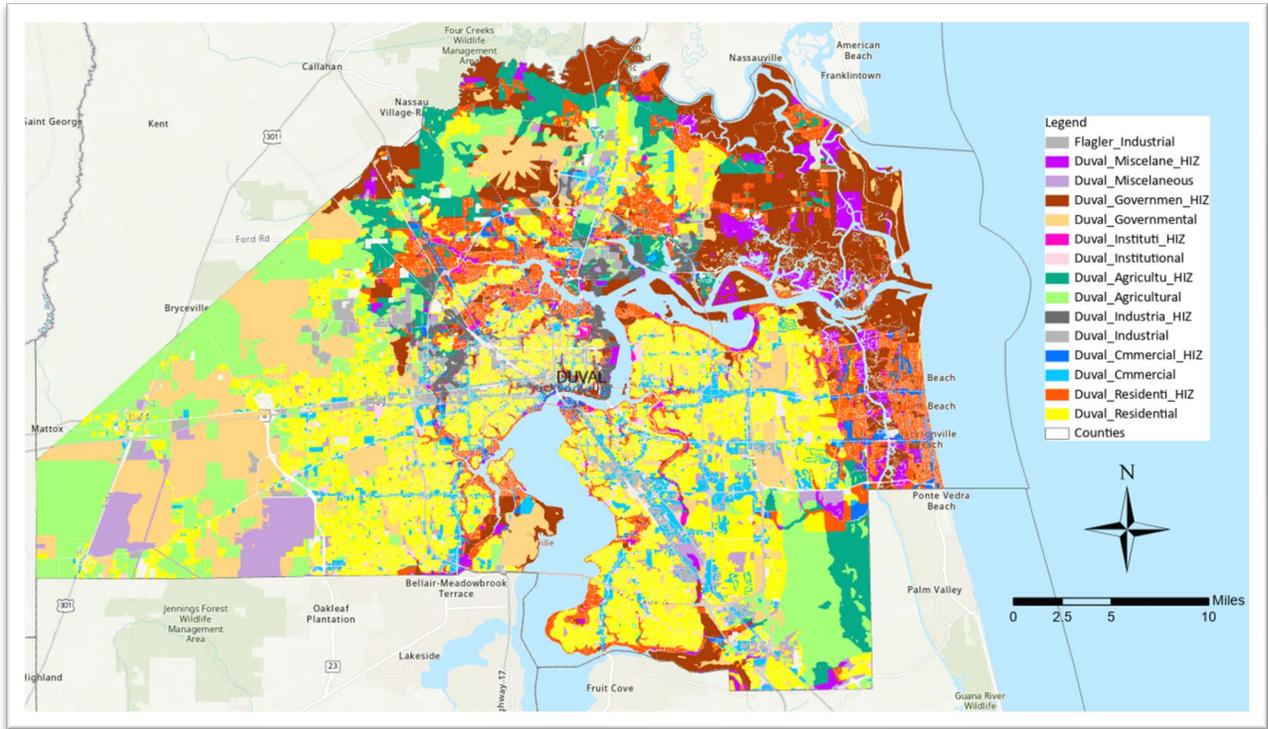
# Dixie County

The seven property value categories and the portions located in the High Impact Zone



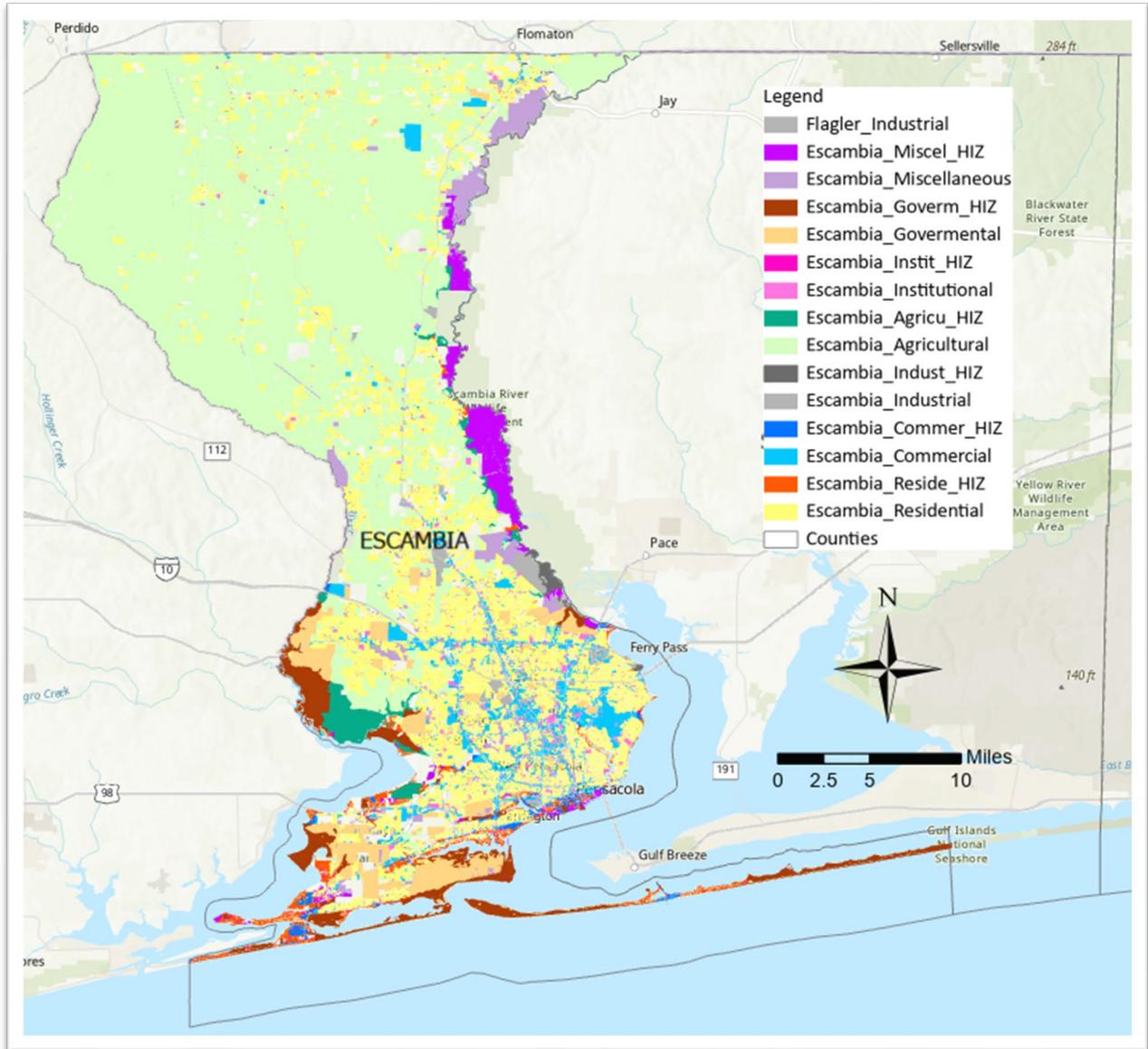
# Duval County

The seven property value categories and the portions located in the High Impact Zone



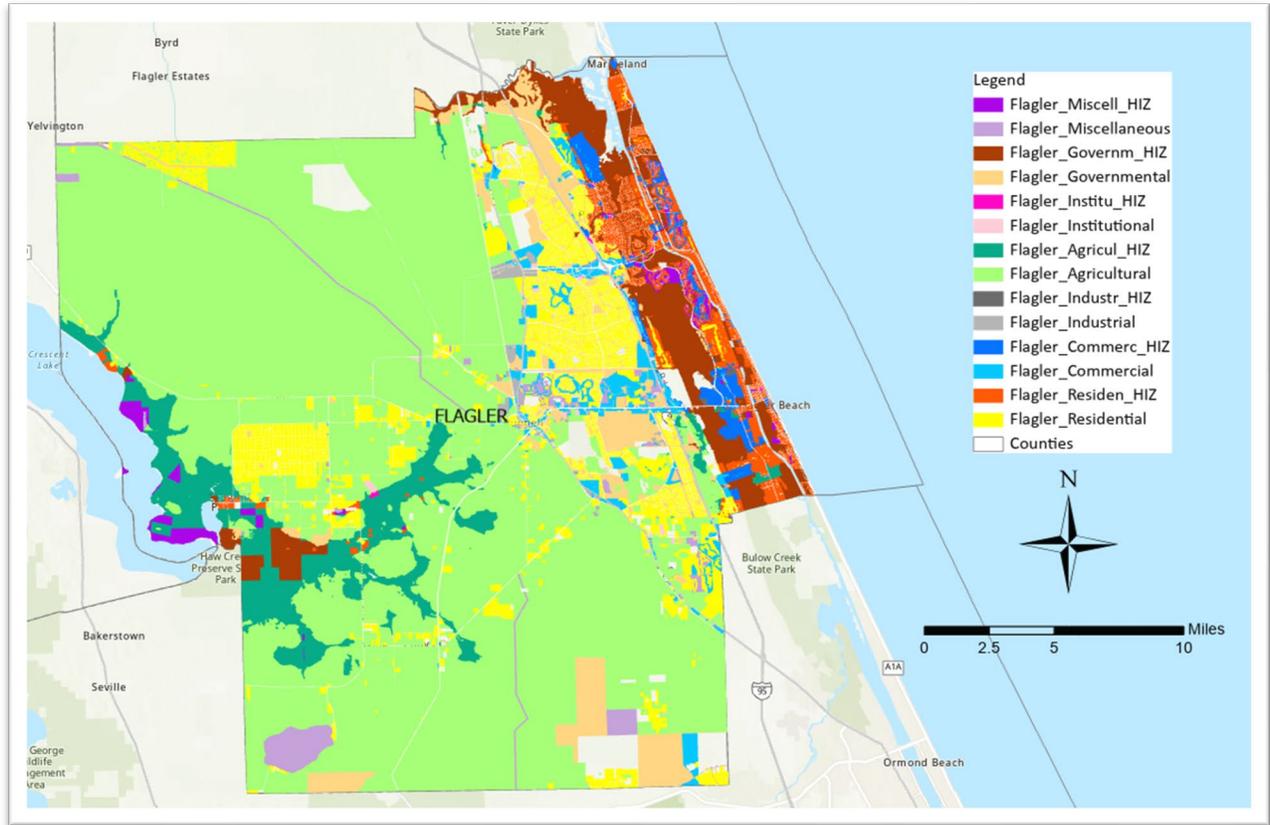
# Escambia County

The seven property value categories and the portions located in the High Impact Zone



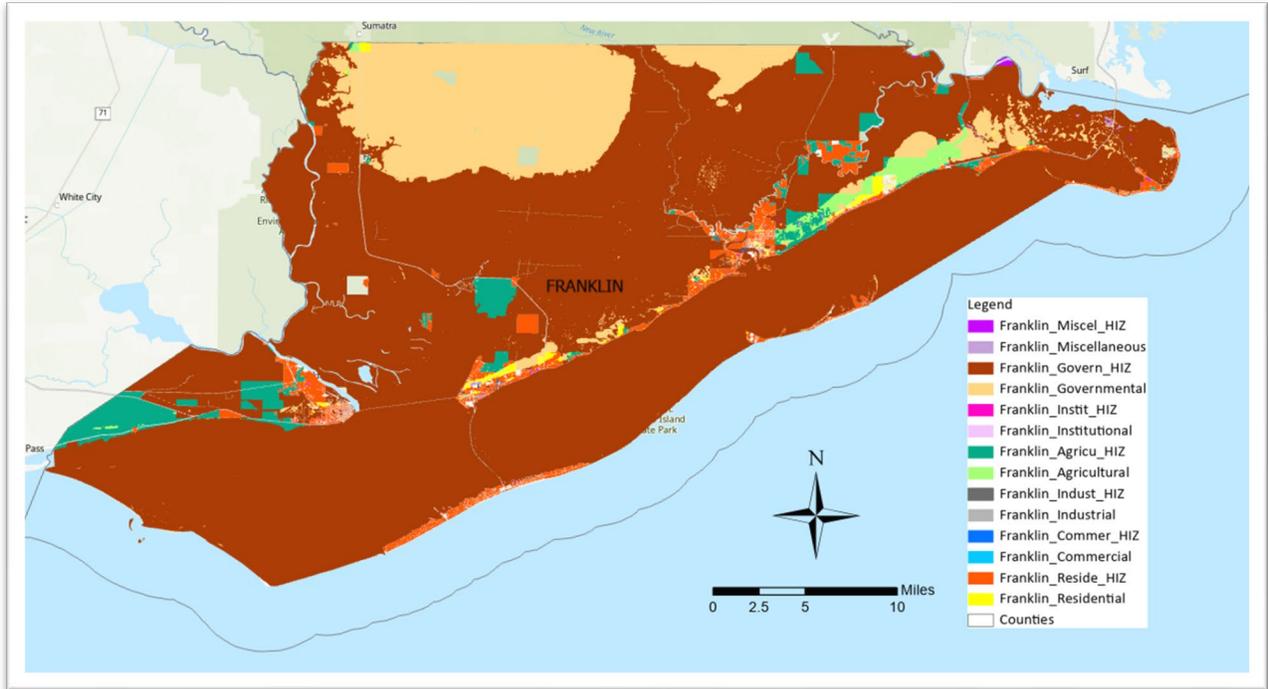
# Flagler County

The seven property value categories and the portions located in the High Impact Zone



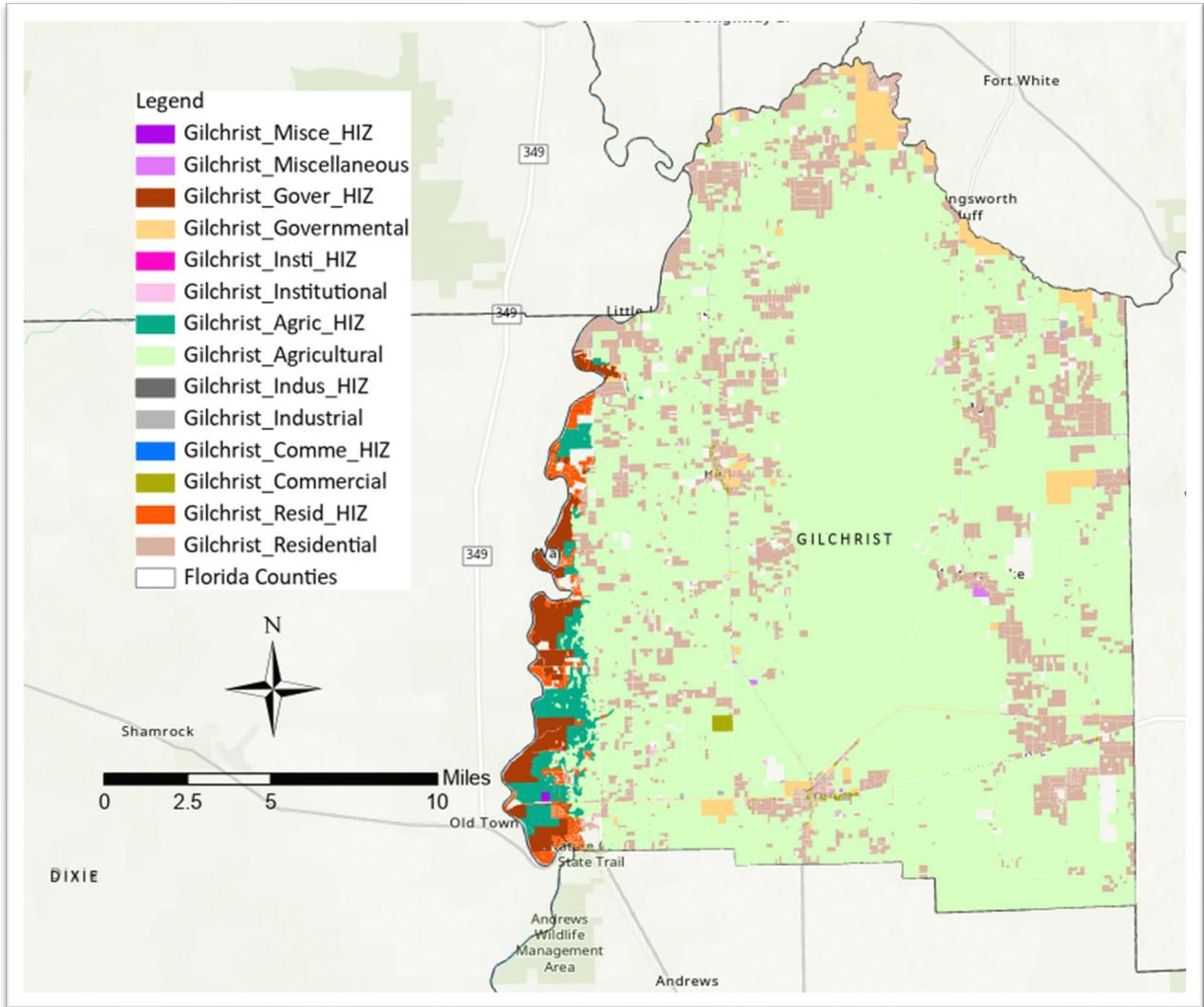
# Franklin County

The seven property value categories and the portions located in the High Impact Zone



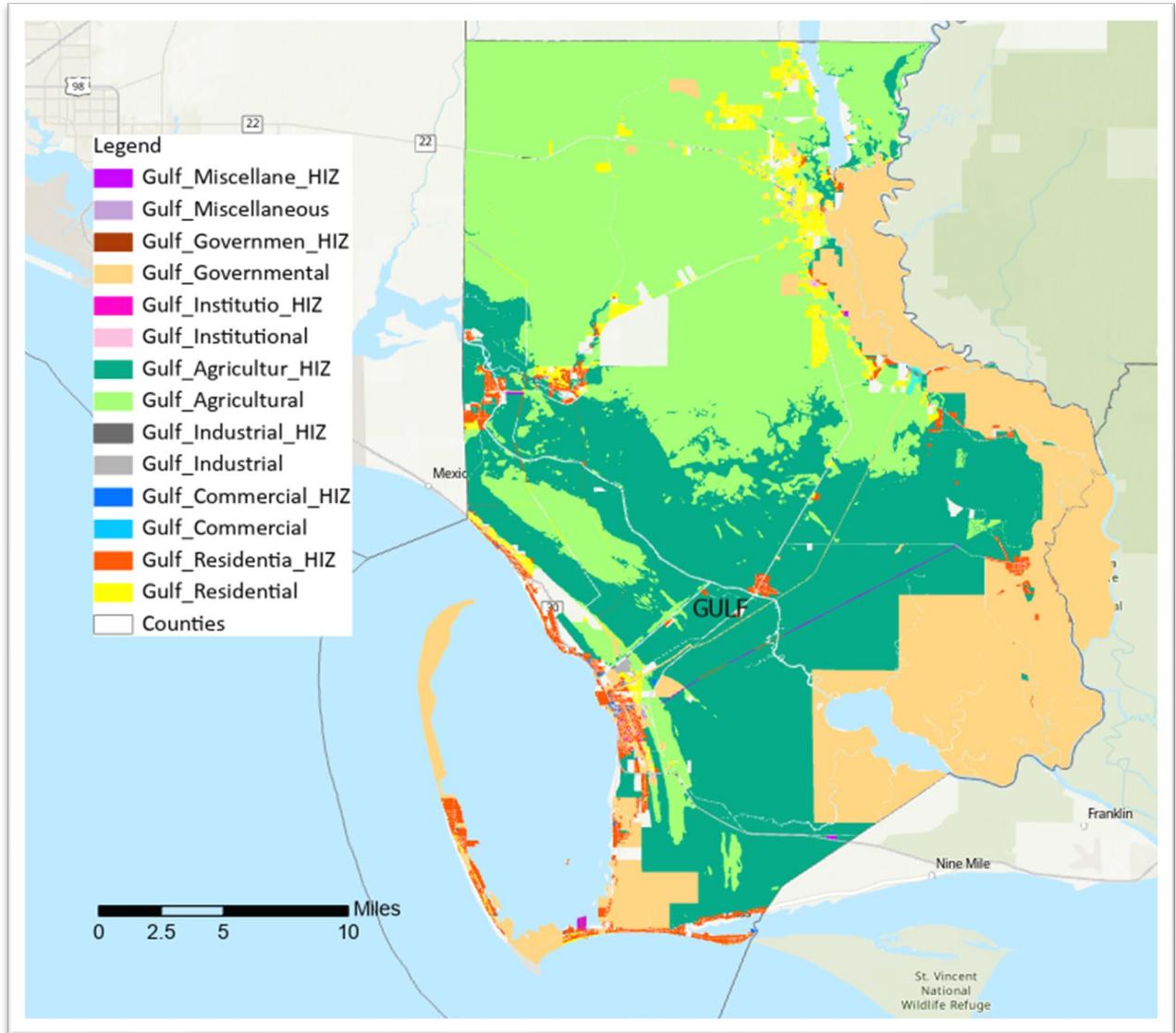
# Gilchrist County

The seven property value categories and the portions located in the High Impact Zone



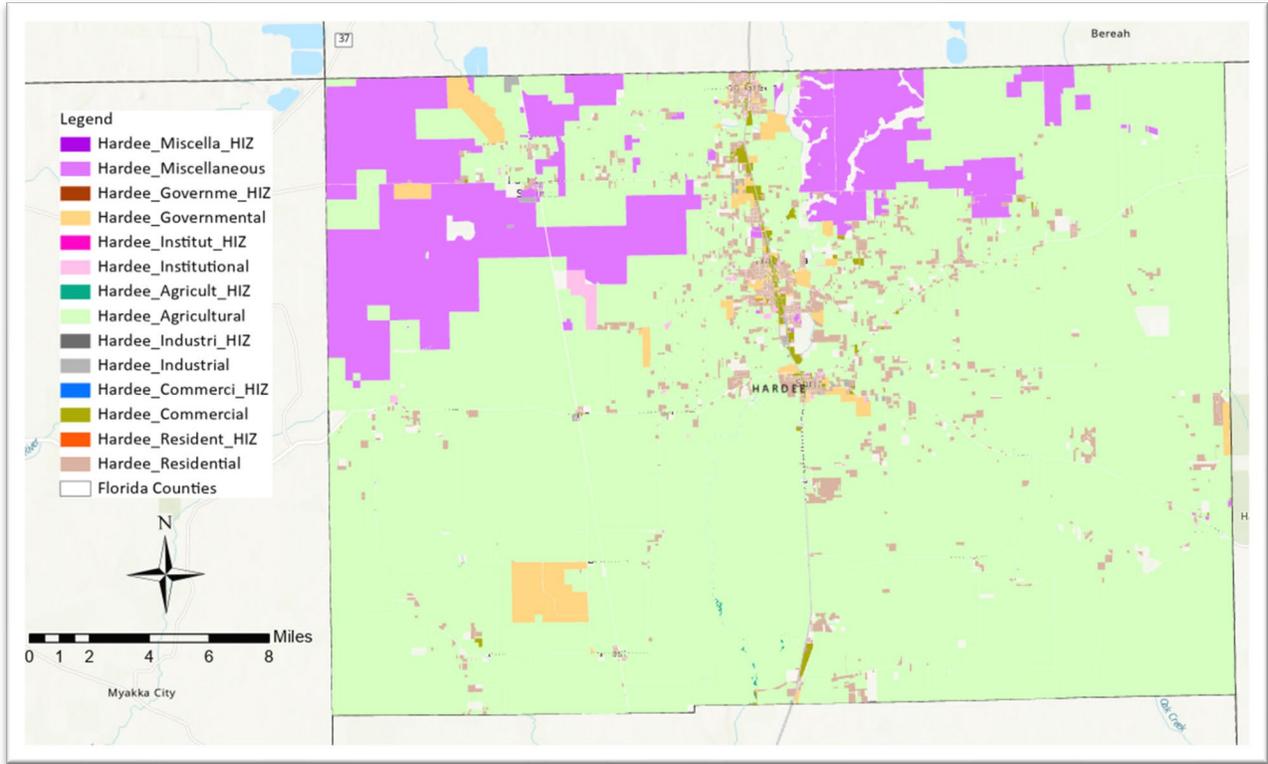
# Gulf County

The seven property value categories and the portions located in the High Impact Zone



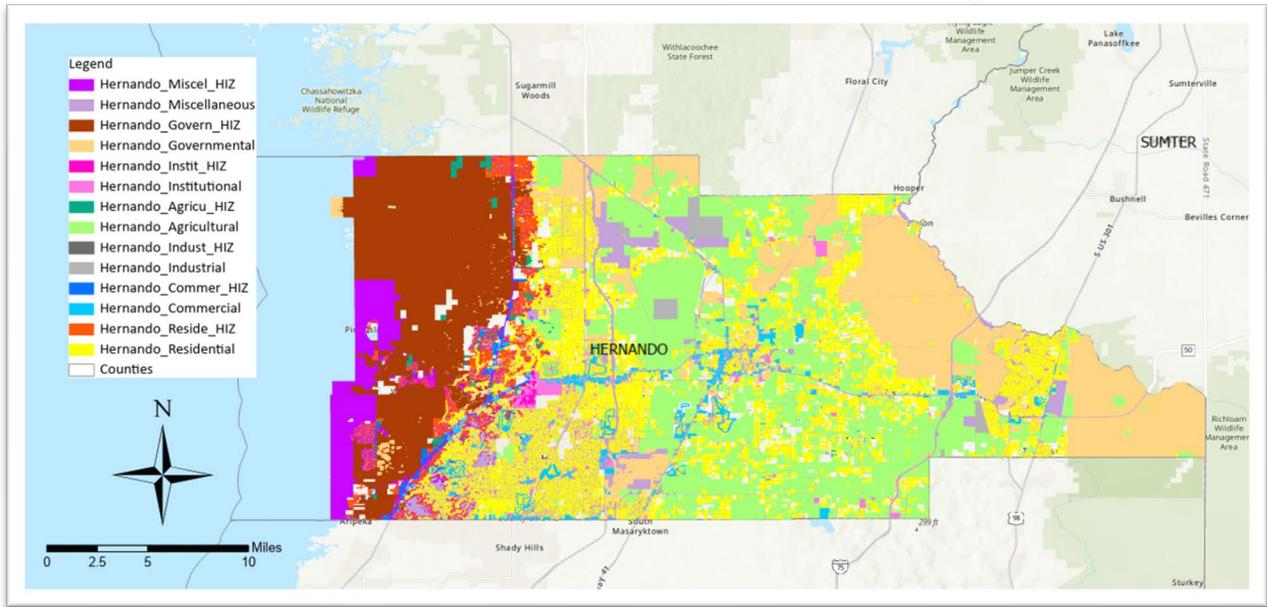
# Hardee County

The seven property value categories and the portions located in the High Impact Zone



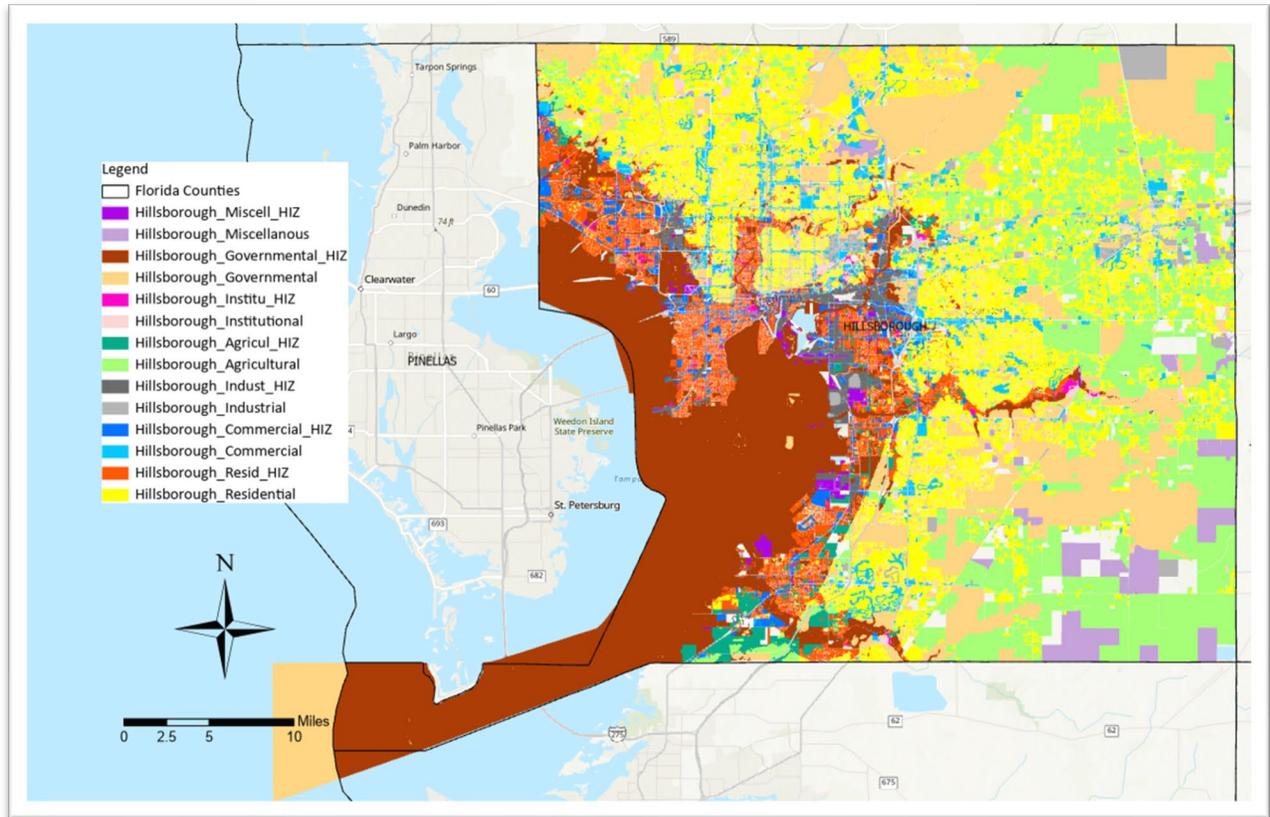
# Hernando County

The seven property value categories and the portions located in the High Impact Zone



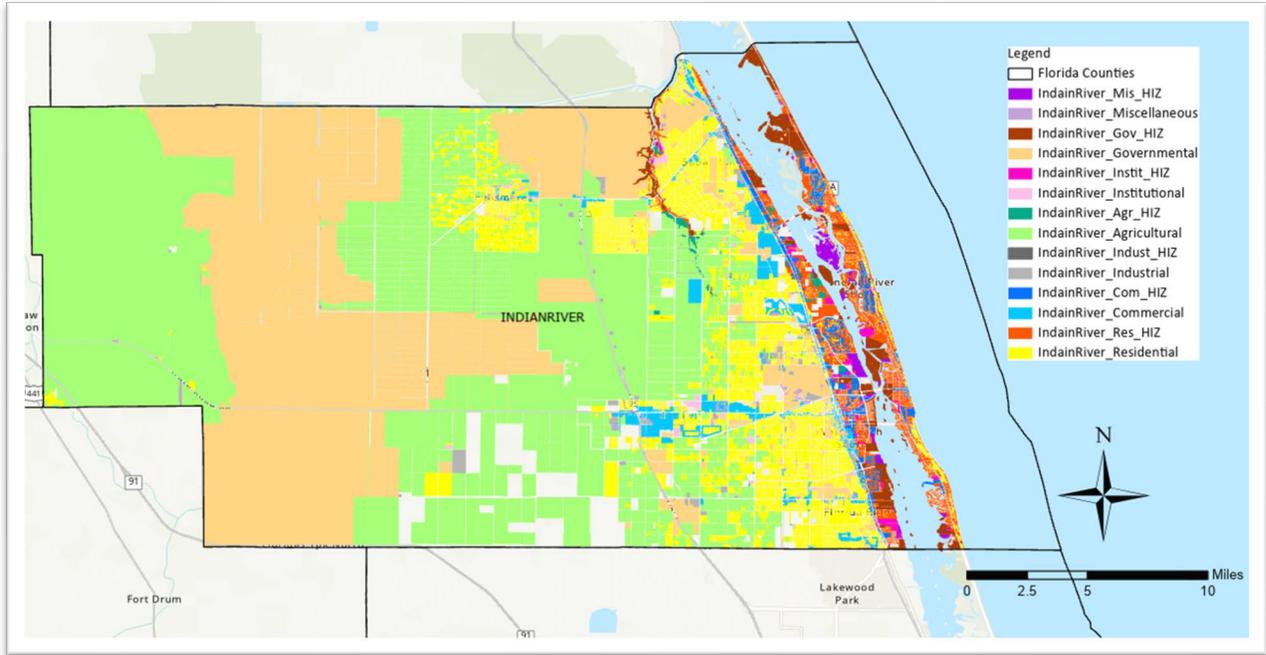
# Hillsborough County

The seven property value categories and the portions located in the High Impact Zone



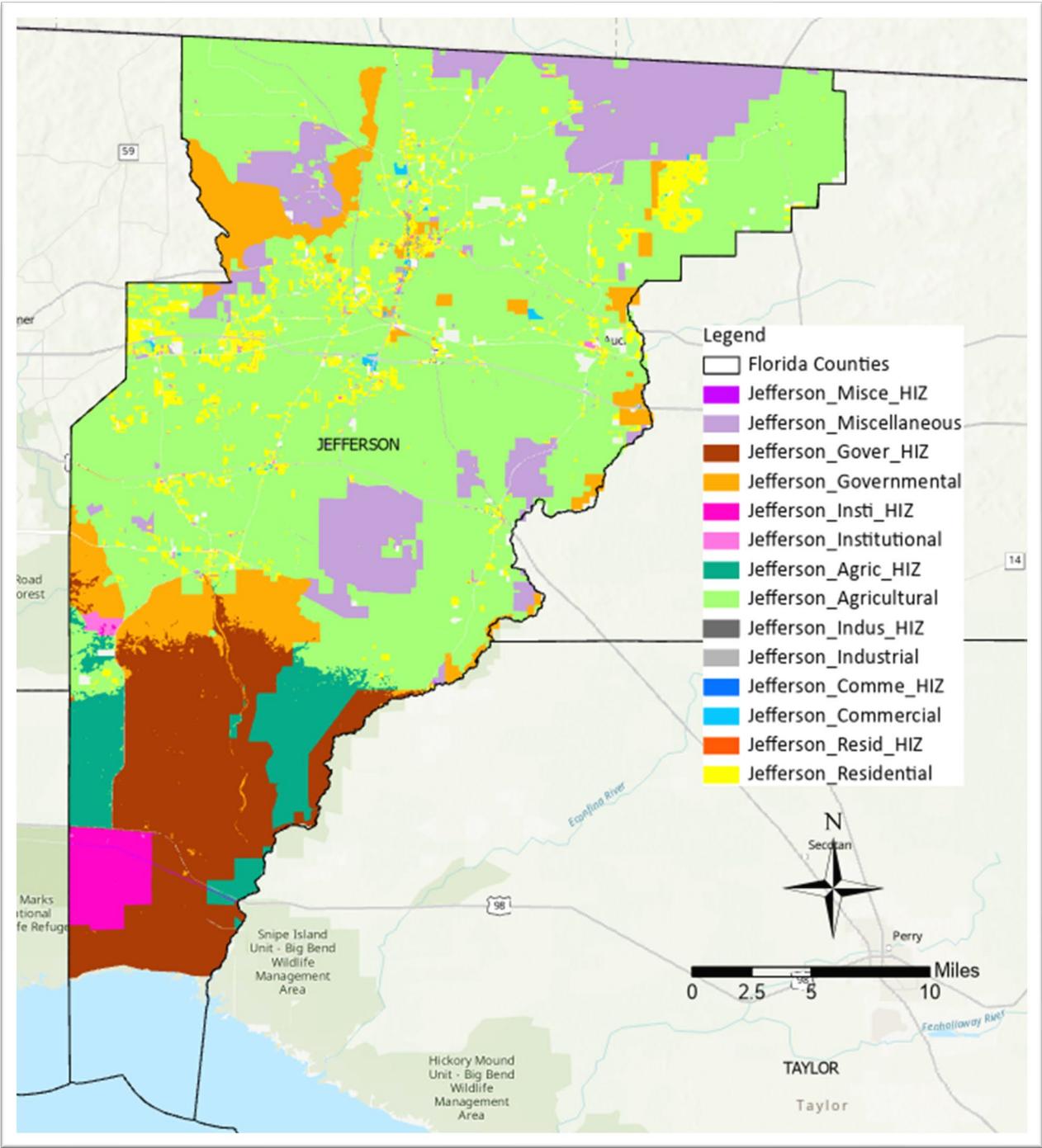
# Indian River County

The seven property value categories and the portions located in the High Impact Zone



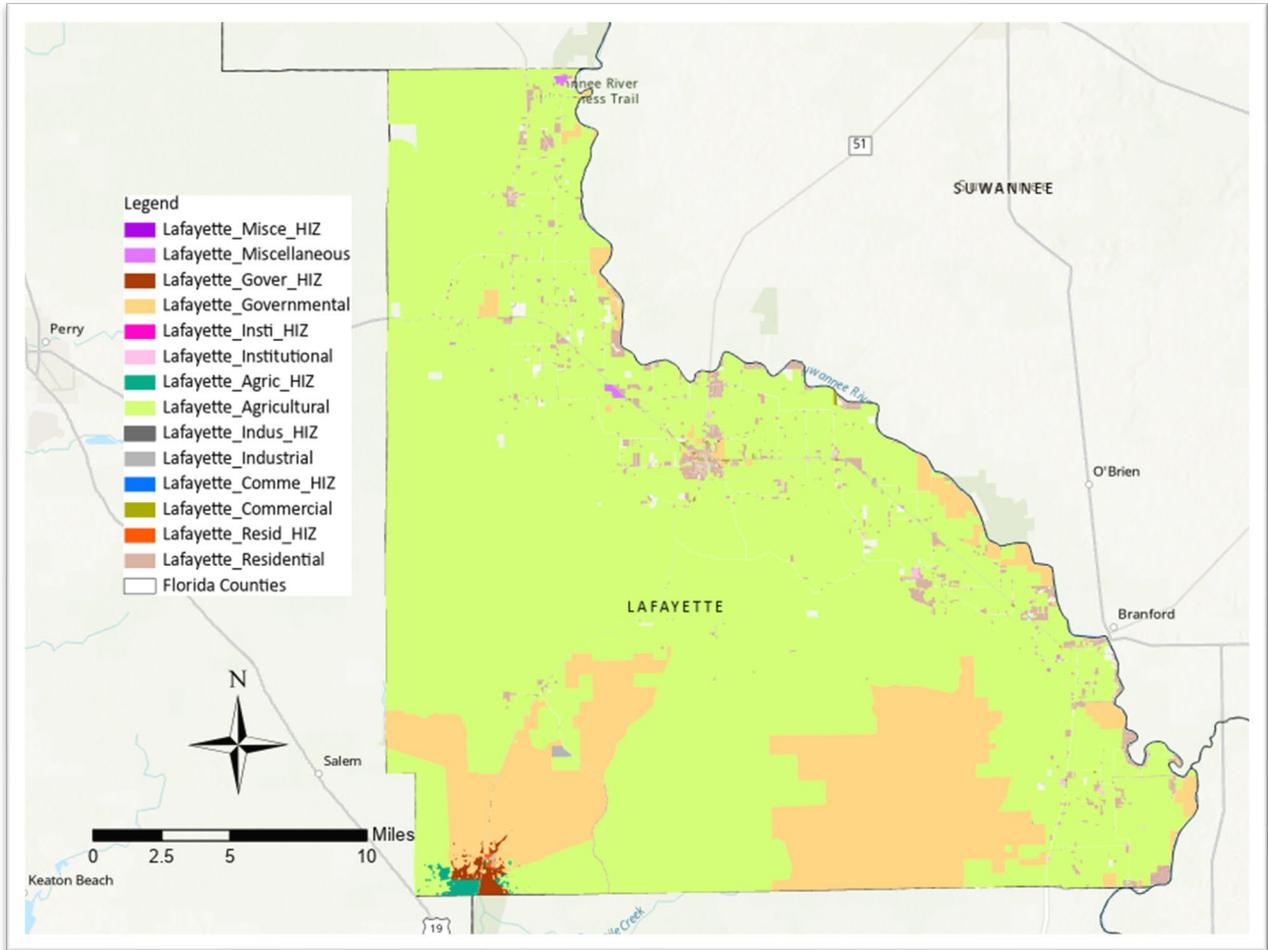
# Jefferson County

The seven property value categories and the portions located in the High Impact Zone



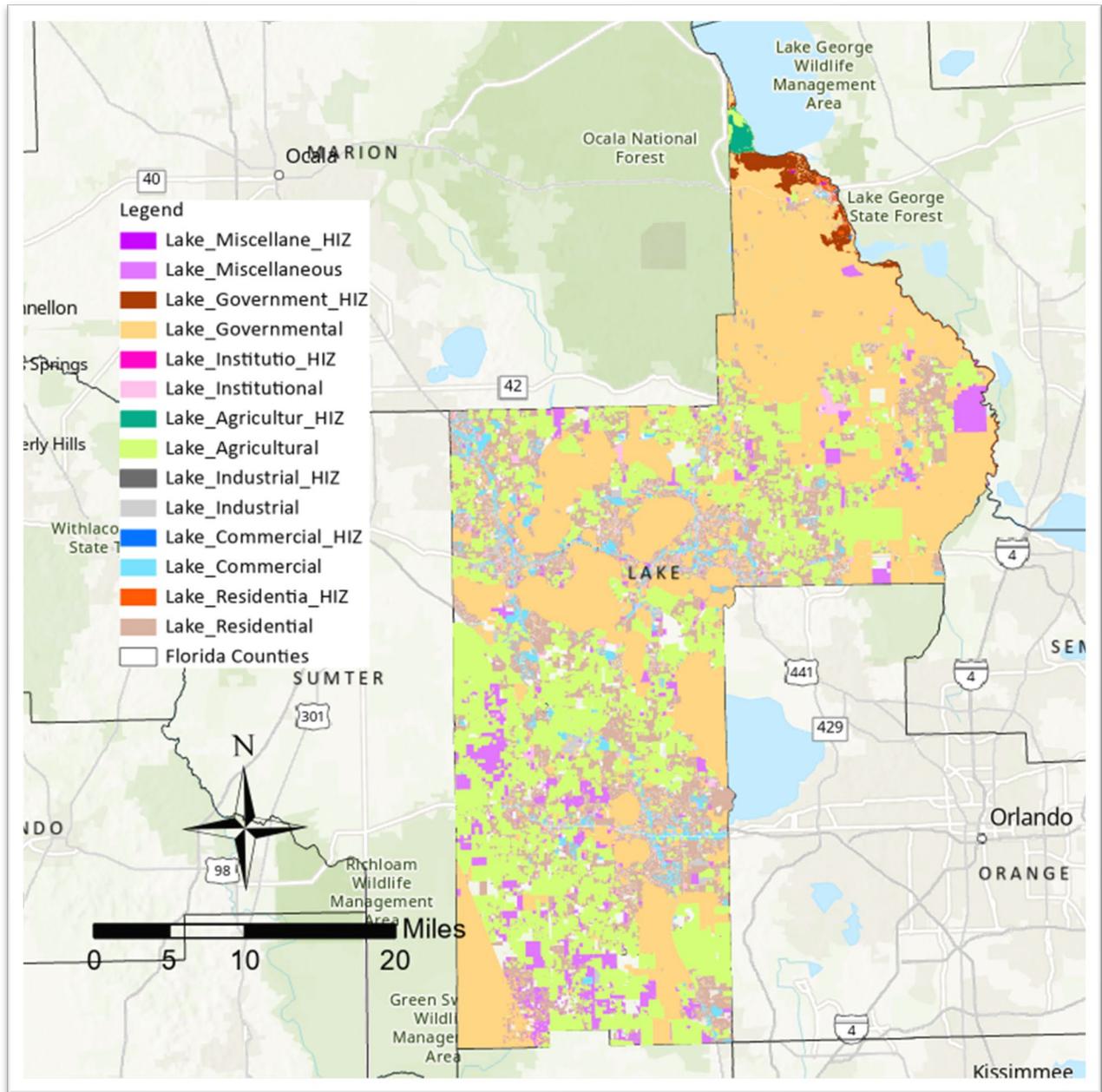
# Lafayette County

The seven property value categories and the portions located in the High Impact Zone



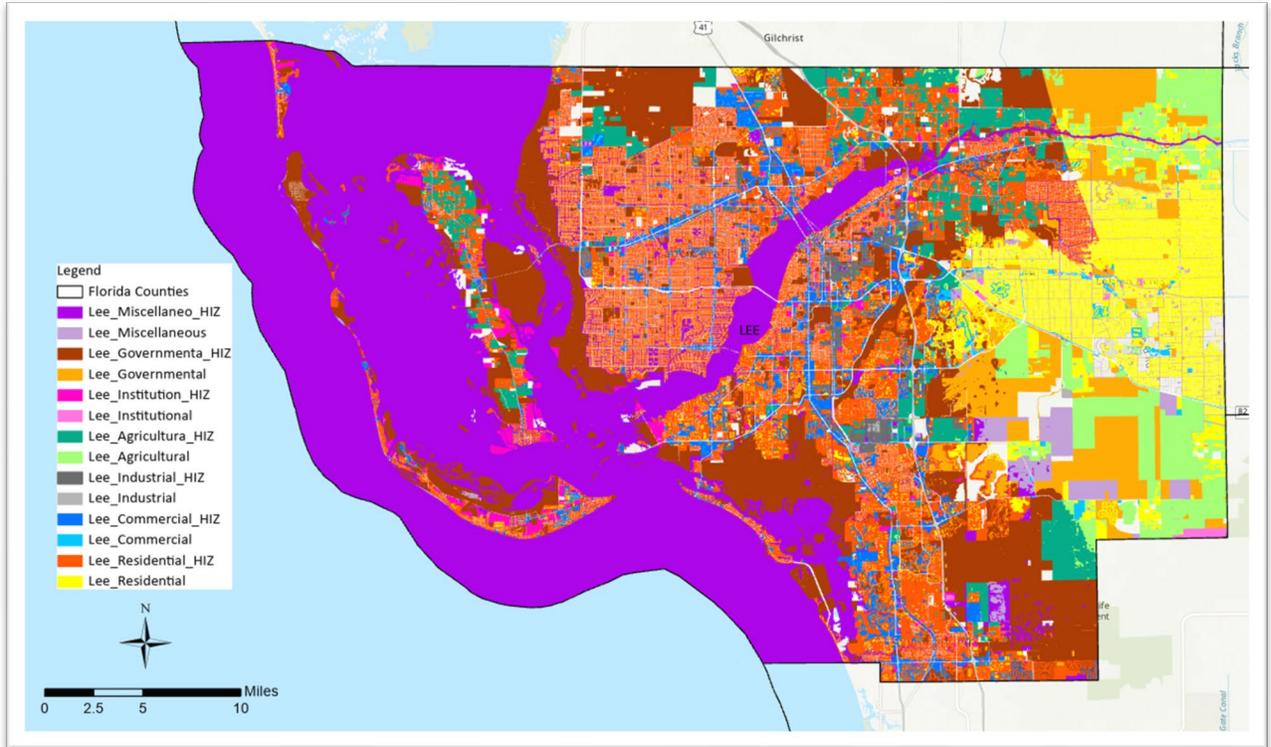
# Lake County

The seven property value categories and the portions located in the High Impact Zone



# Lee County

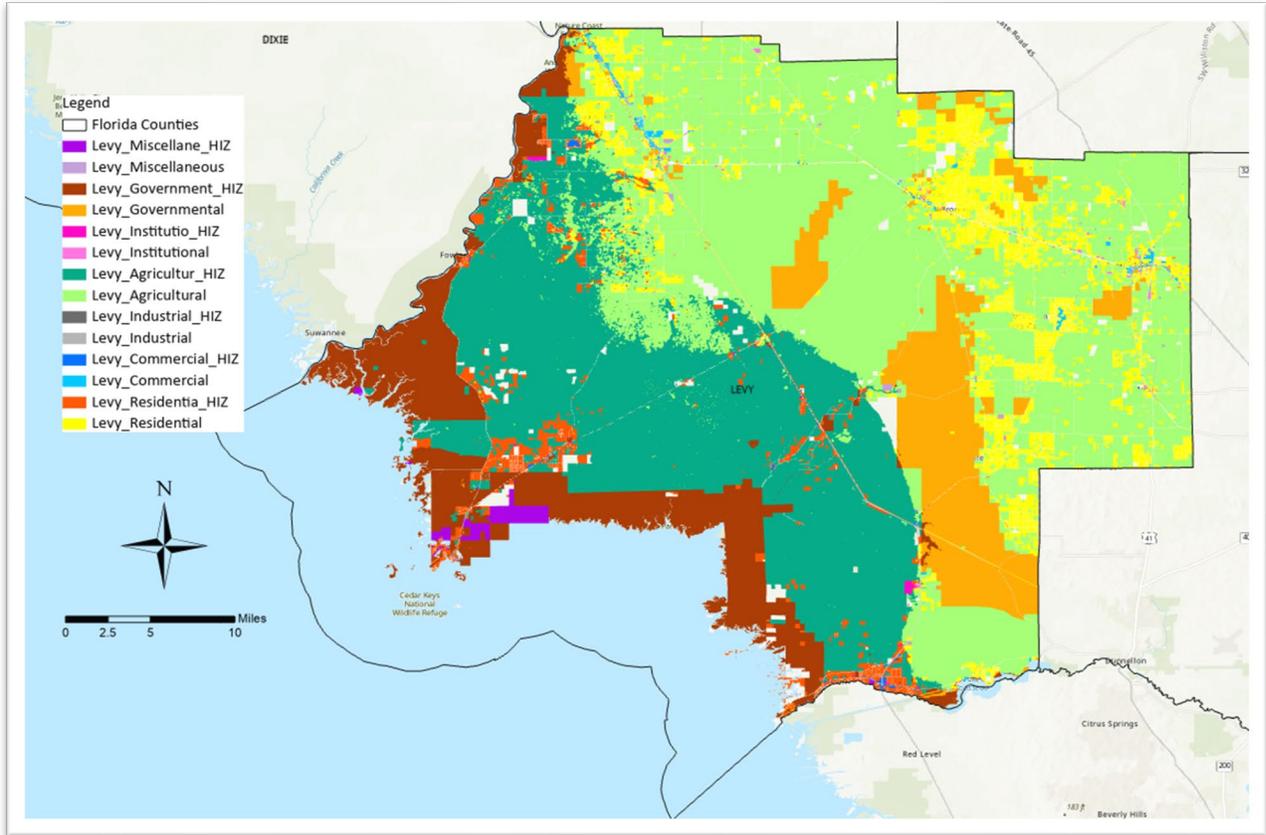
The seven property value categories and the portions located in the High Impact Zone





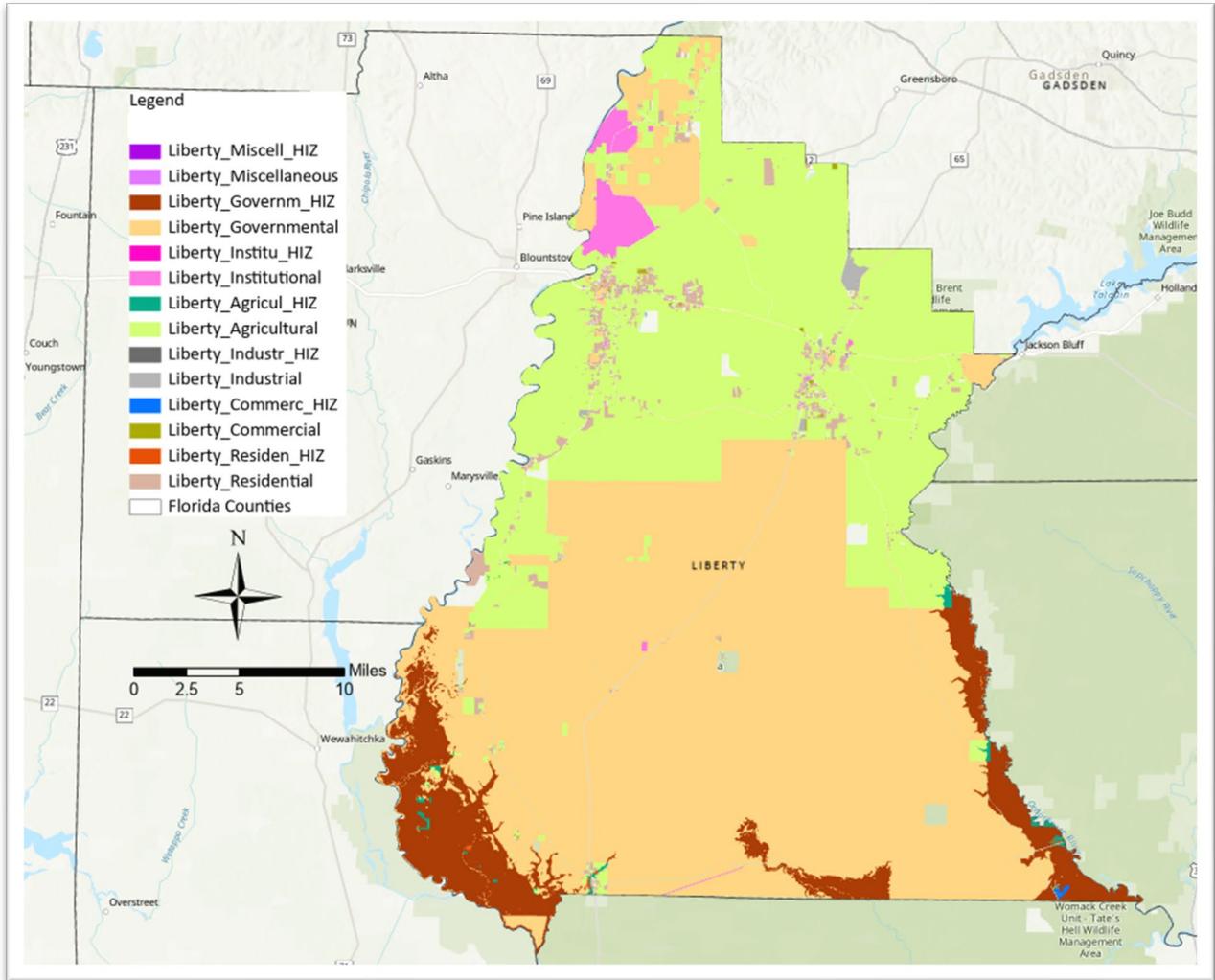
# Levy County

The seven property value categories and the portions located in the High Impact Zone



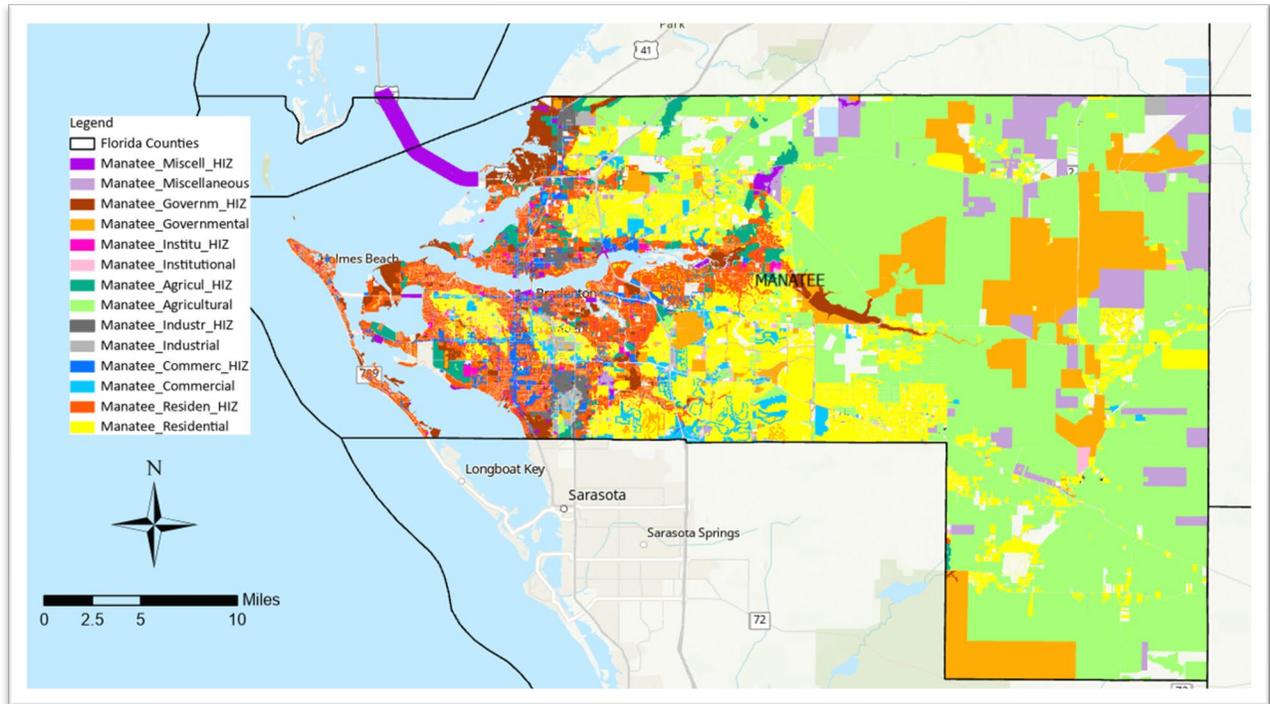
# Liberty County

The seven property value categories and the portions located in the High Impact Zone



# Manatee County

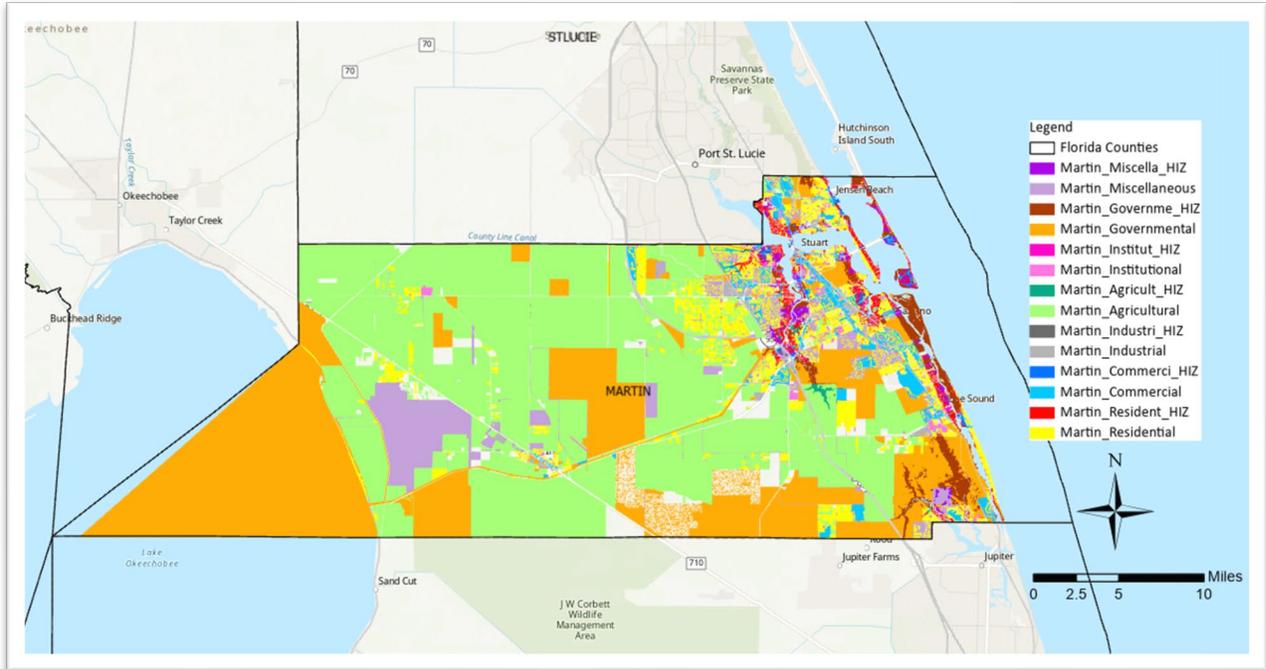
The seven property value categories and the portions located in the High Impact Zone





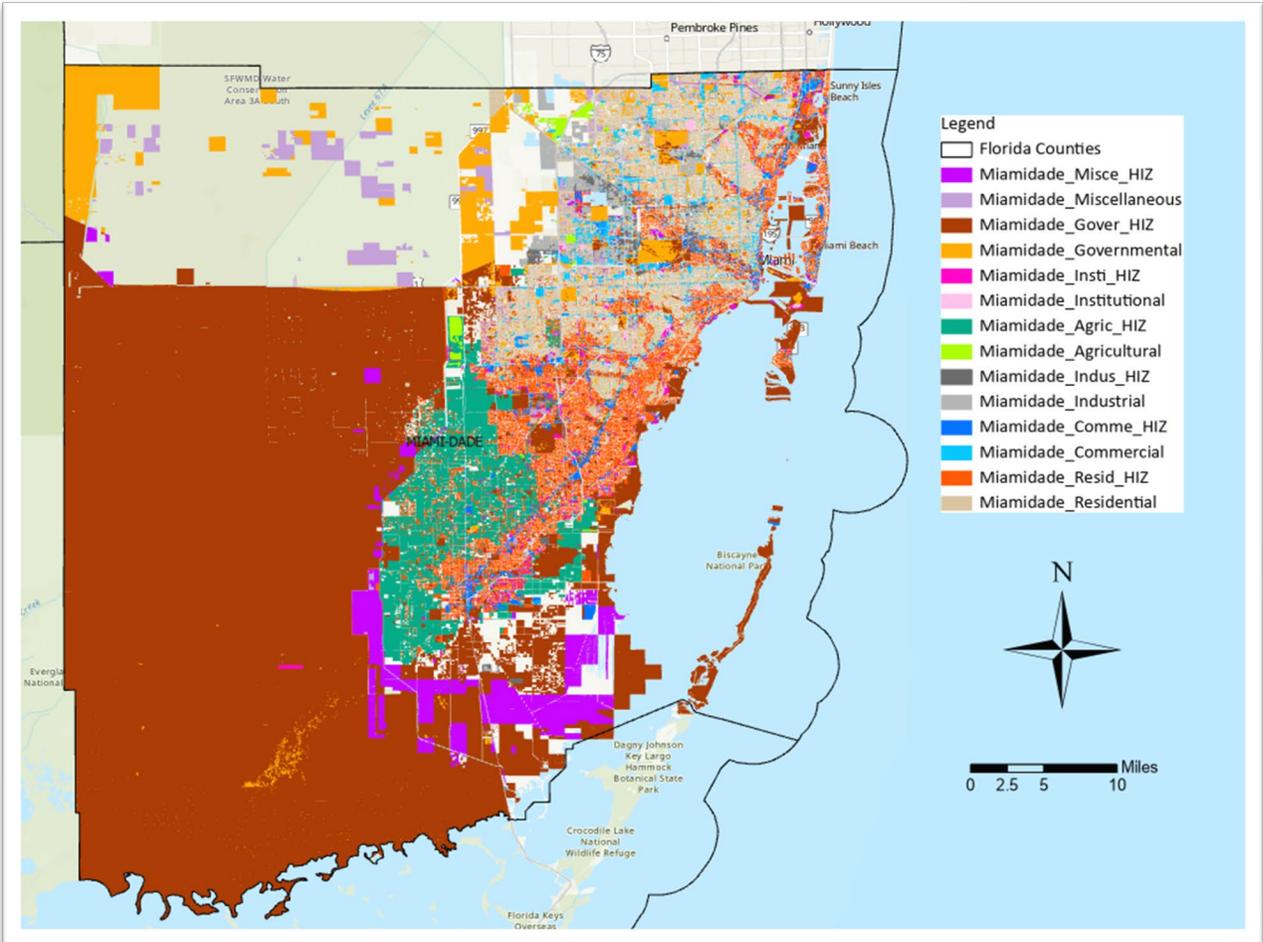
# Martin County

The seven property value categories and the portions located in the High Impact Zone



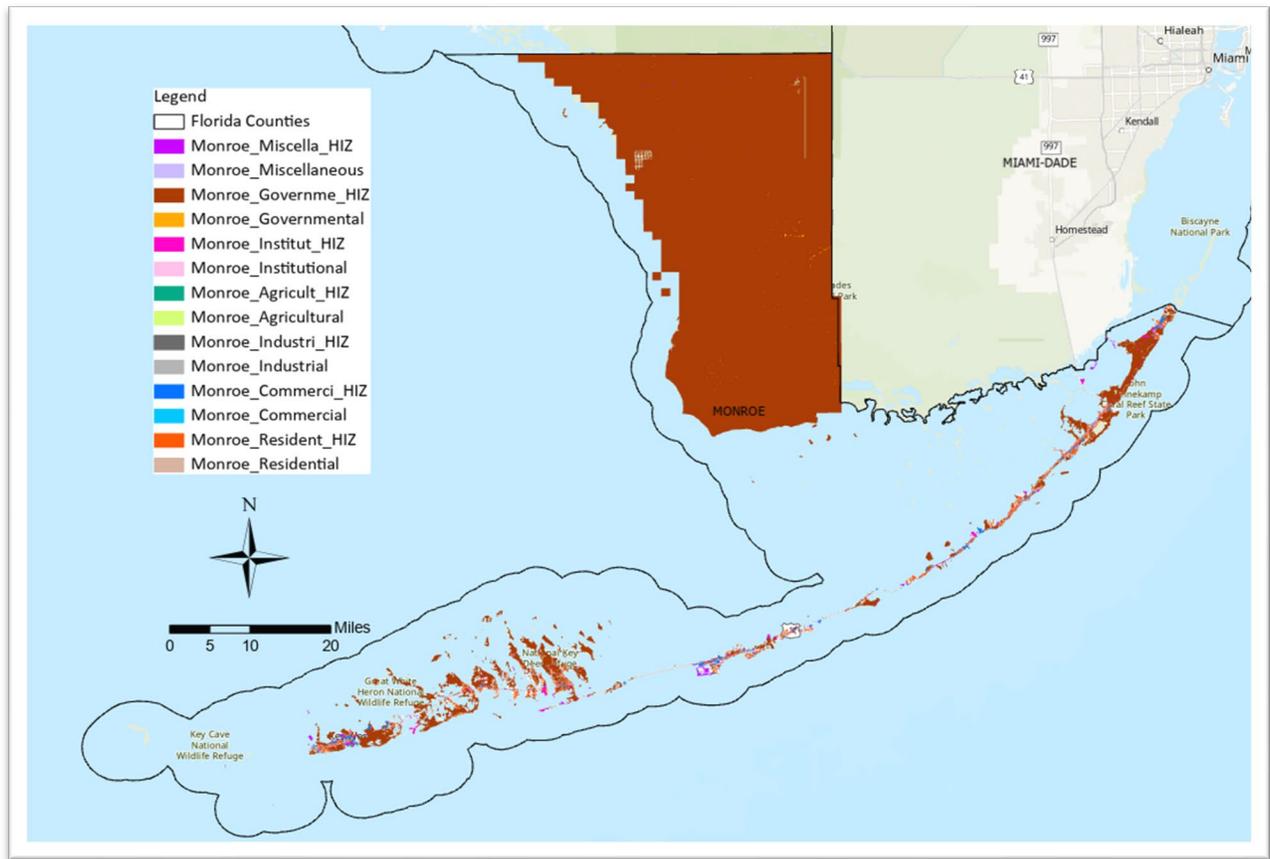
# Miami-Dade County

The seven property value categories and the portions located in the High Impact Zone



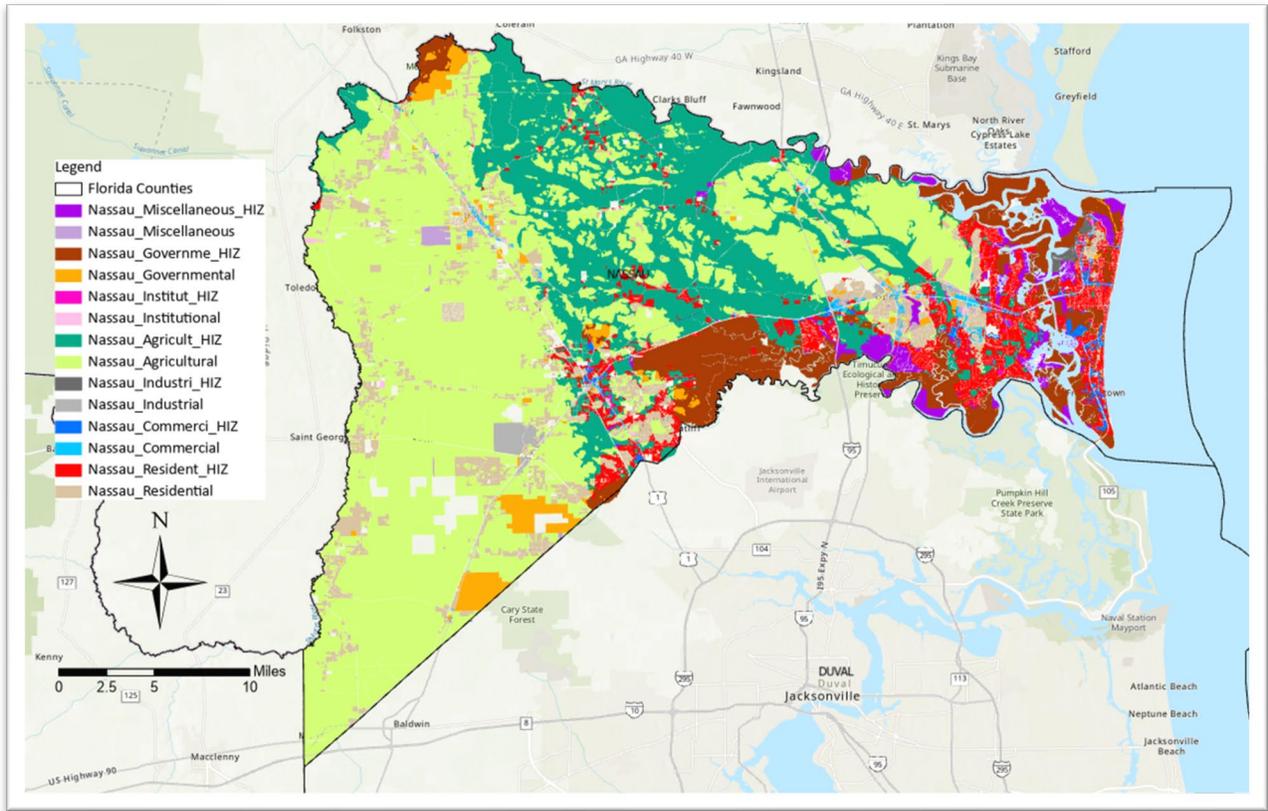
# Monroe County

The seven property value categories and the portions located in the High Impact Zone



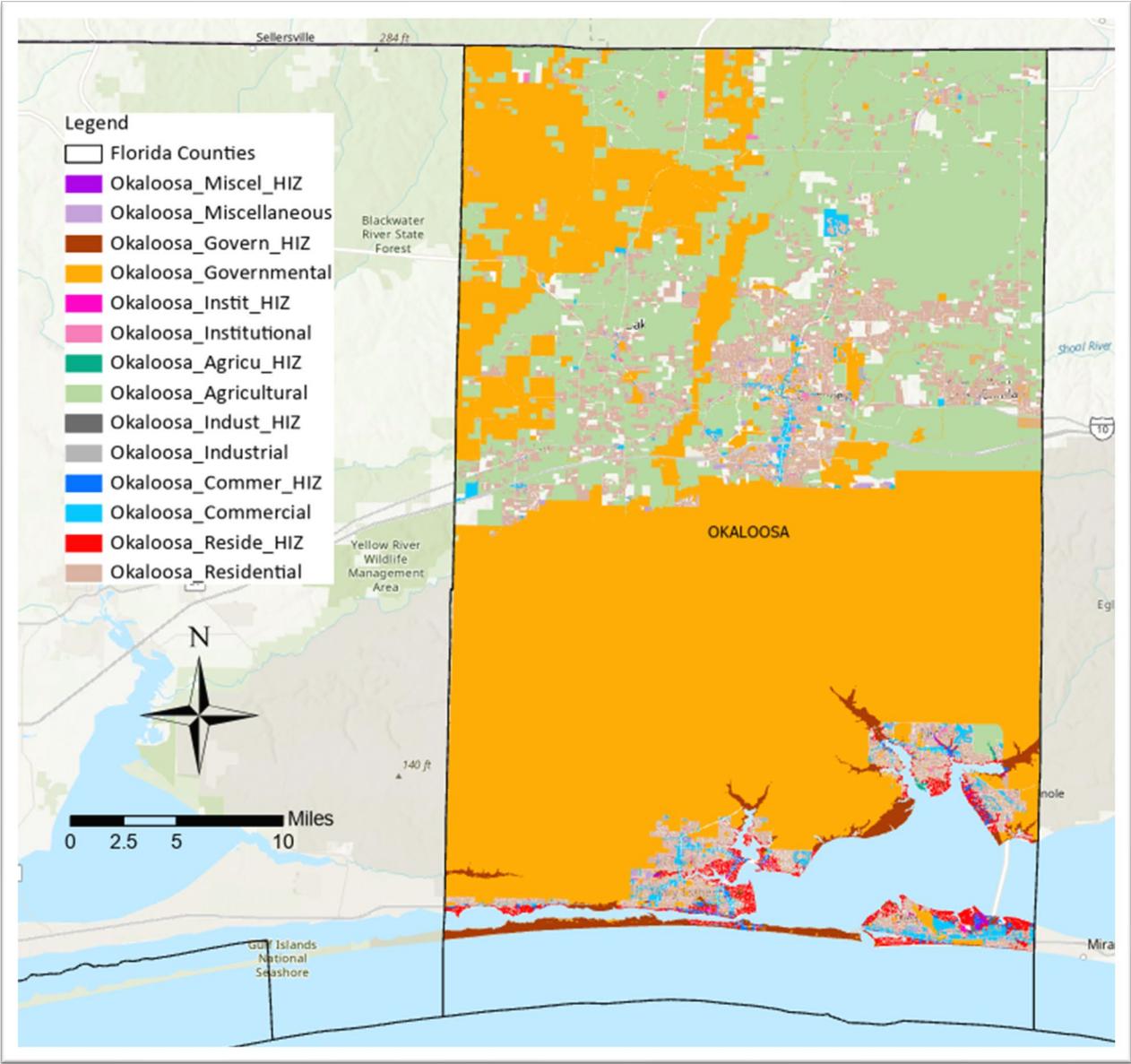
# Nassau County

The seven property value categories and the portions located in the High Impact Zone



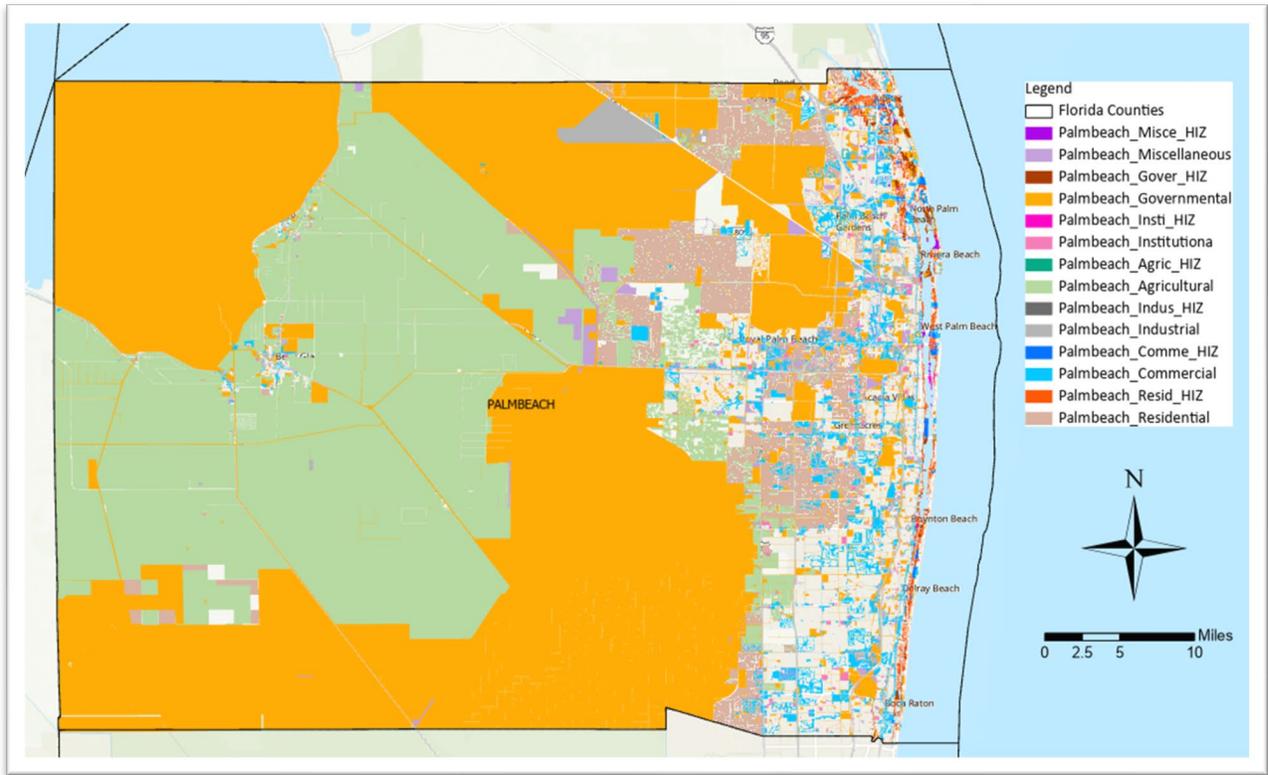
# Okaloosa County

The seven property value categories and the portions located in the High Impact Zone



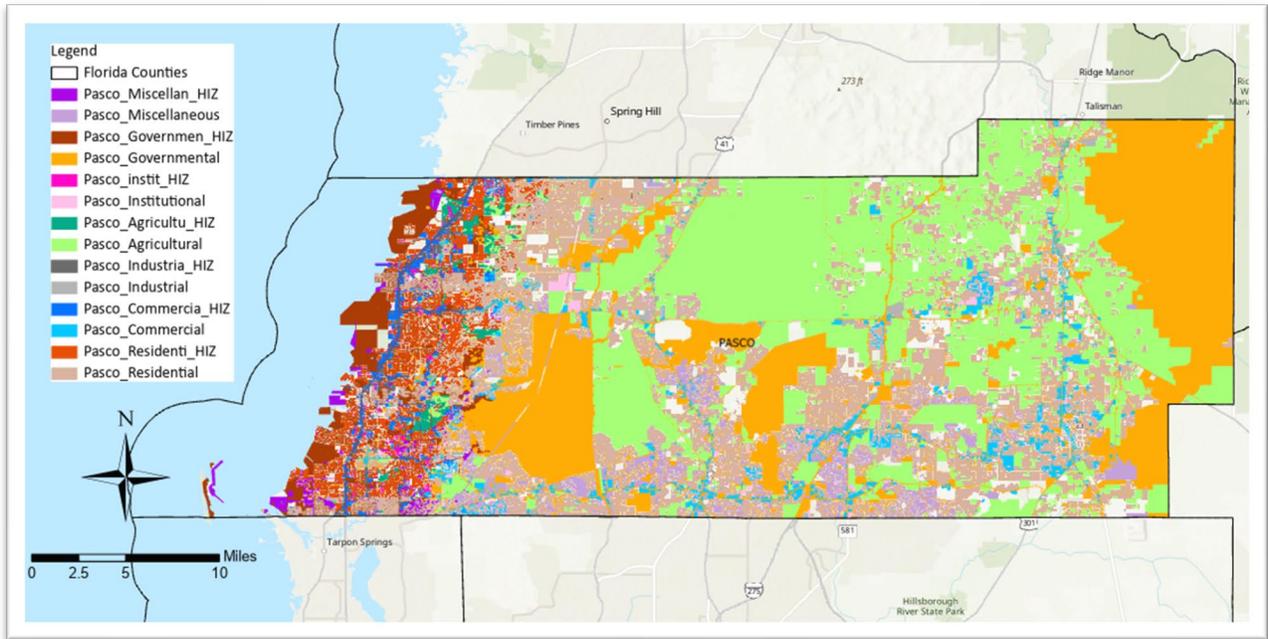
# Palm Beach County

The seven property value categories and the portions located in the High Impact Zone



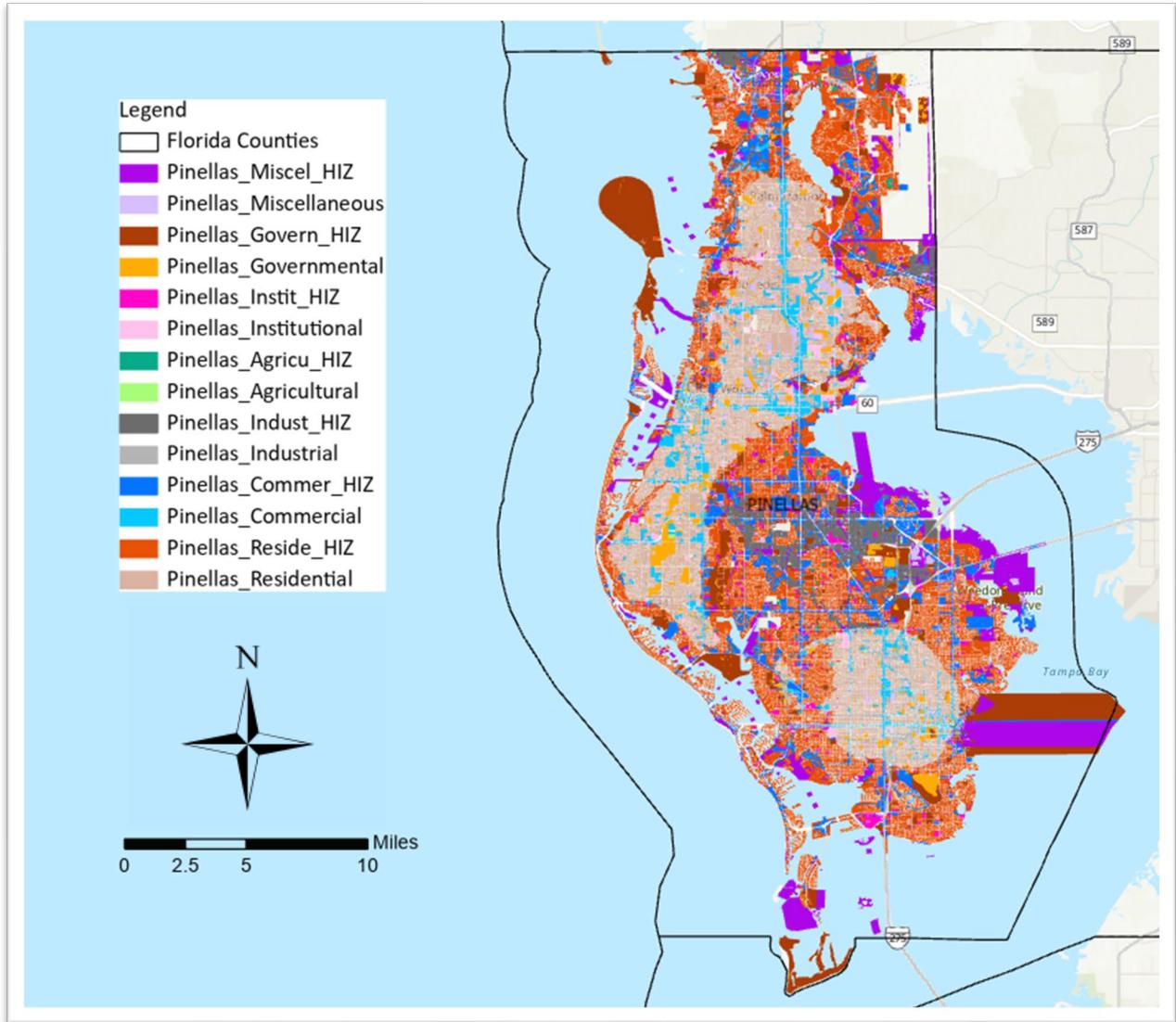
# Pasco County

The seven property value categories and the portions located in the High Impact Zone



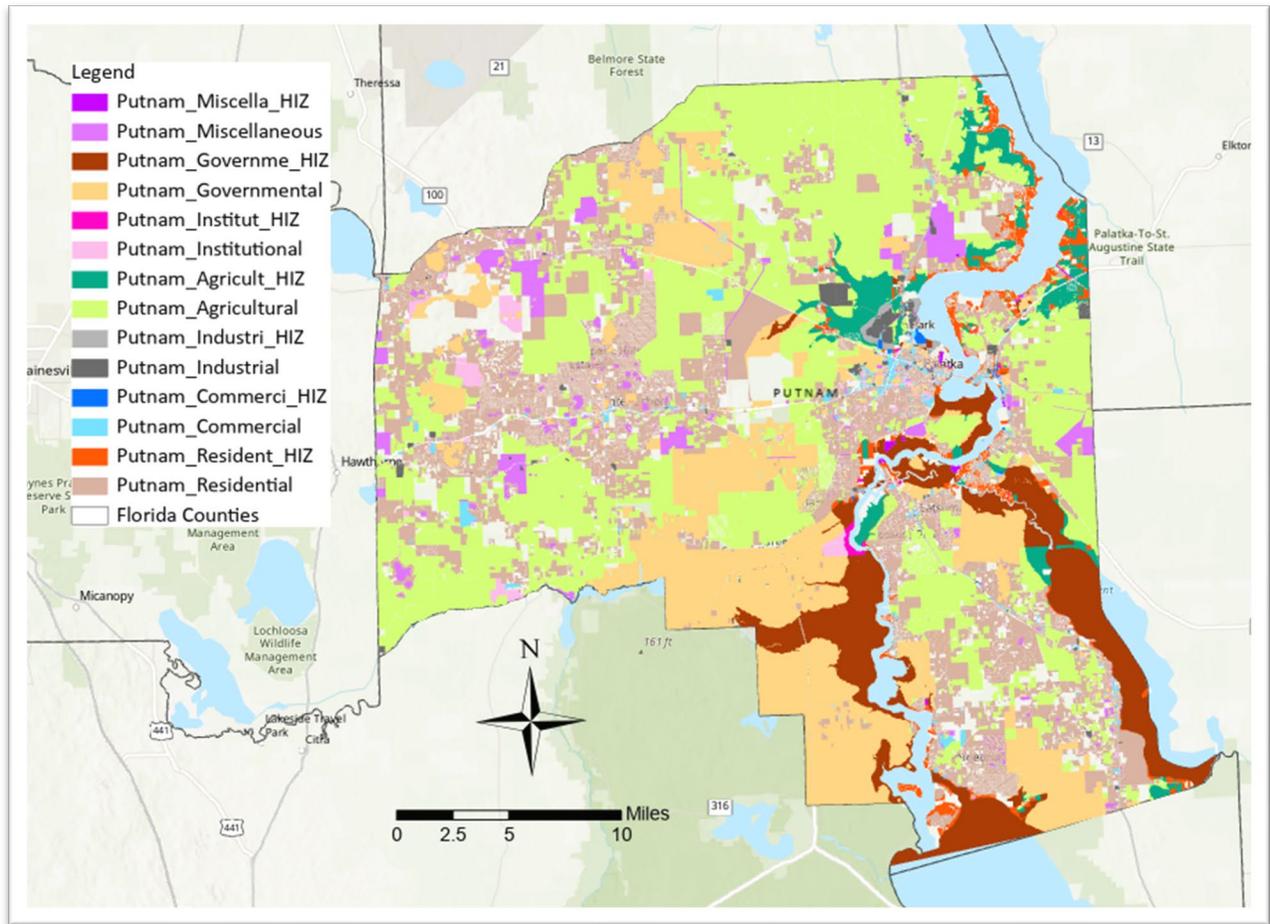
# Pinellas County

The seven property value categories and the portions located in the High Impact Zone



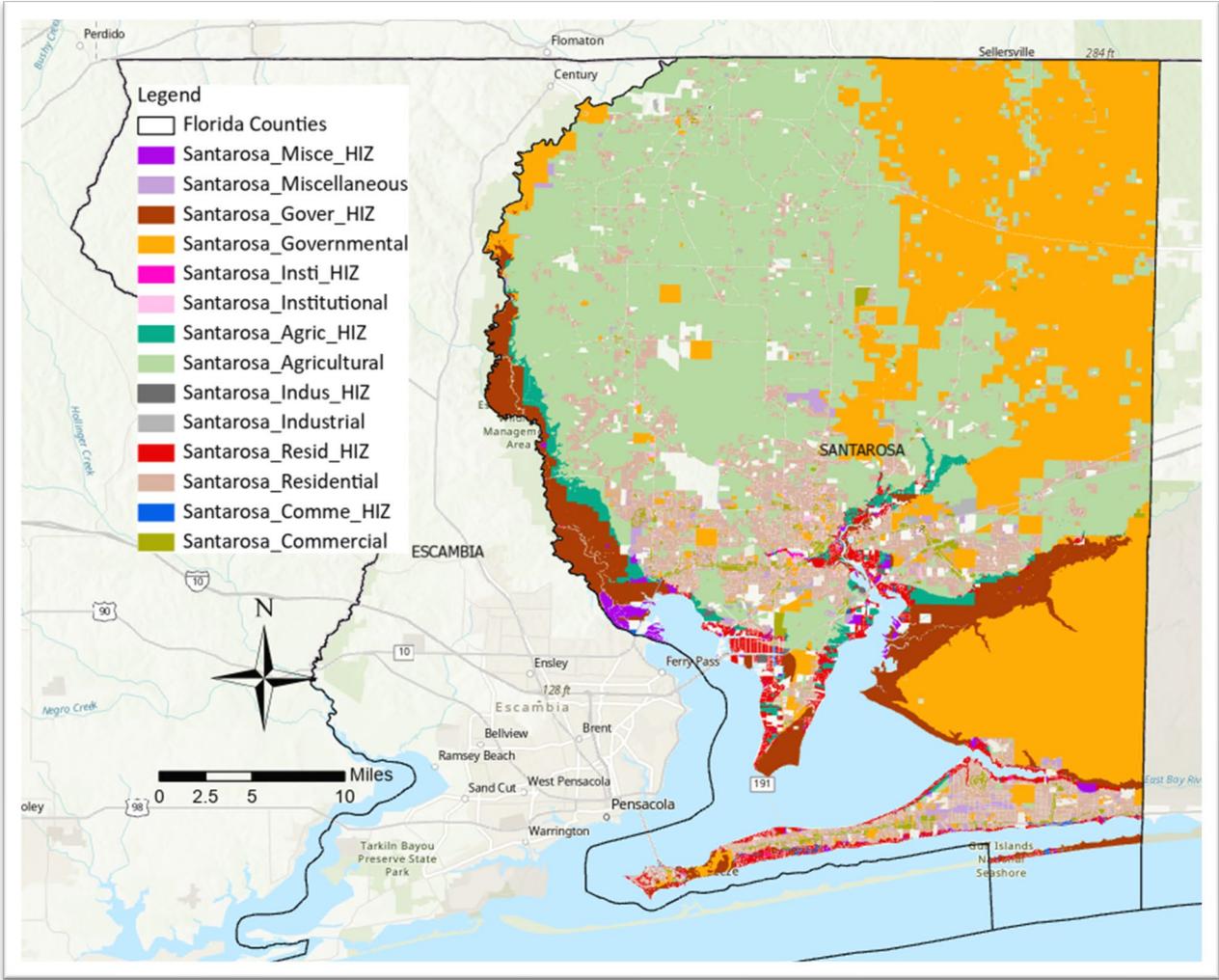
# Putnam County

The seven property value categories and the portions located in the High Impact Zone



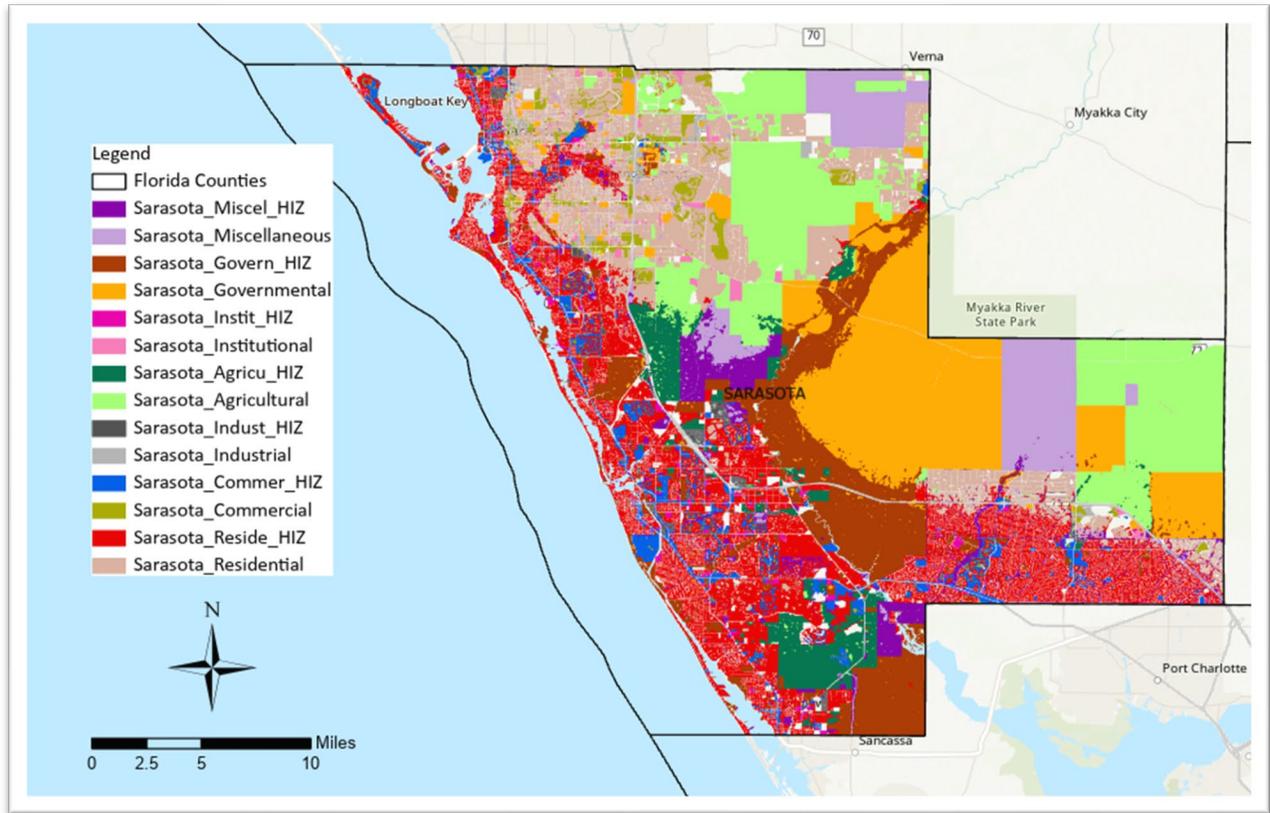
# Santa Rosa County

The seven property value categories and the portions located in the High Impact Zone



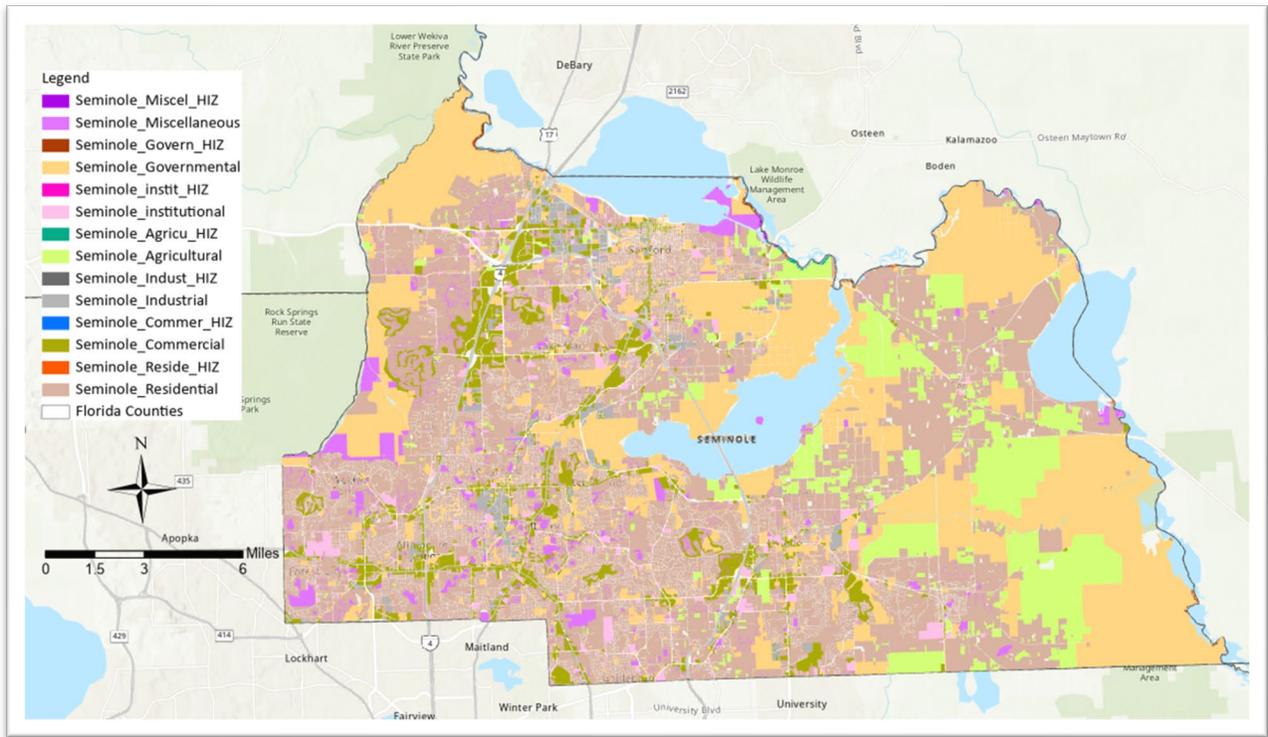
# Sarasota County

The seven property value categories and the portions located in the High Impact Zone



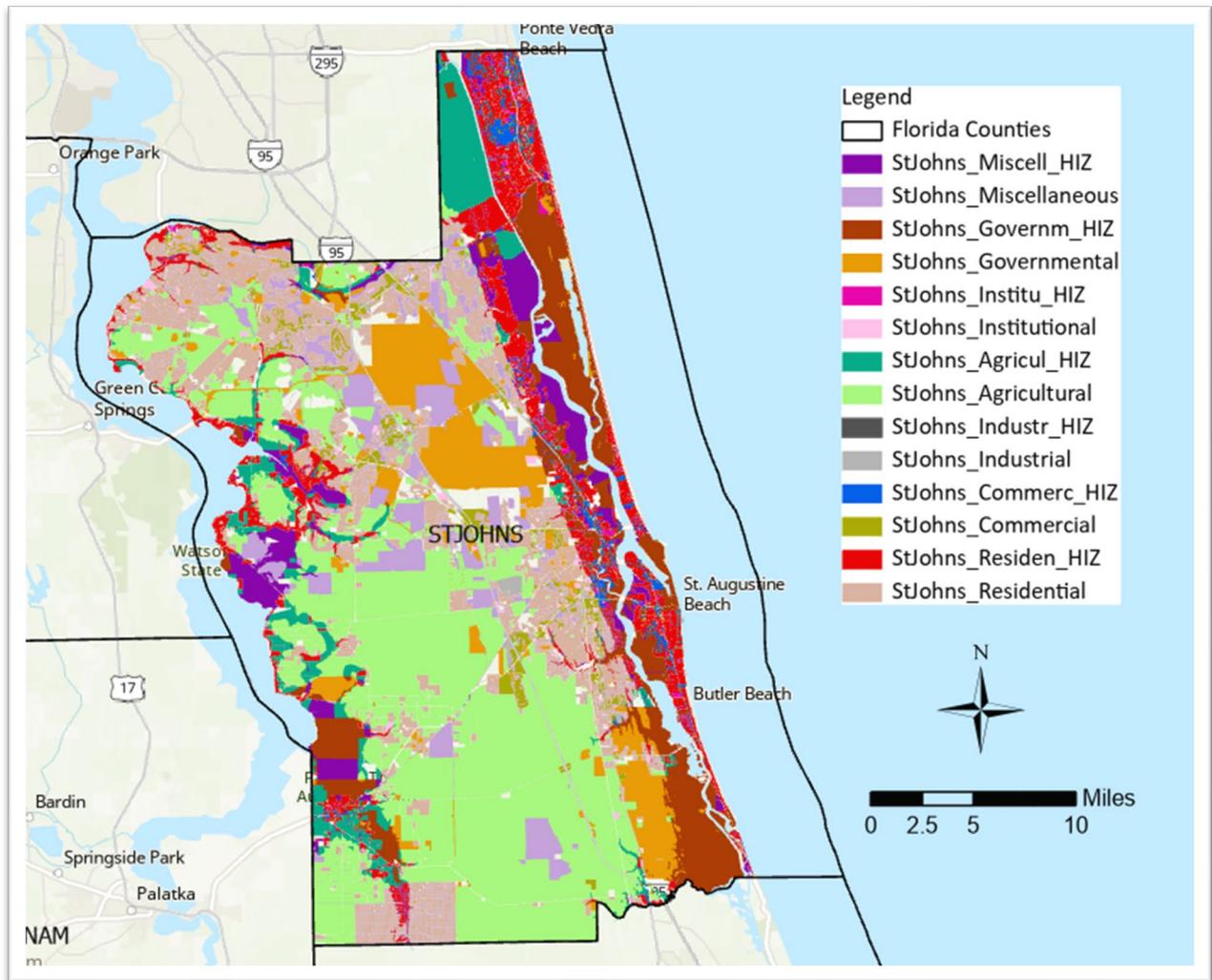
# Seminole County

The seven property value categories and the portions located in the High Impact Zone



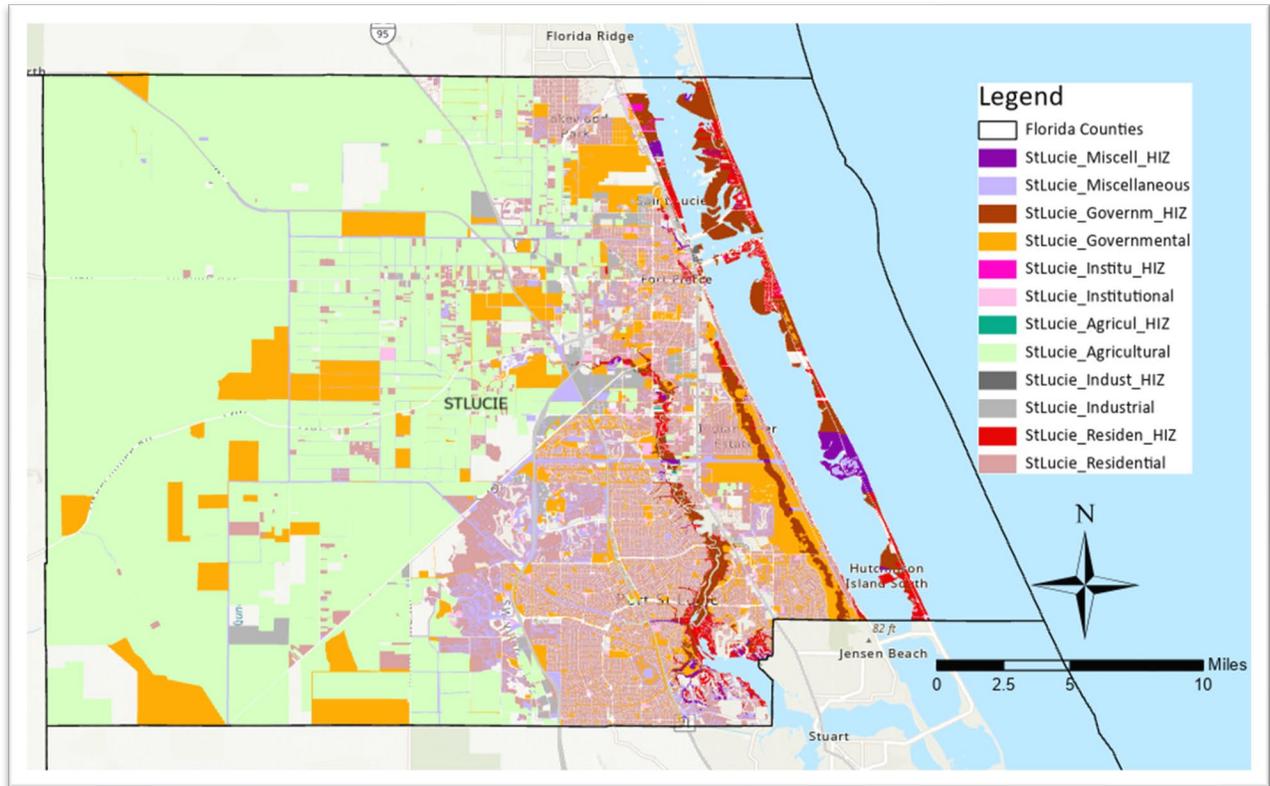
# St. Johns County

The seven property value categories and the portions located in the High Impact Zone



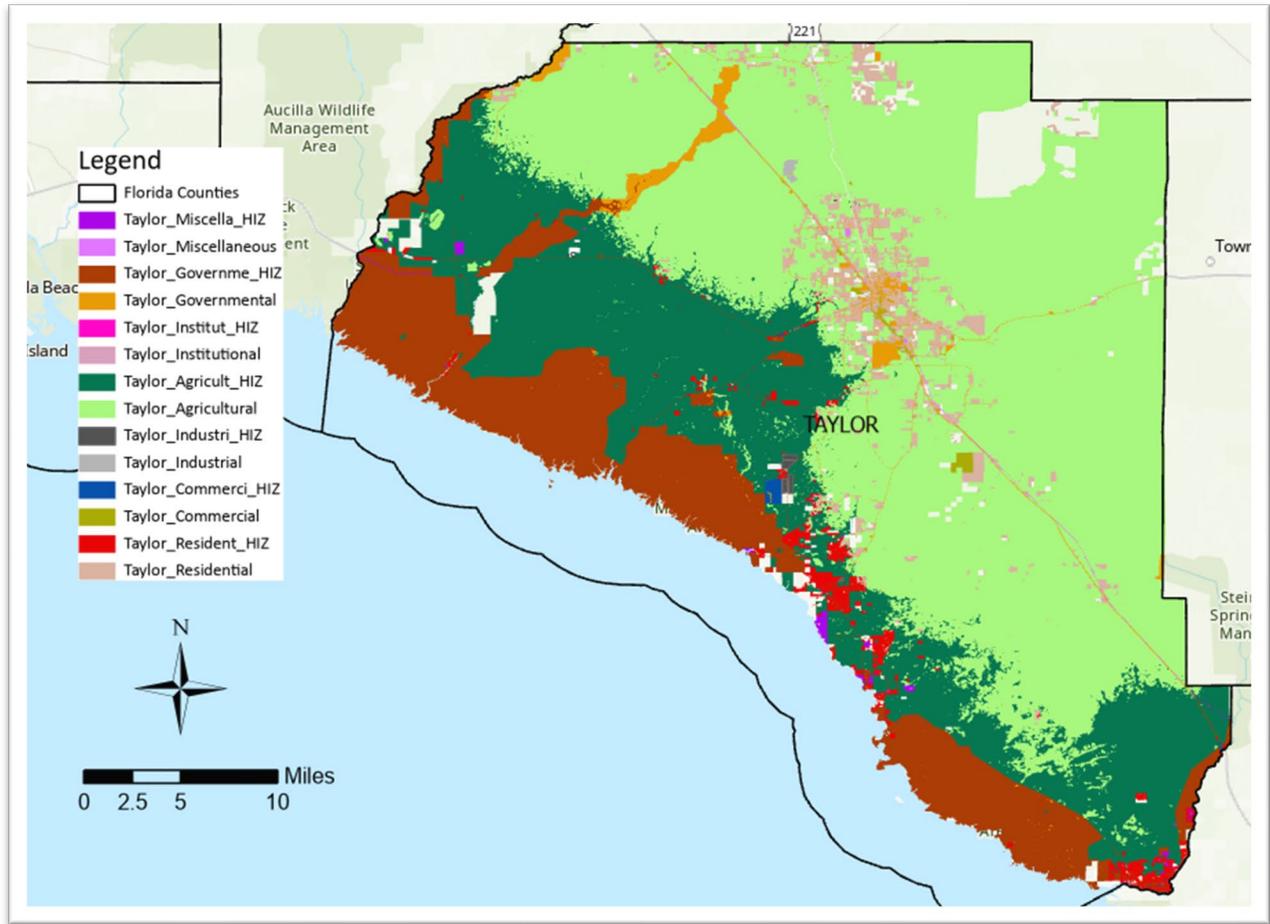
# St. Lucie County

The seven property value categories and the portions located in the High Impact Zone



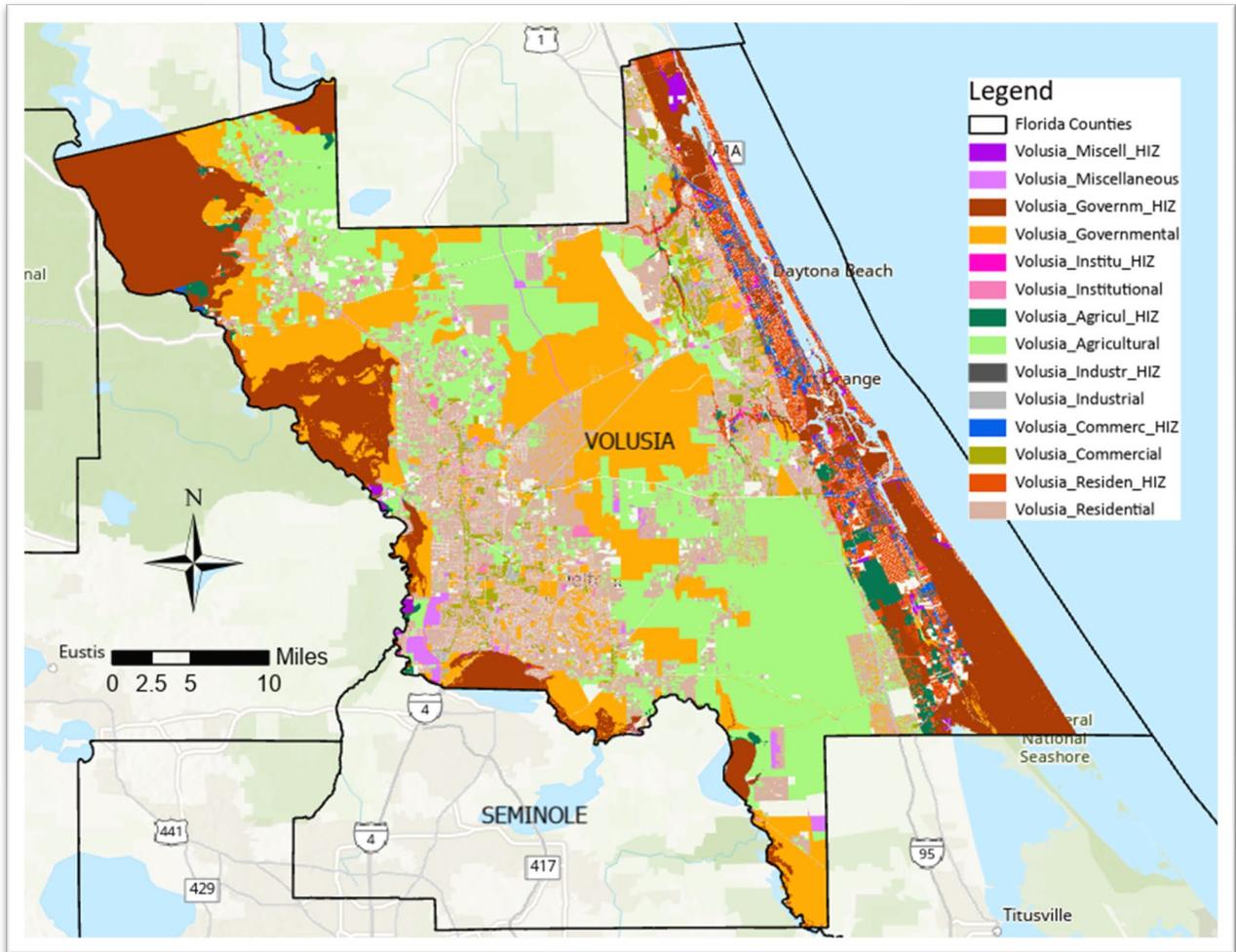
# Taylor County

The seven property value categories and the portions located in the High Impact Zone



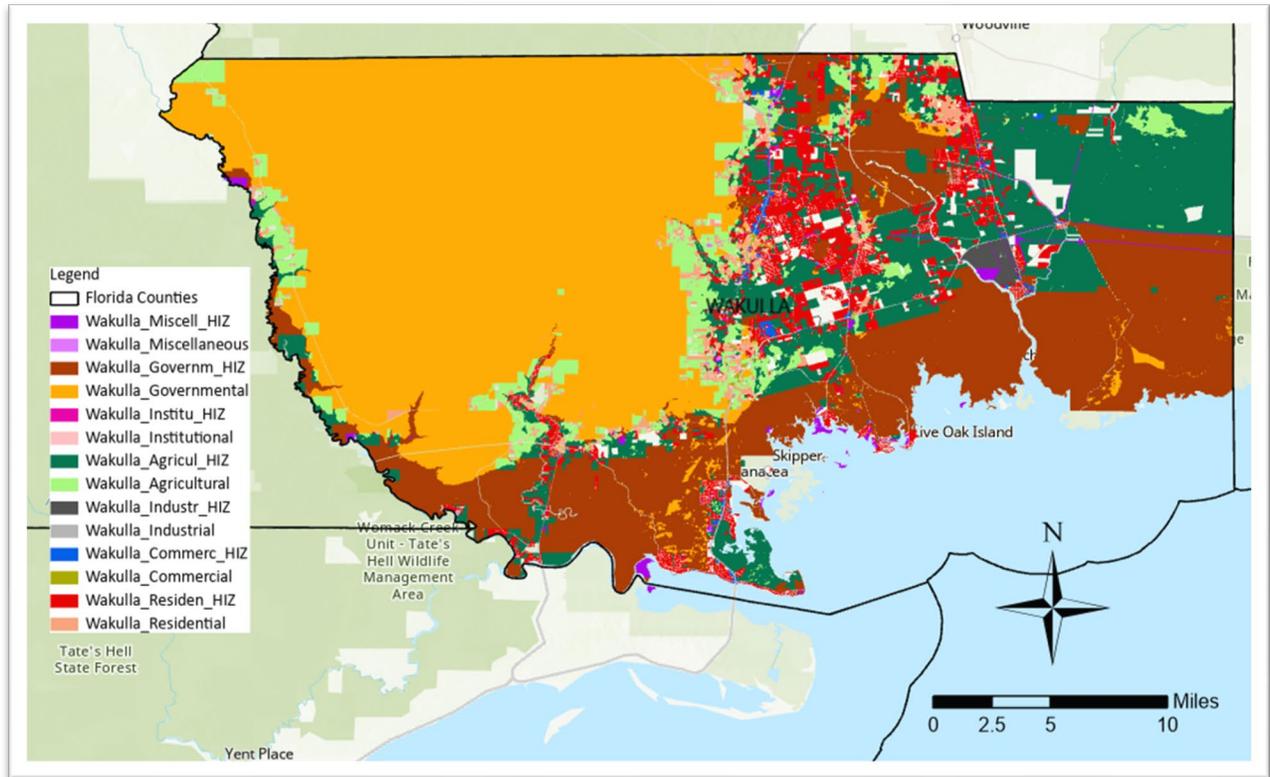
# Volusia County

The seven property value categories and the portions located in the High Impact Zone



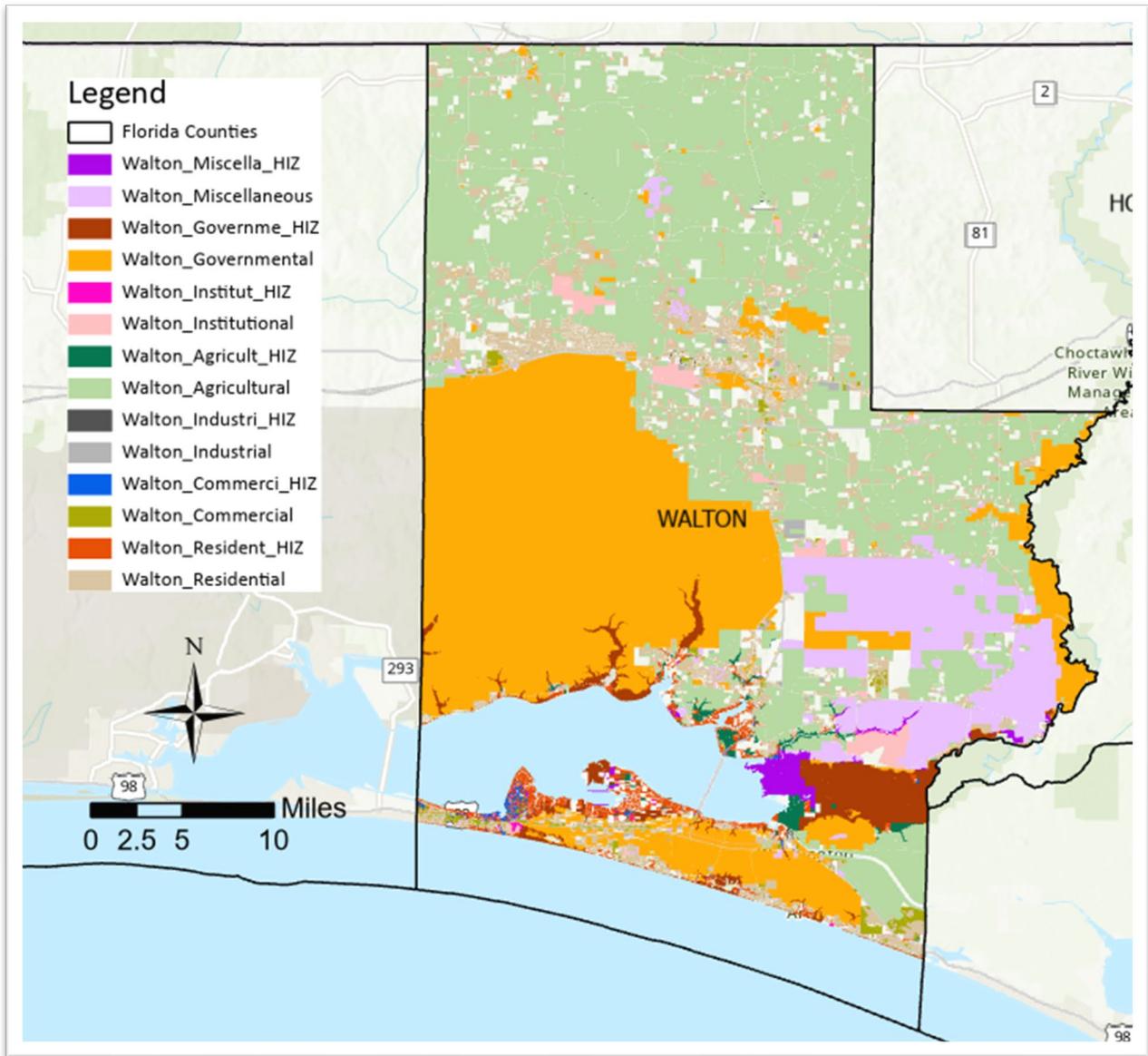
# Wakulla County

The seven property value categories and the portions located in the High Impact Zone



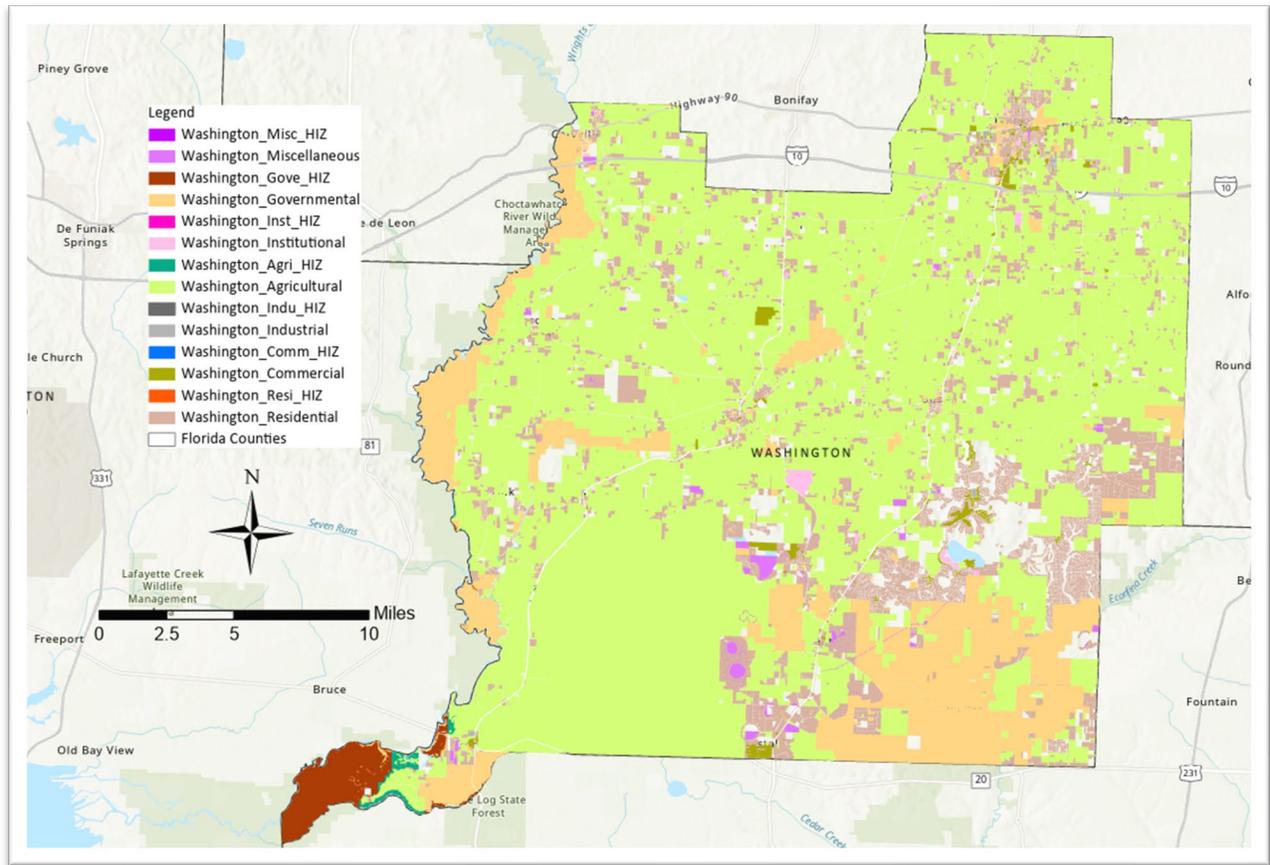
# Walton County

The seven property value categories and the portions located in the High Impact Zone



# Washington County

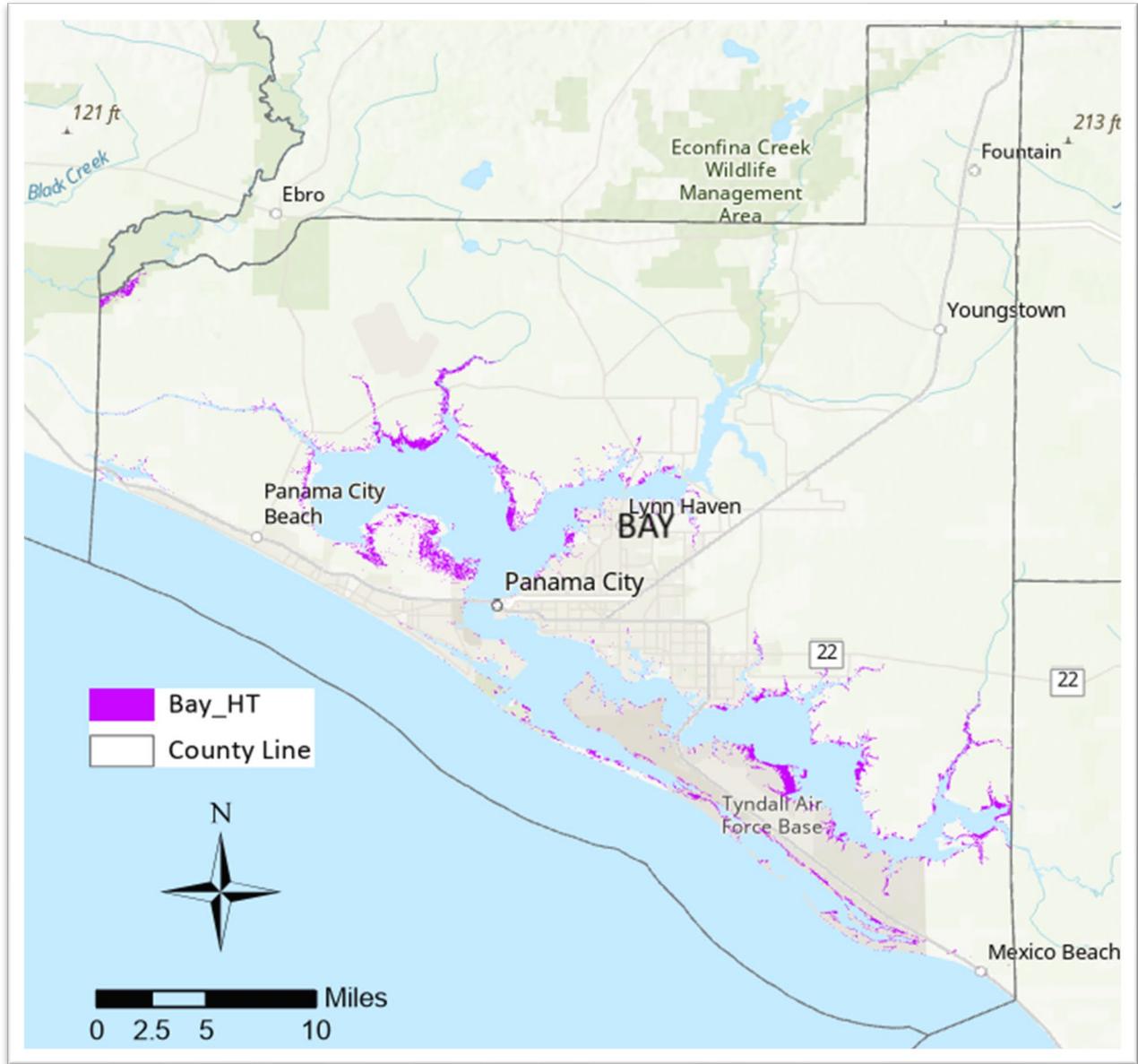
The seven property value categories and the portions located in the High Impact Zone



## Appendix 2: High Tide Flooding

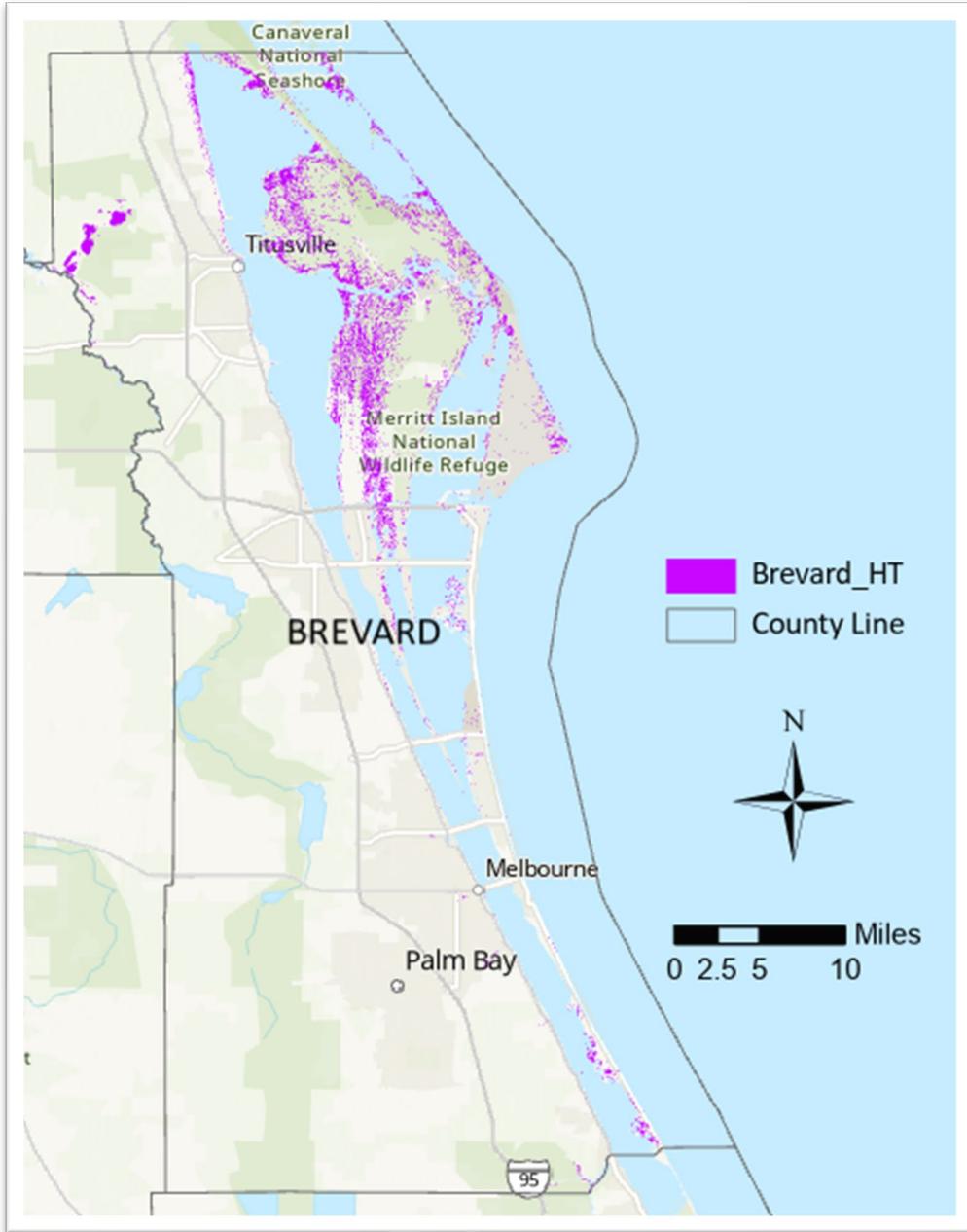
### Bay County

The areas located in the high tide flood zone



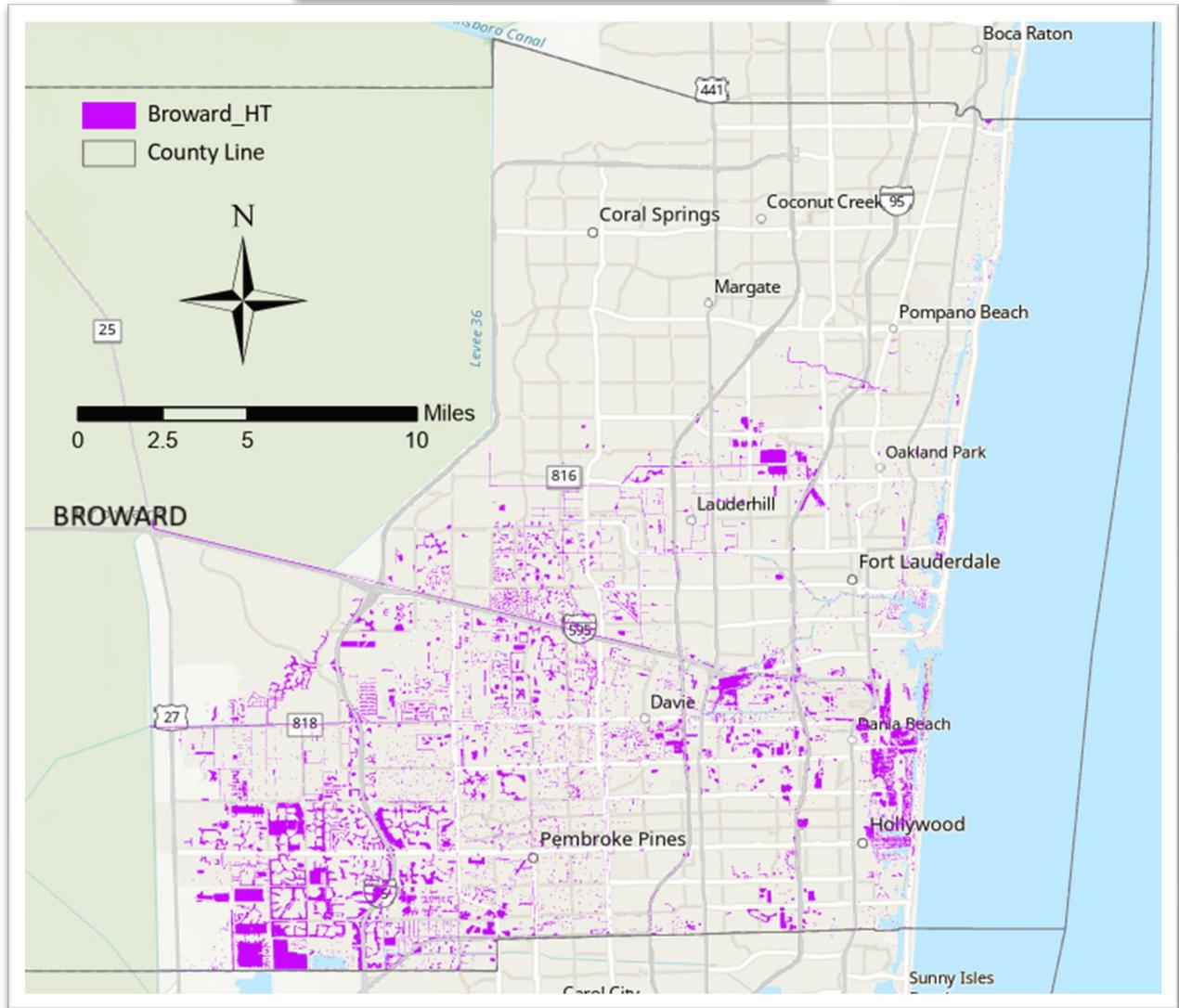
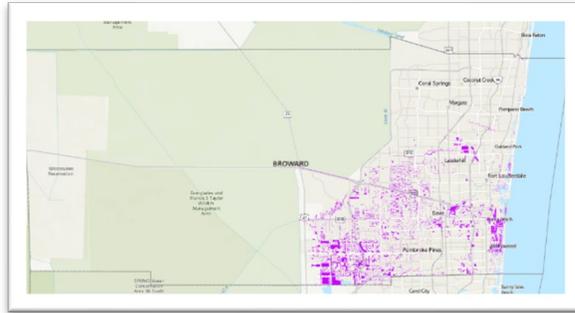
# Brevard County

The areas located in the high tide flood zone



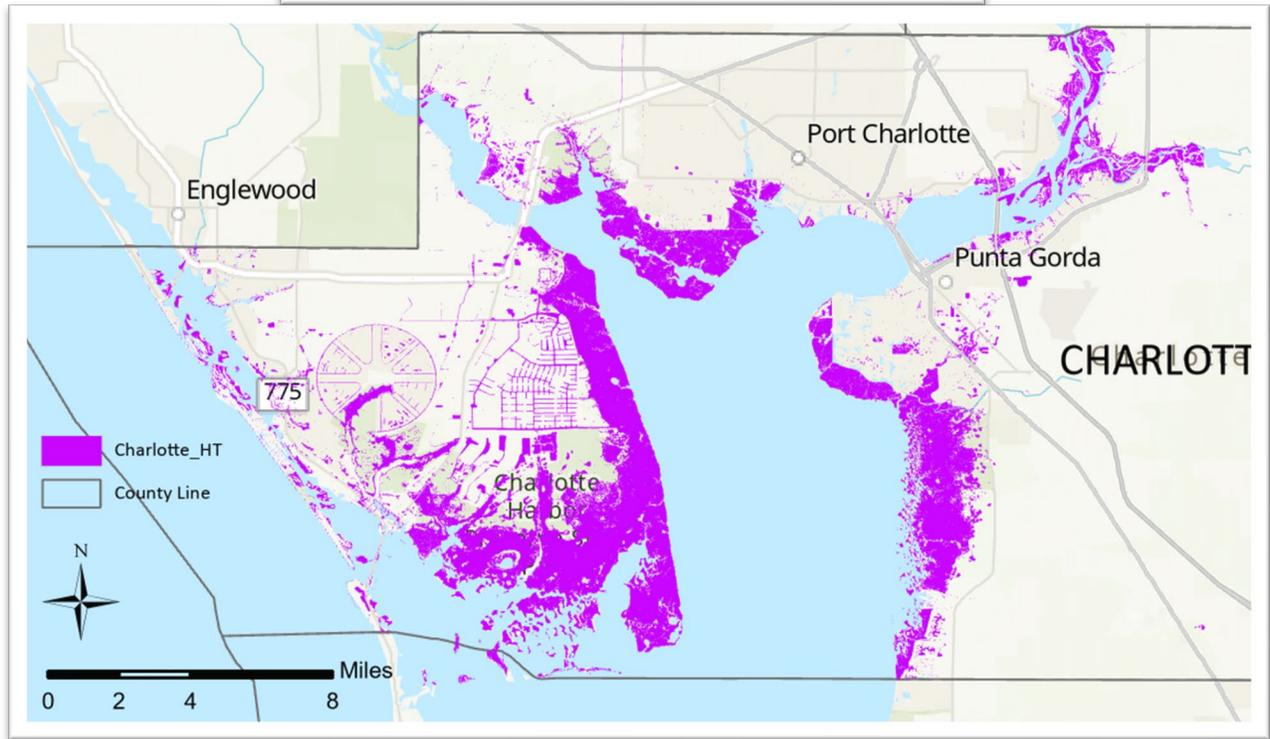
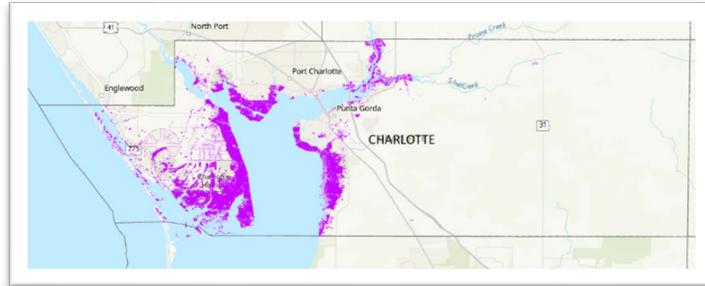
# Broward County

The areas located in the high tide flood zone



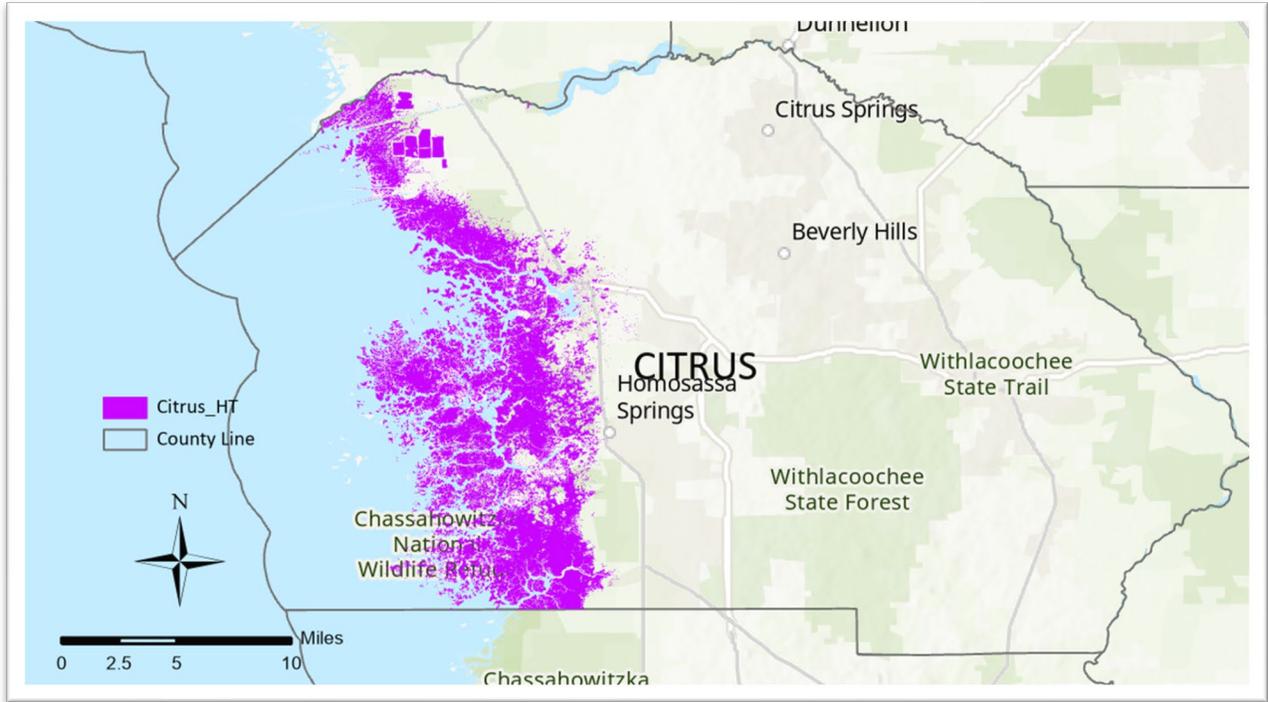
# Charlotte County

The areas located in the high tide flood zone



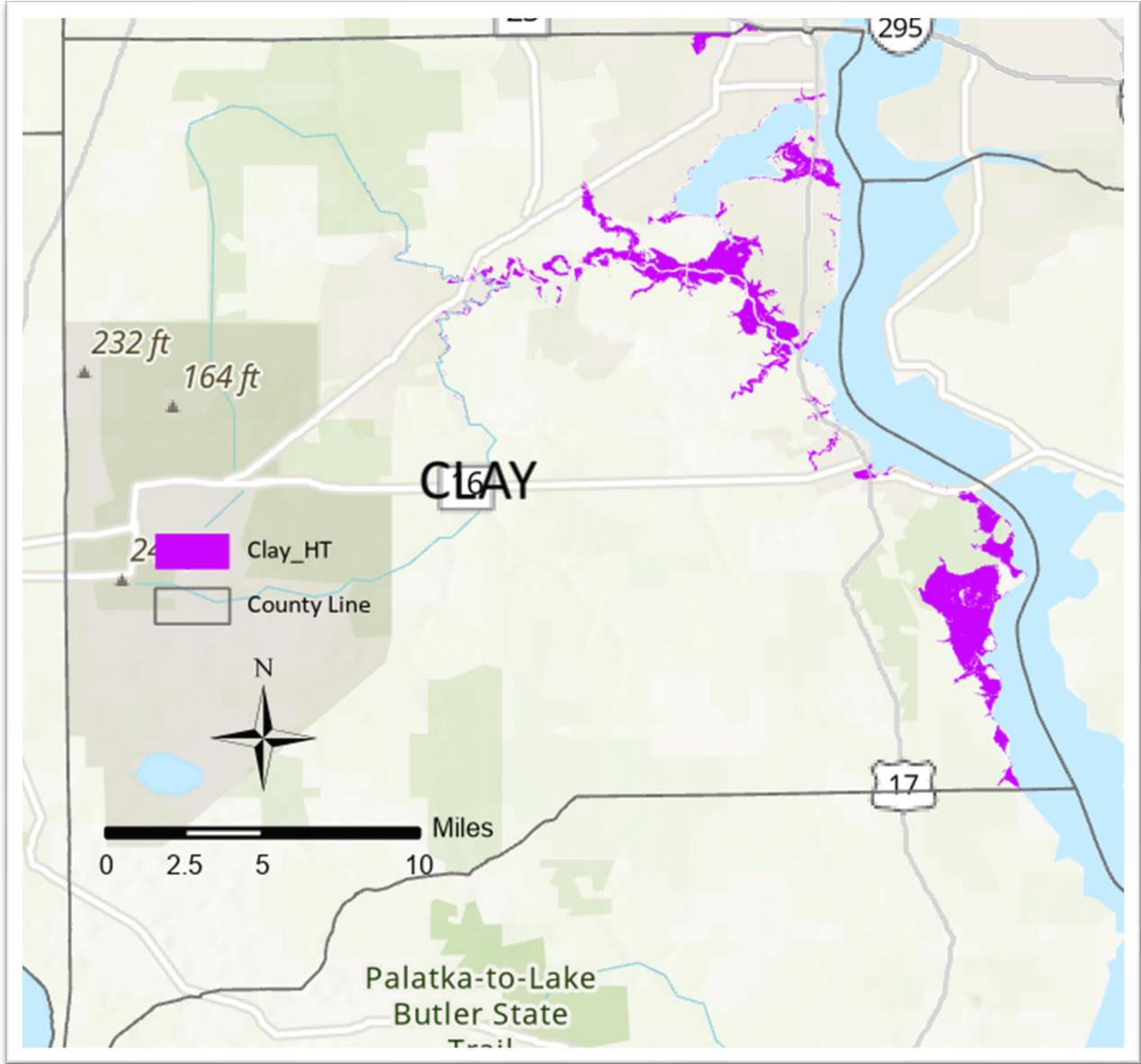
# Citrus County

The areas located in the high tide flood zone



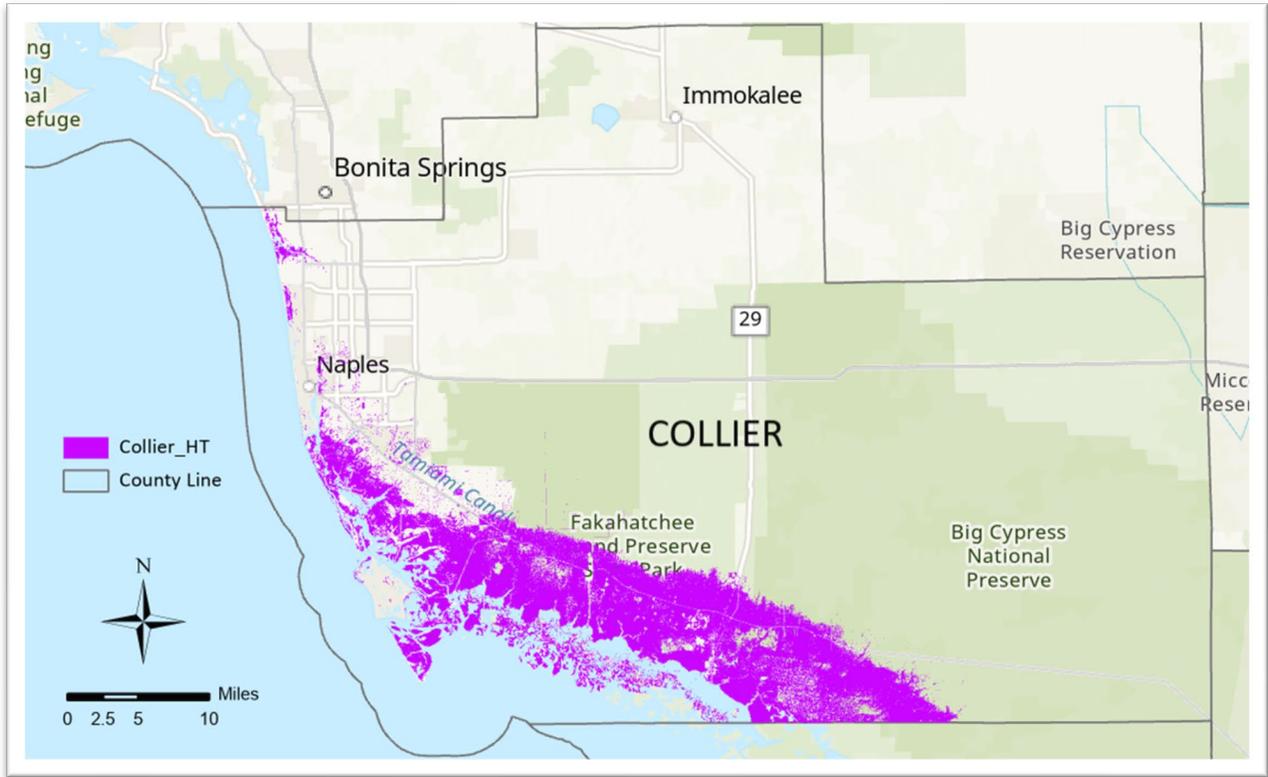
# Clay County

The areas located in the high tide flood zone



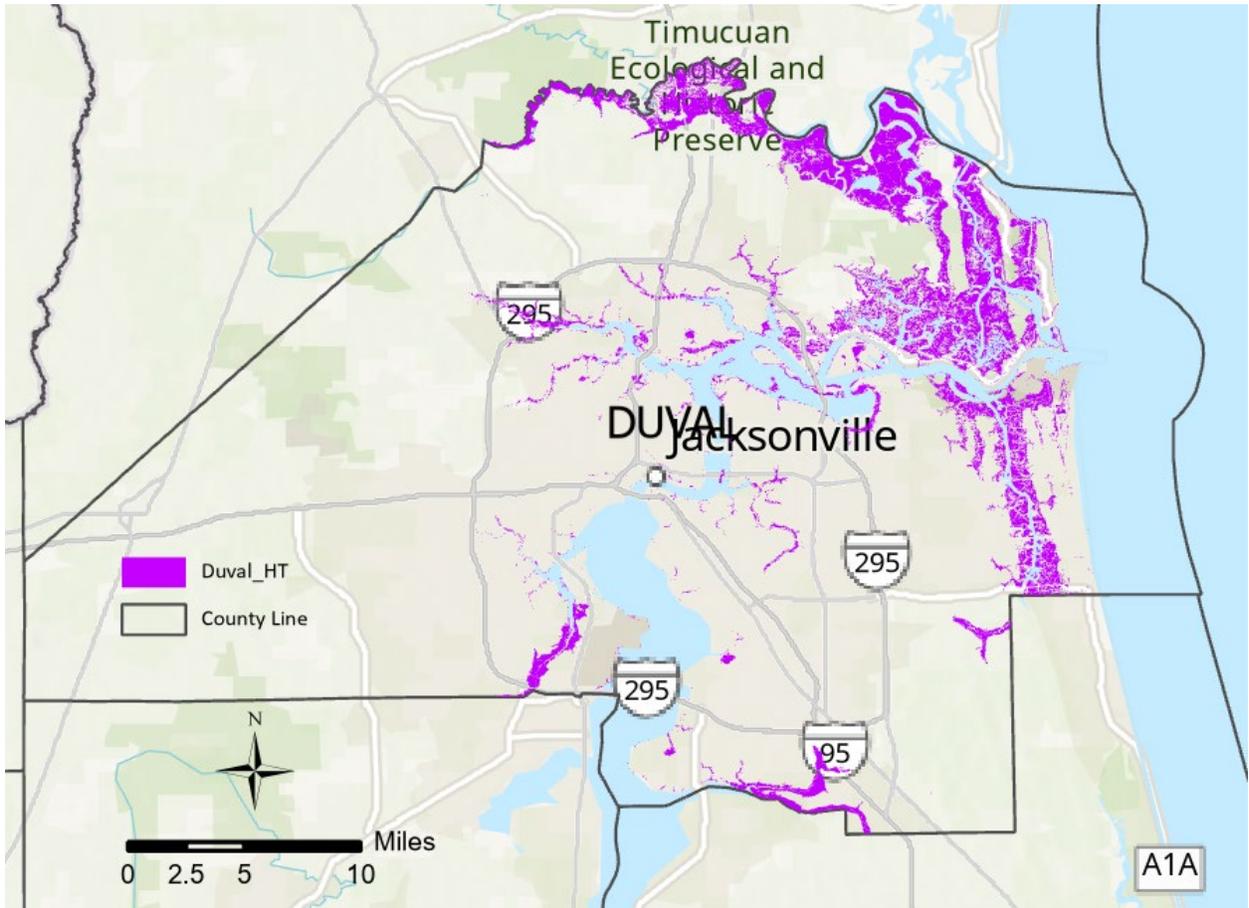
# Collier County

The areas located in the high tide flood zone



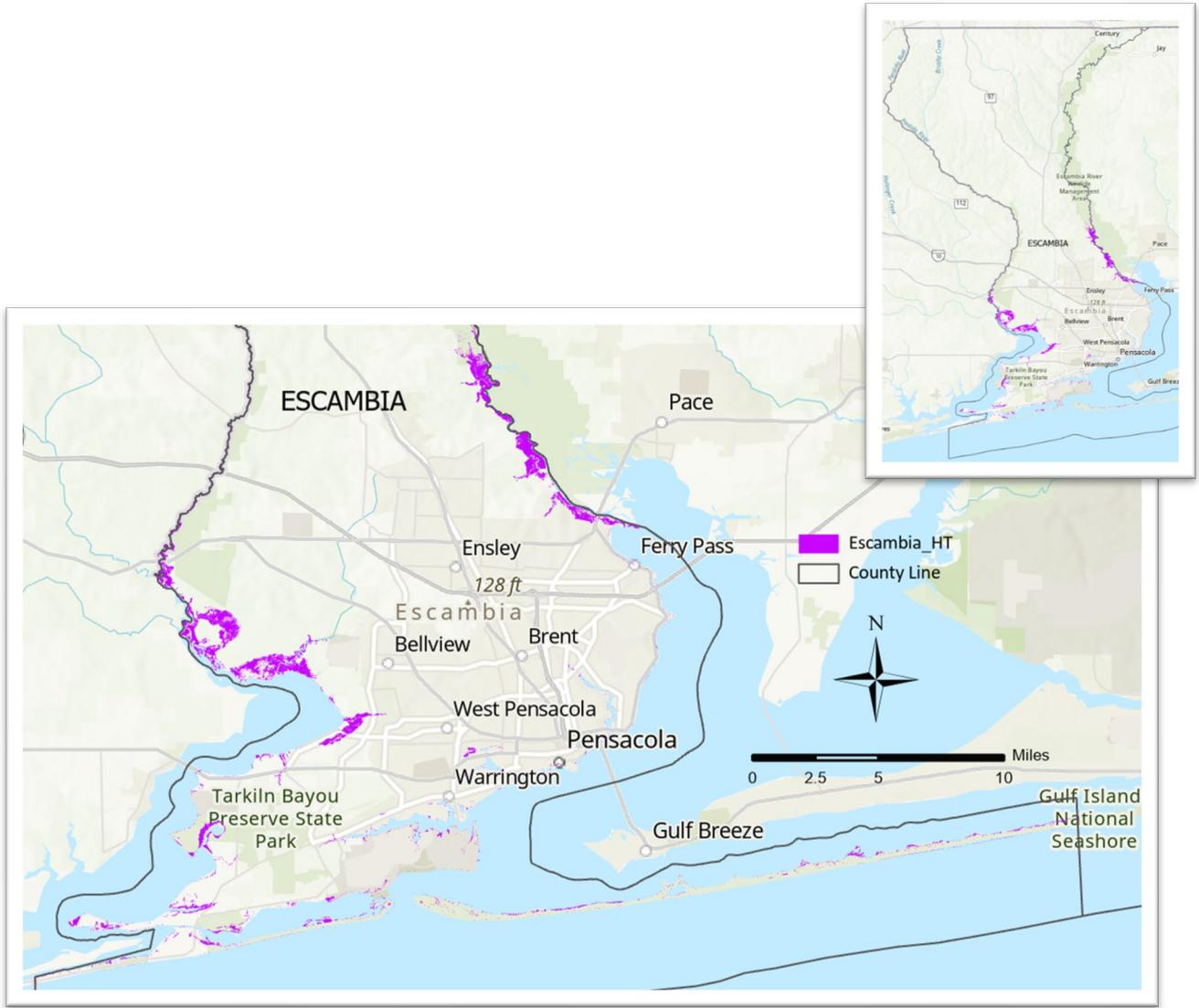
# Duval County

The areas located in the high tide flood zone



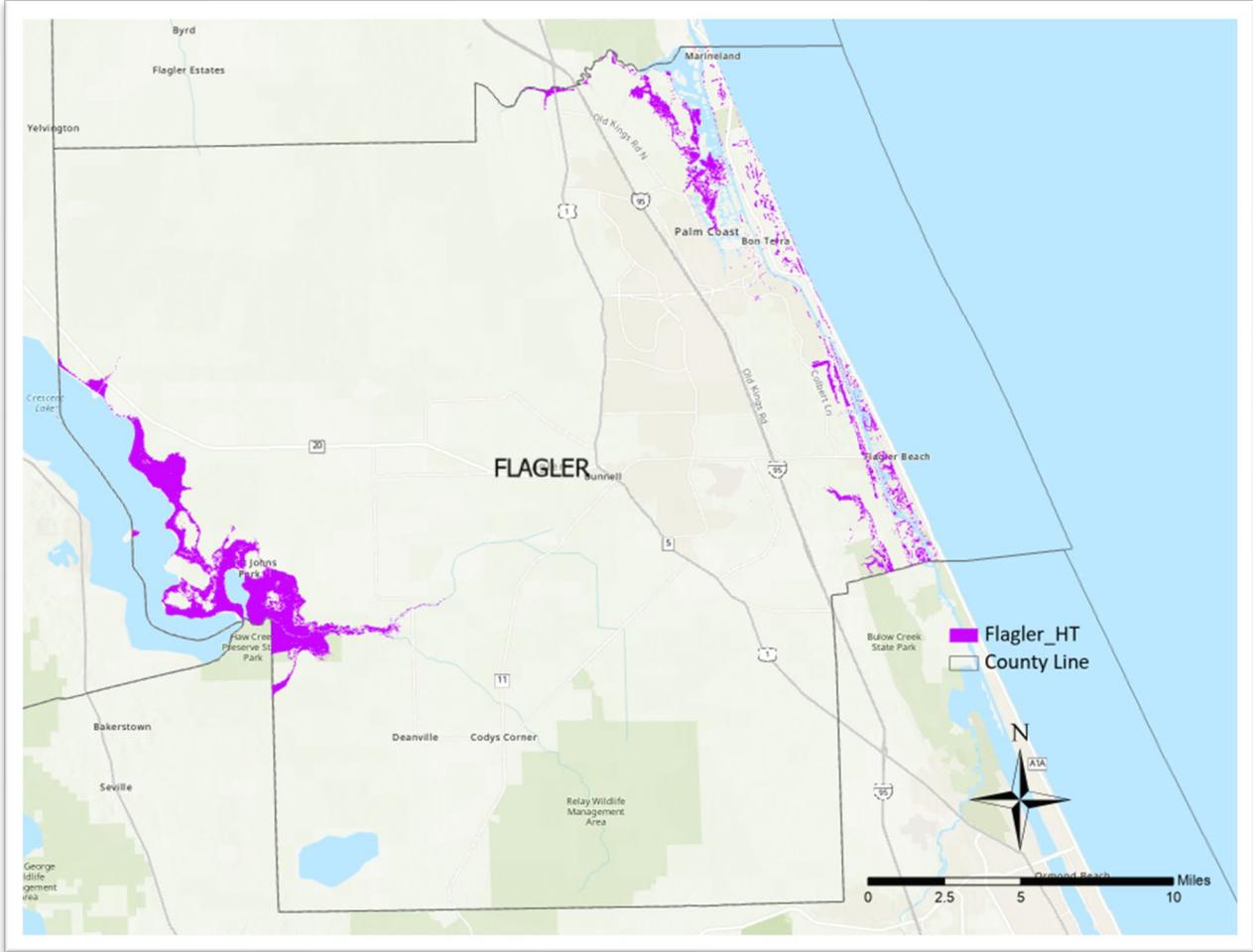
# Escambia County

The areas located in the high tide flood zone



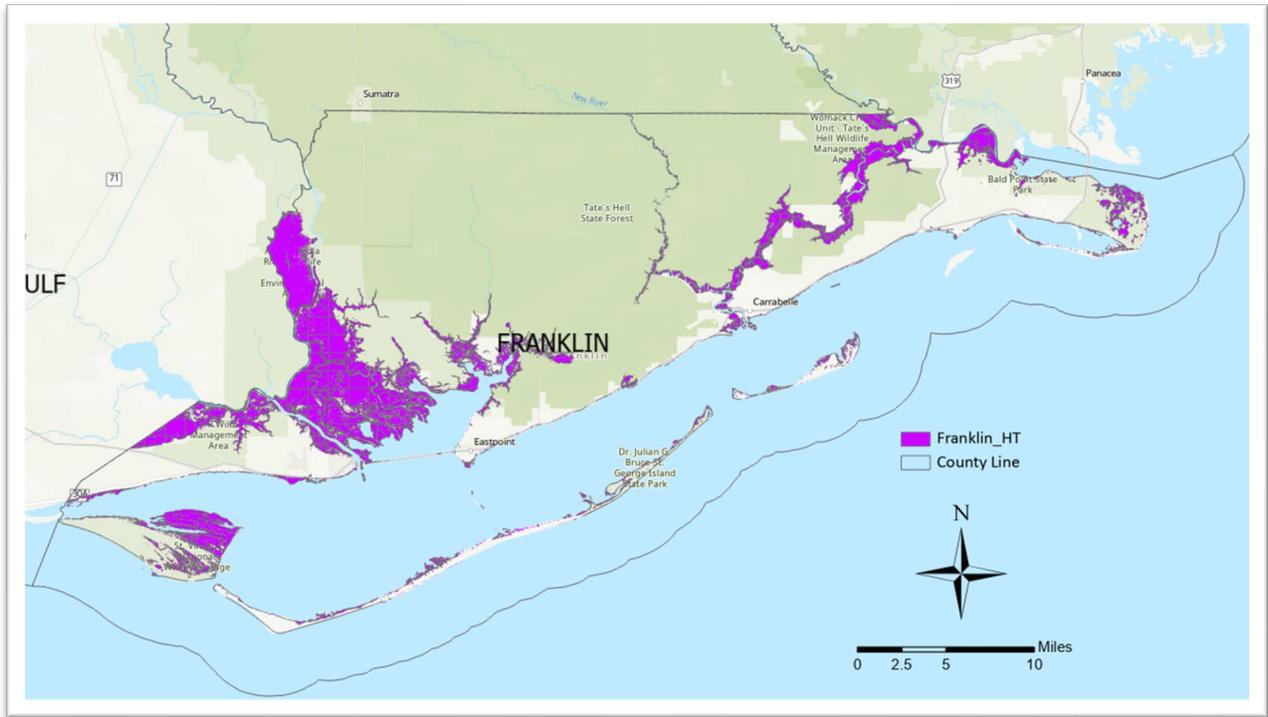
# Flagler County

The areas located in the high tide flood zone



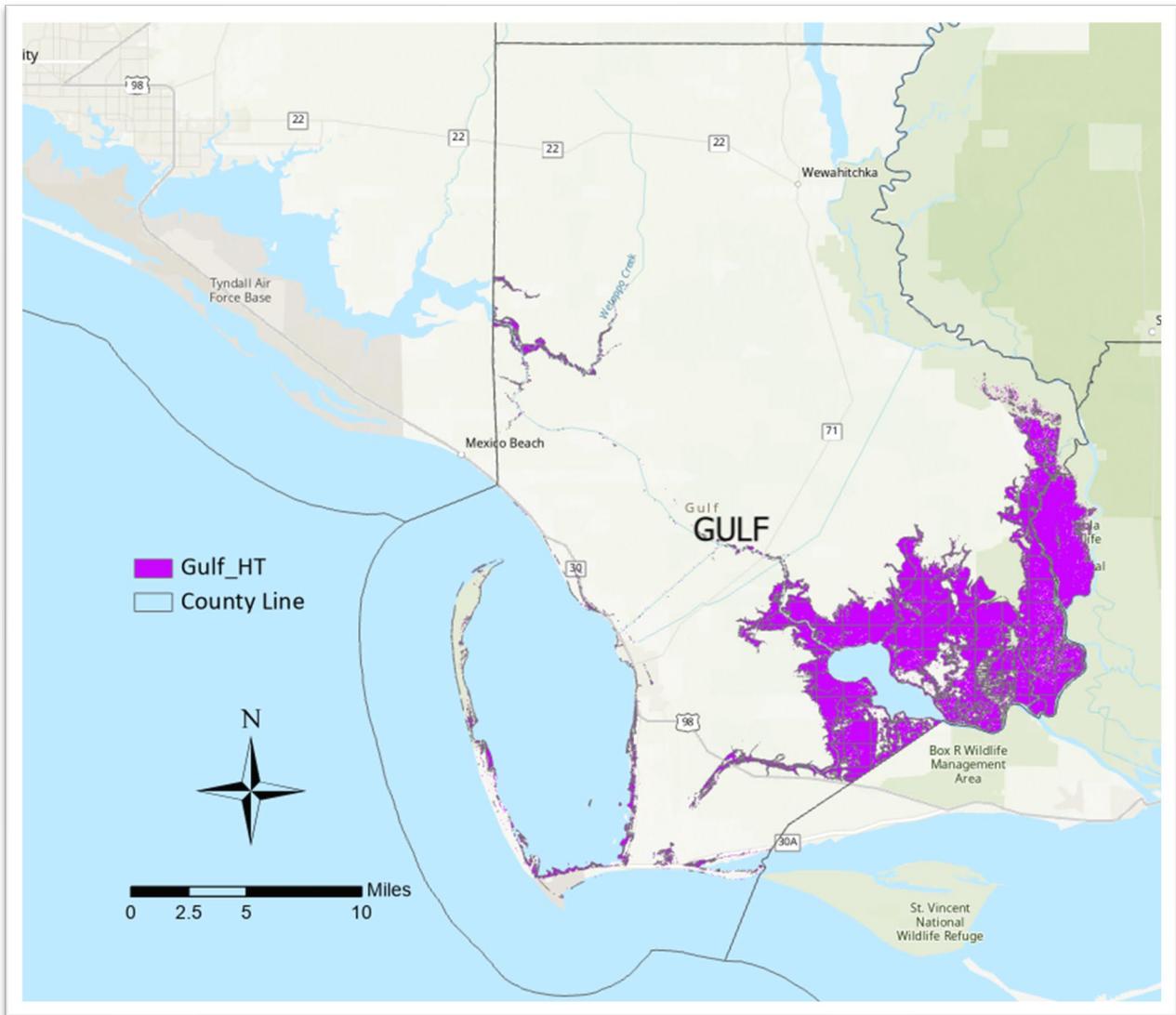
# Franklin County

The areas located in the high tide flood zone



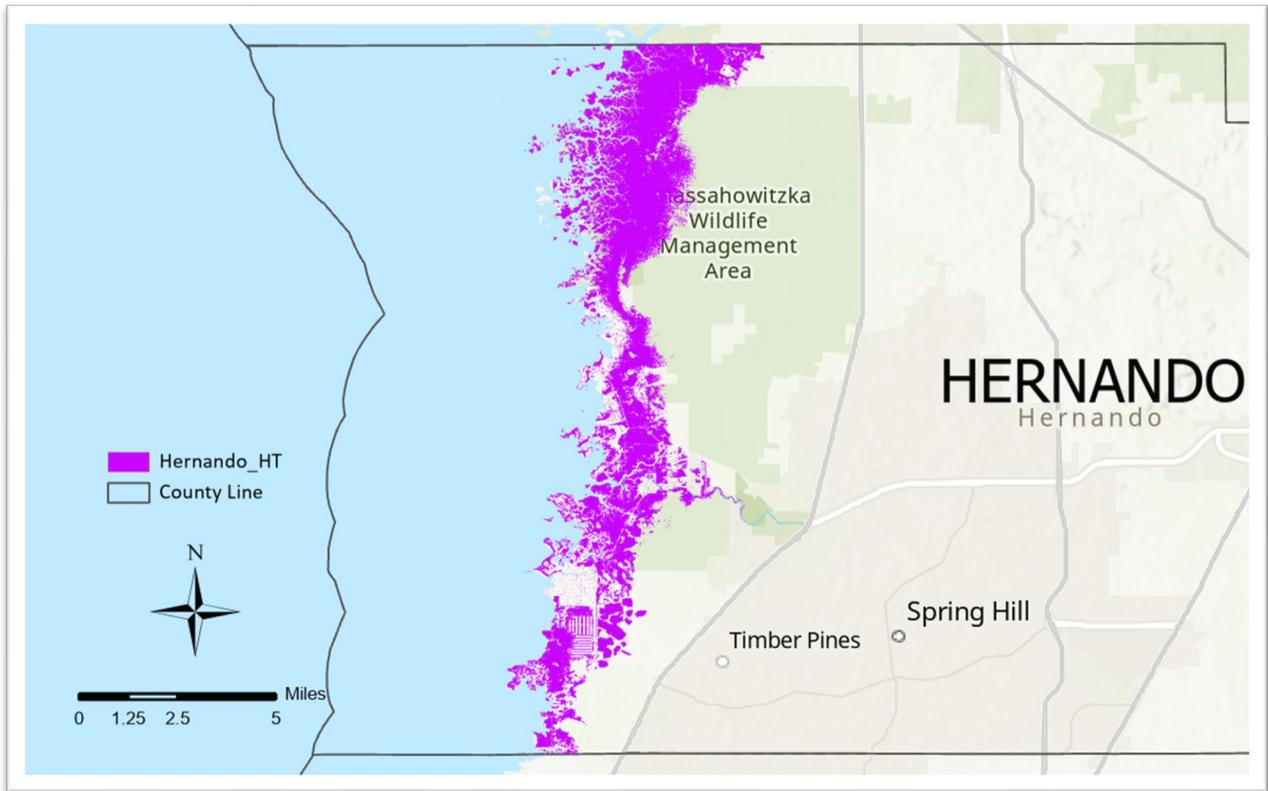
# Gulf County

The areas located in the high tide flood zone



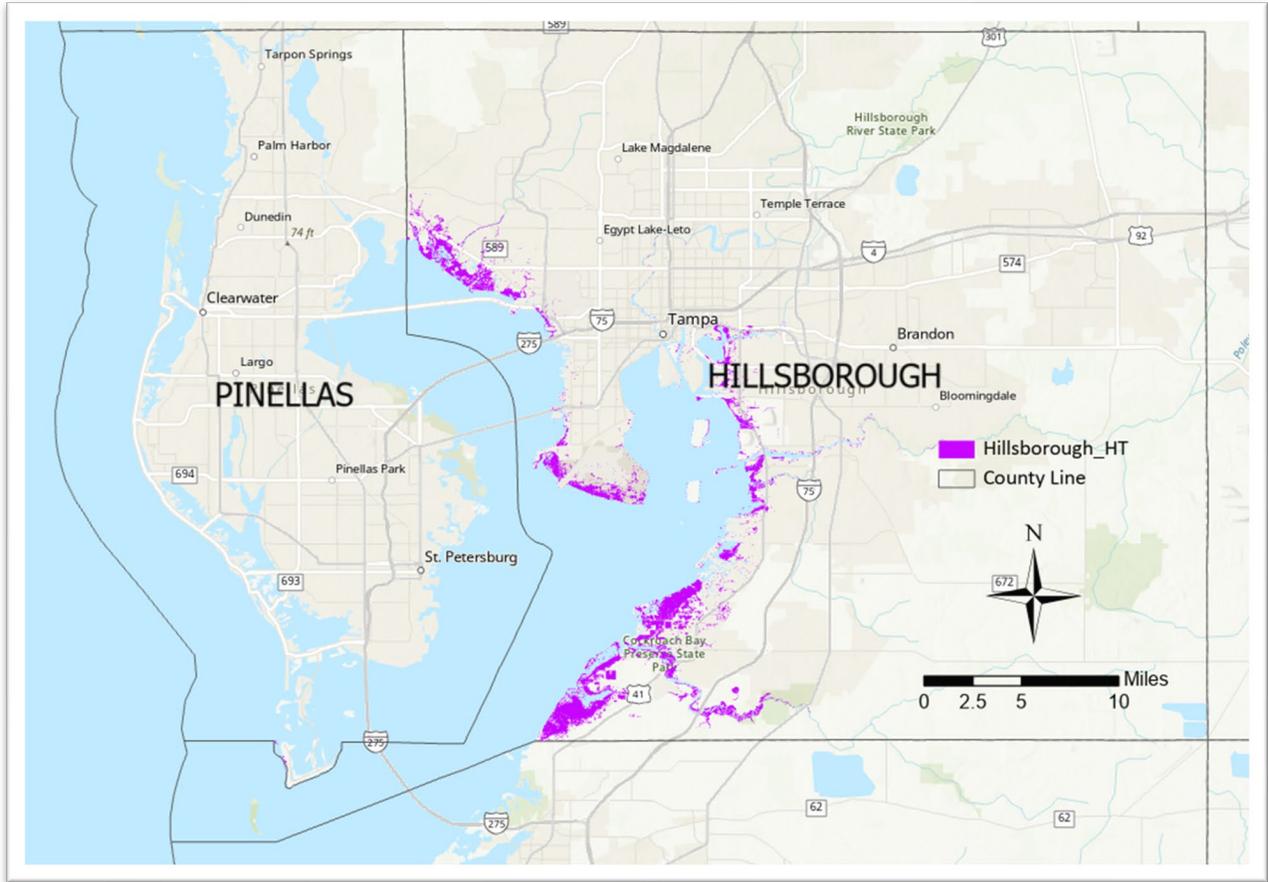
# Hernando County

The areas located in the high tide flood zone



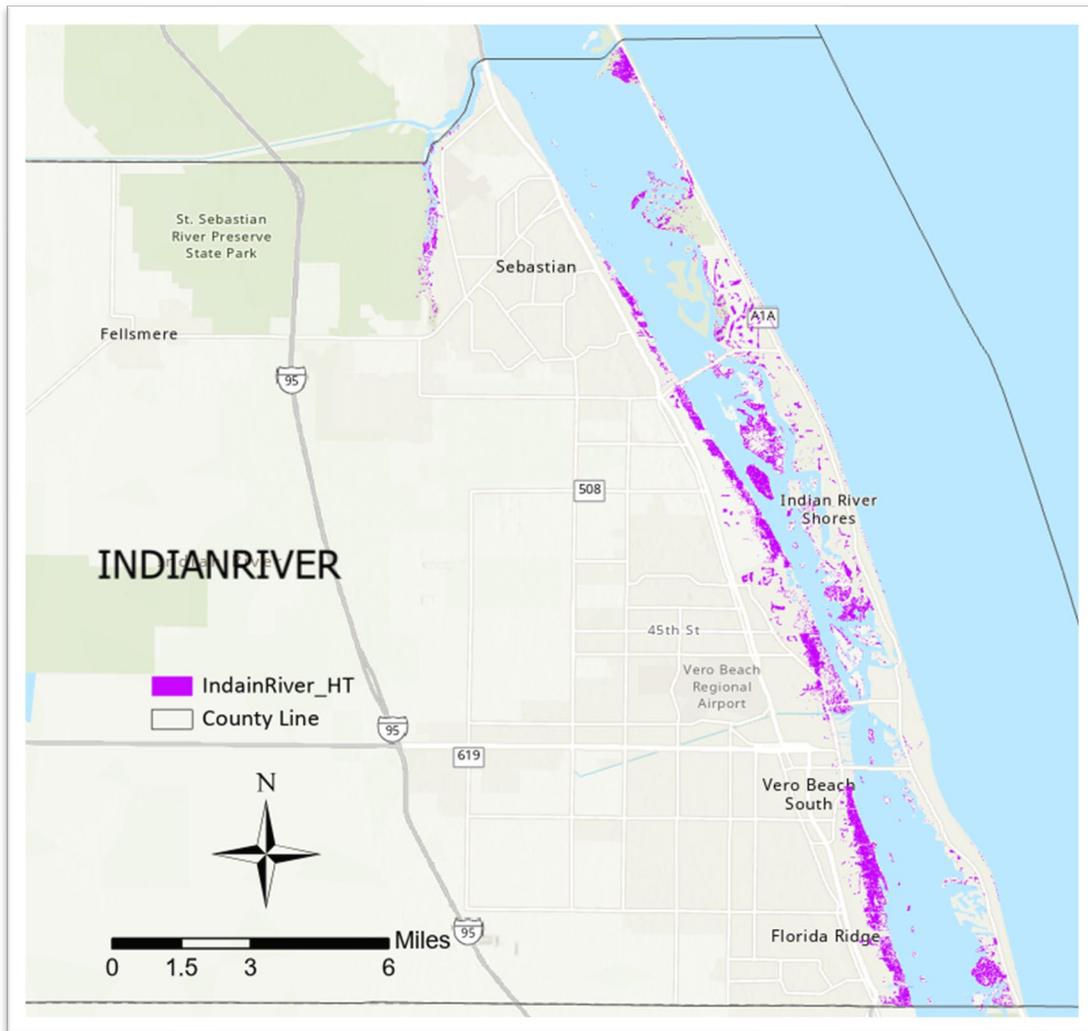
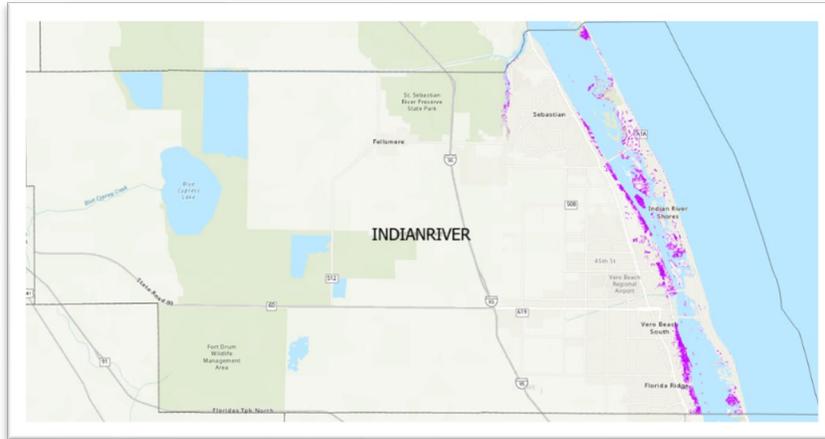
# Hillsborough County

The areas located in the high tide flood zone



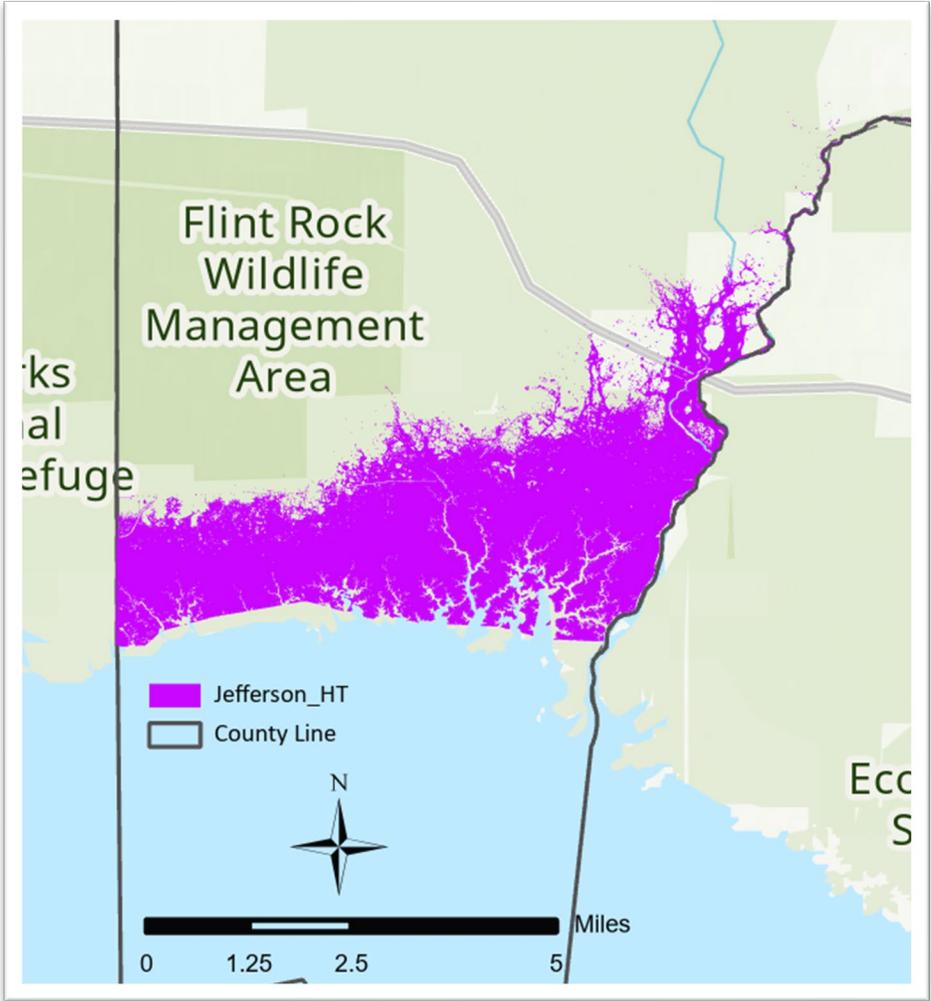
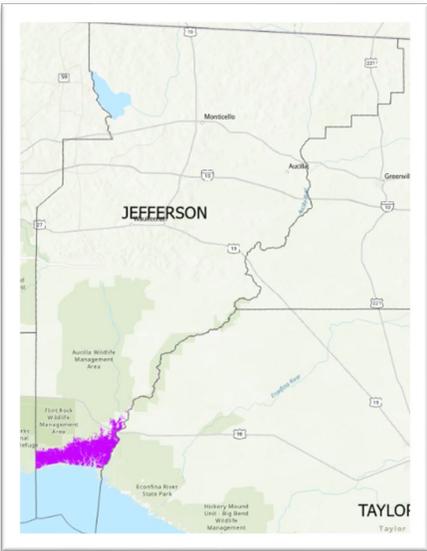
# Indian River

The areas located in the high tide flood zone



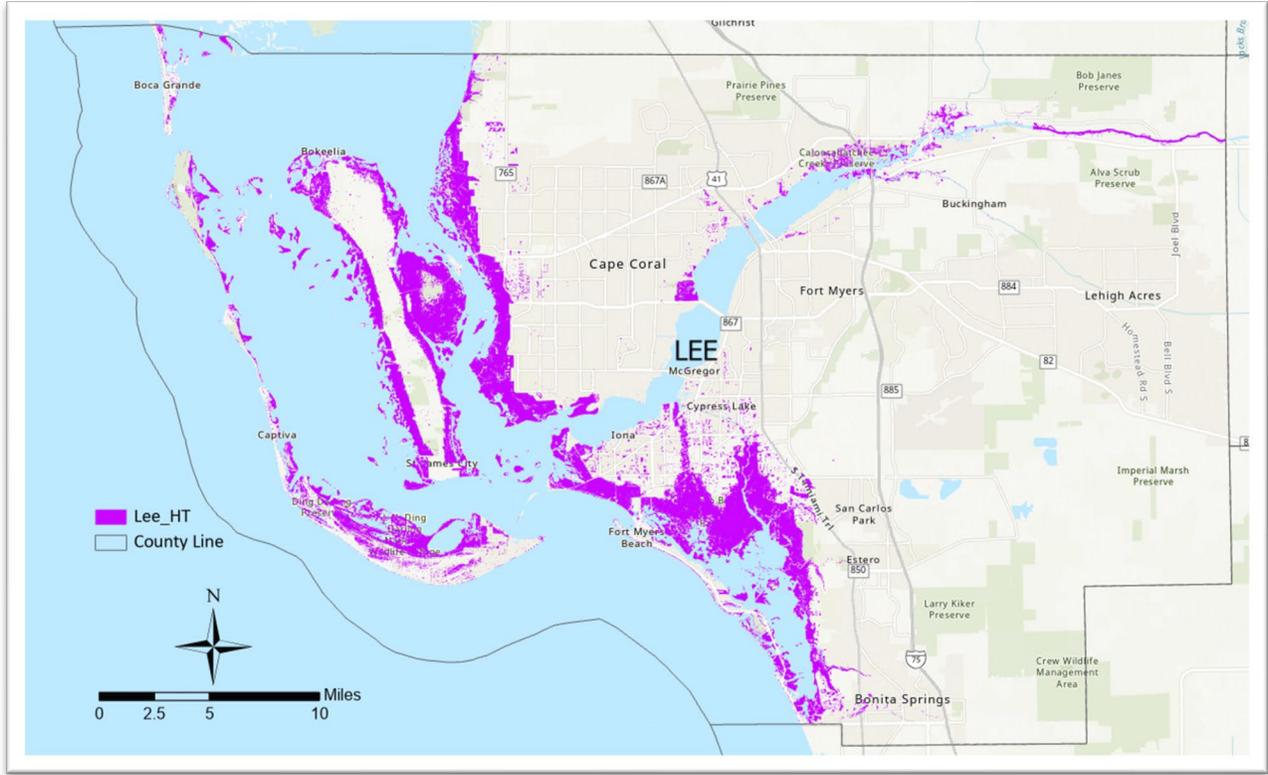
# Jefferson County

The areas located in the high tide flood zone



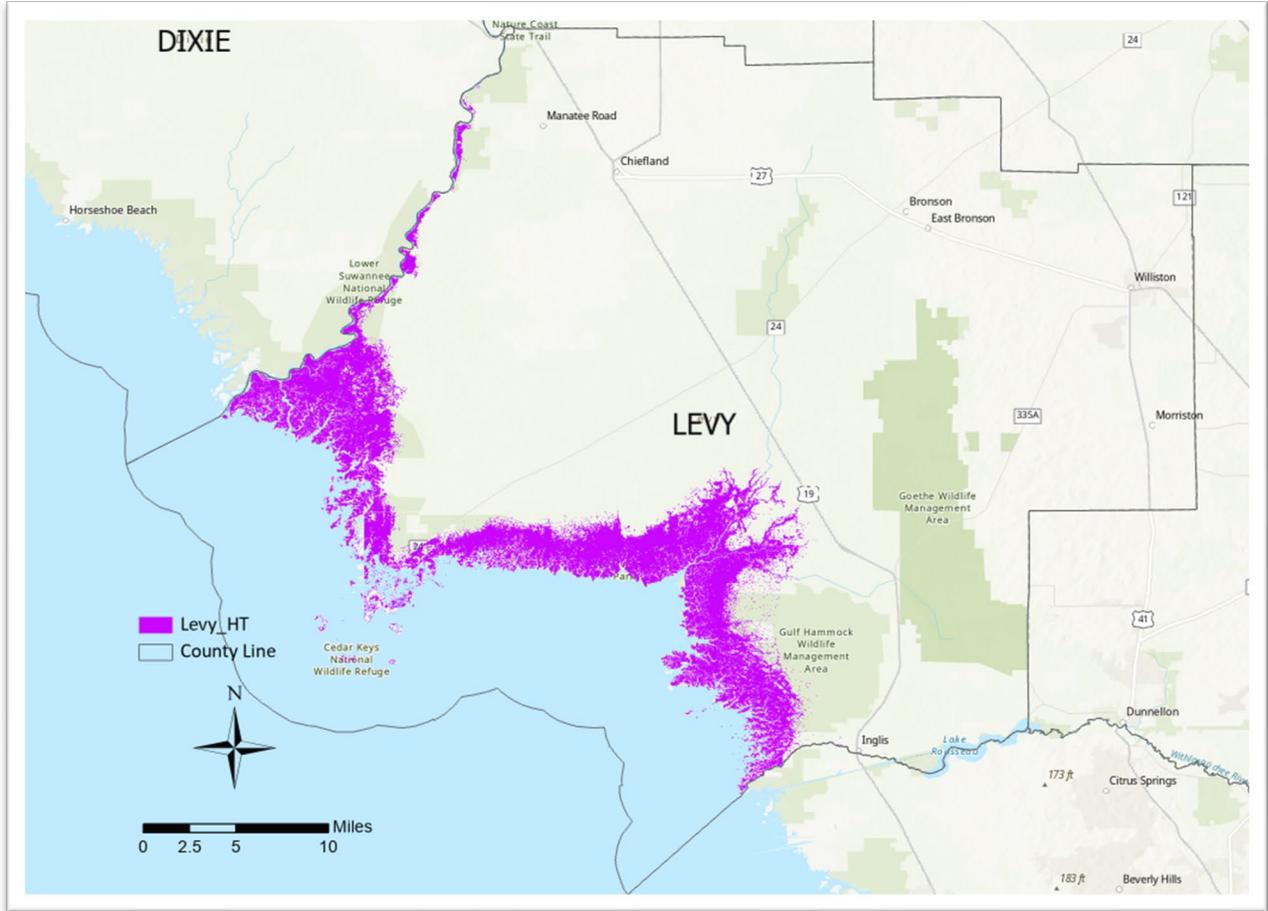
# Lee County

The areas located in the high tide flood zone



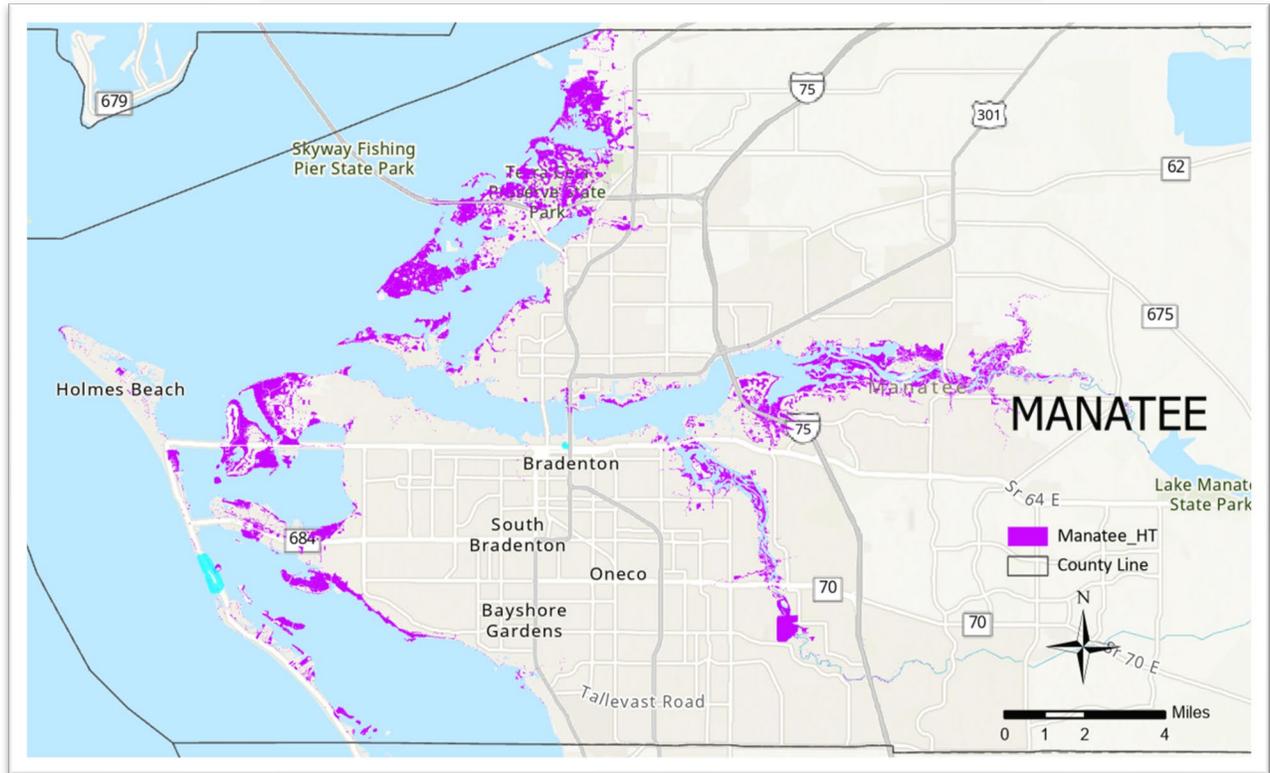
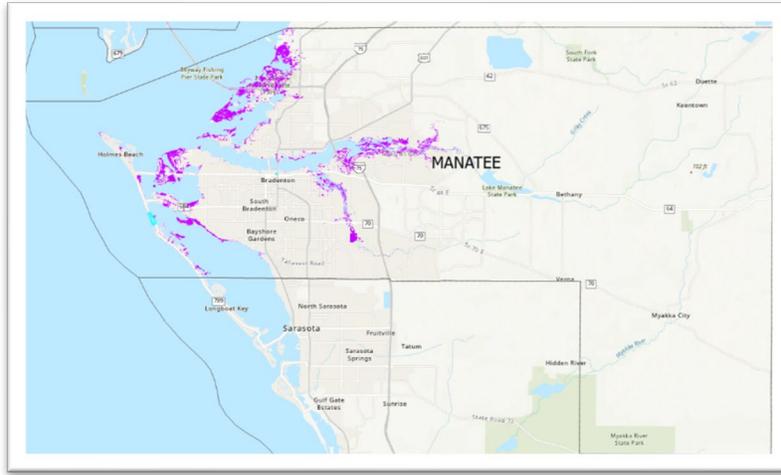
# Levy County

The areas located in the high tide flood zone



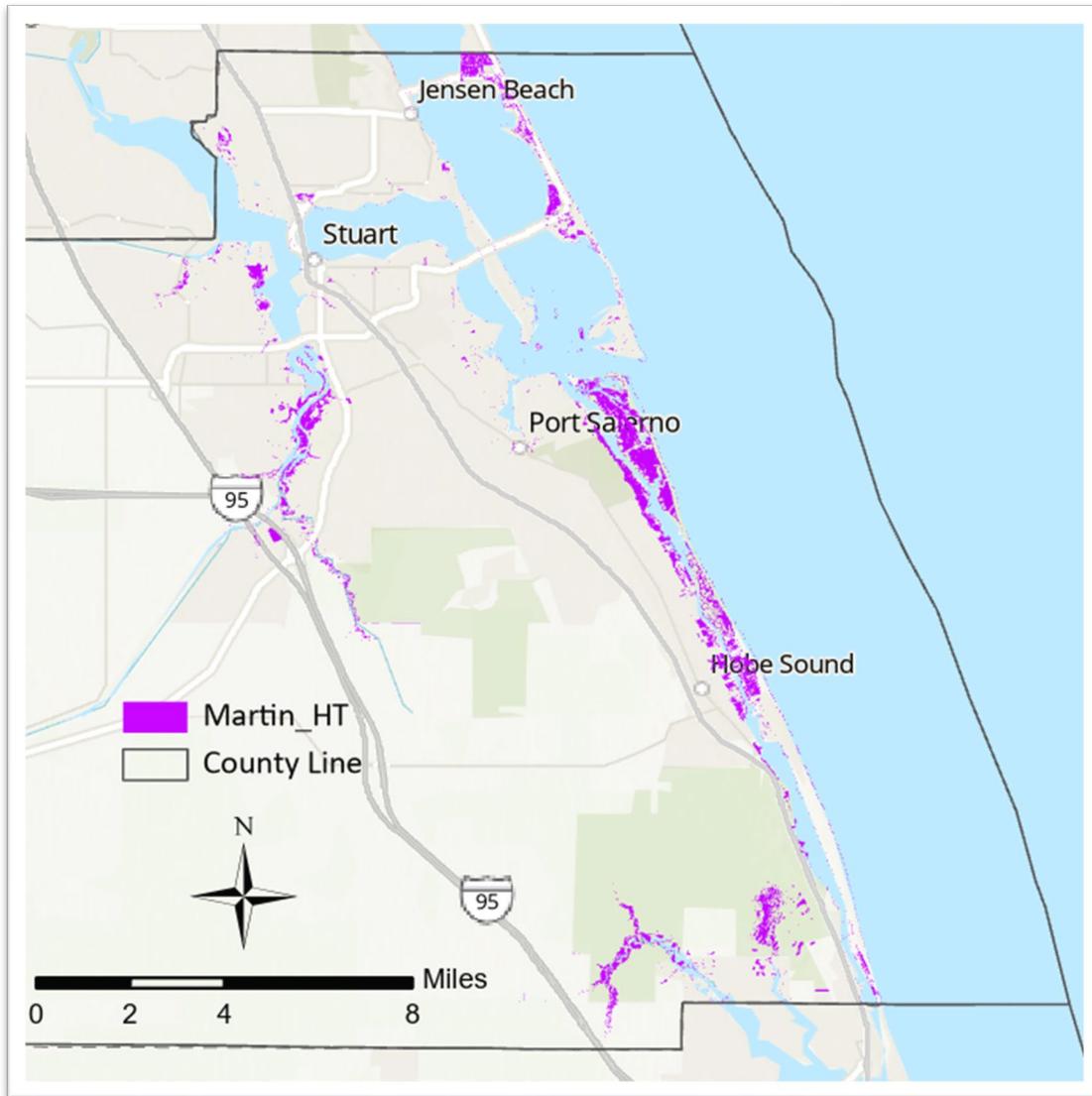
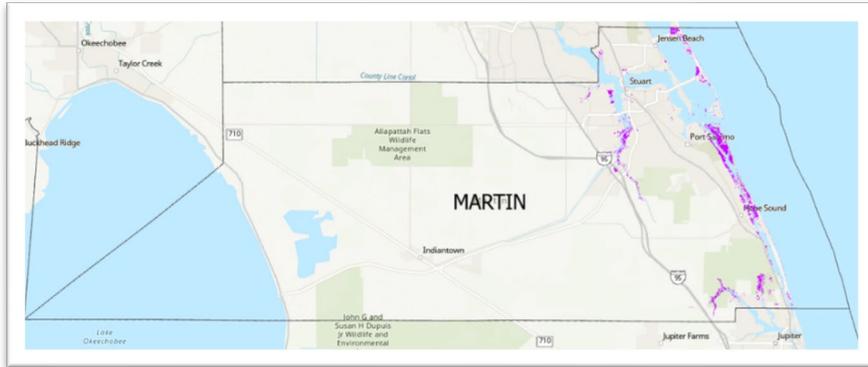
# Manatee County

The areas located in the high tide flood zone



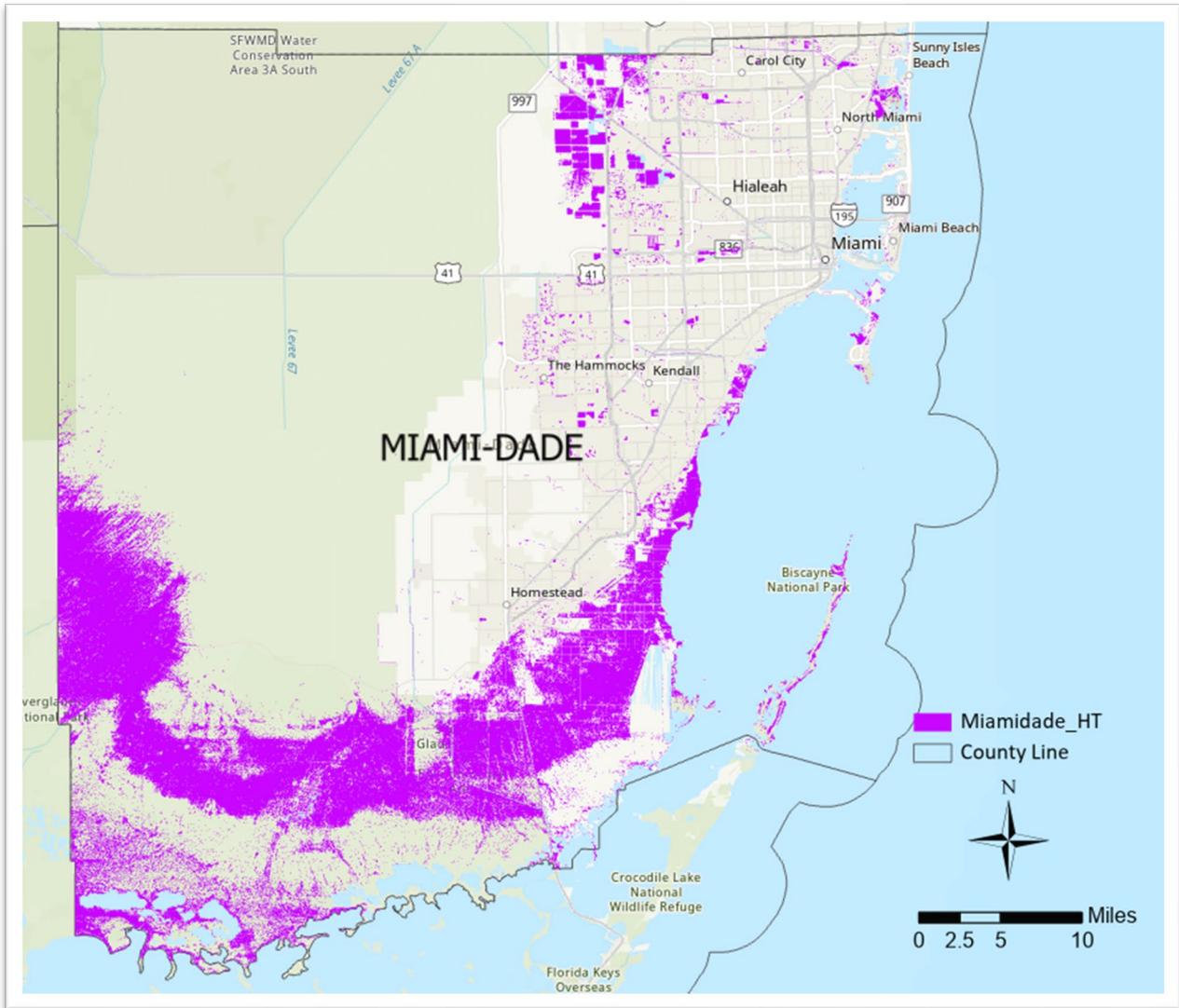
# Martin County

The areas located in the high tide flood zone



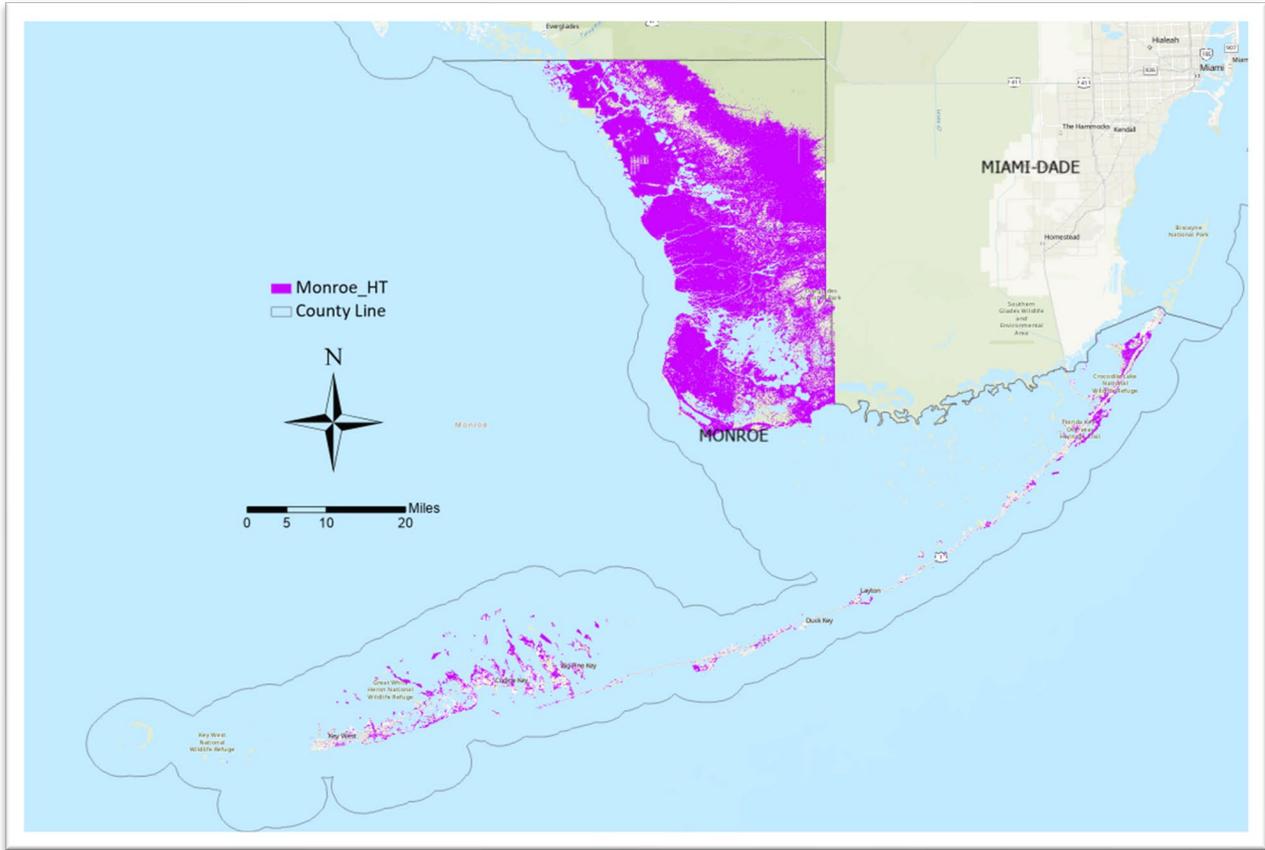
# Miami-Dade County

The areas located in the high tide flood zone



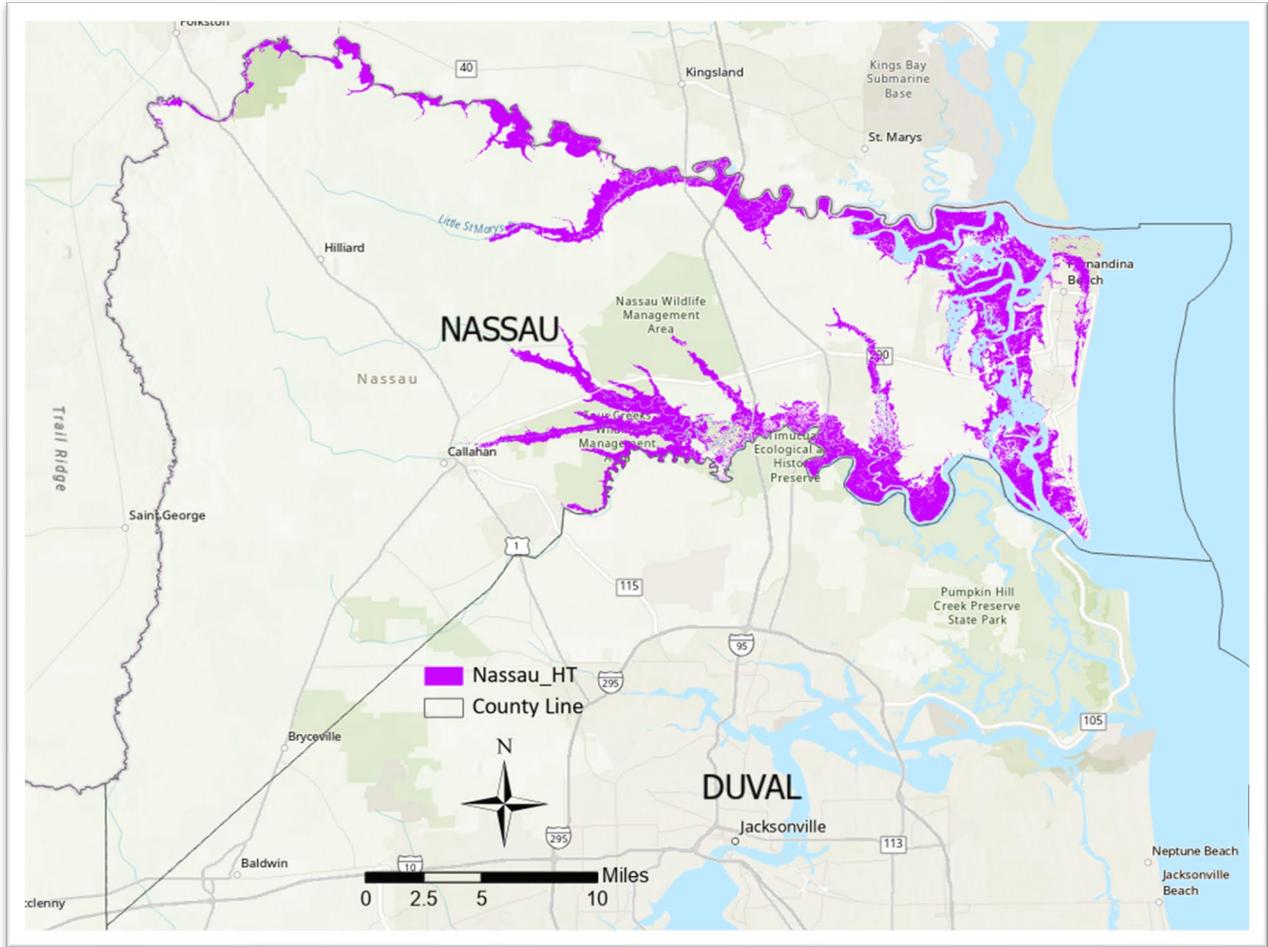
# Monroe County

The areas located in the high tide flood zone



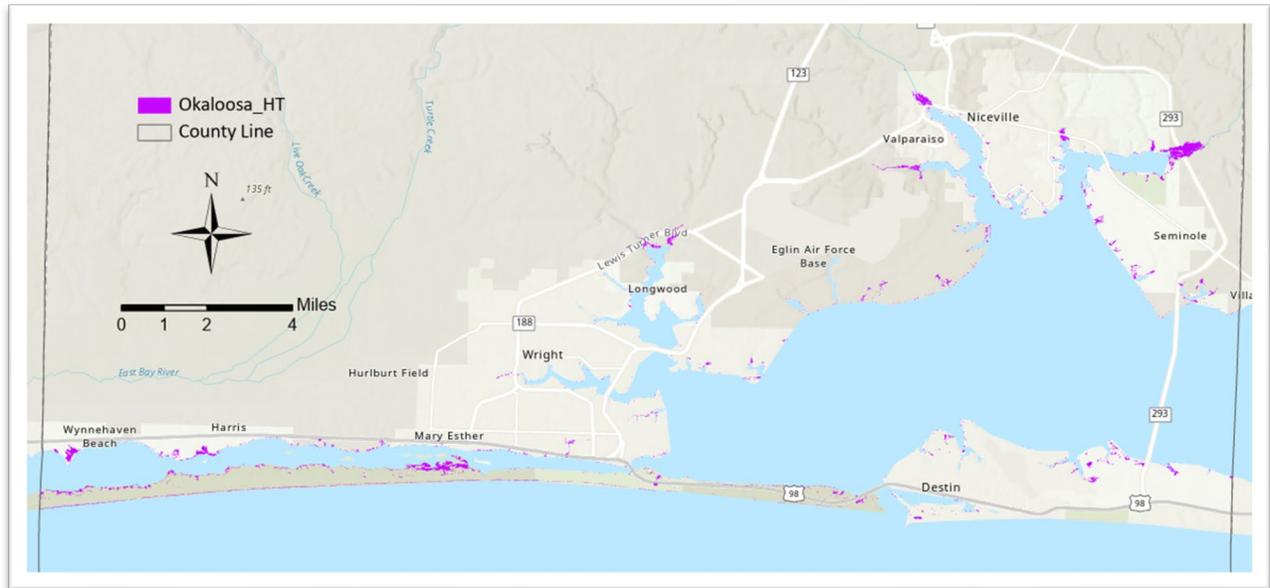
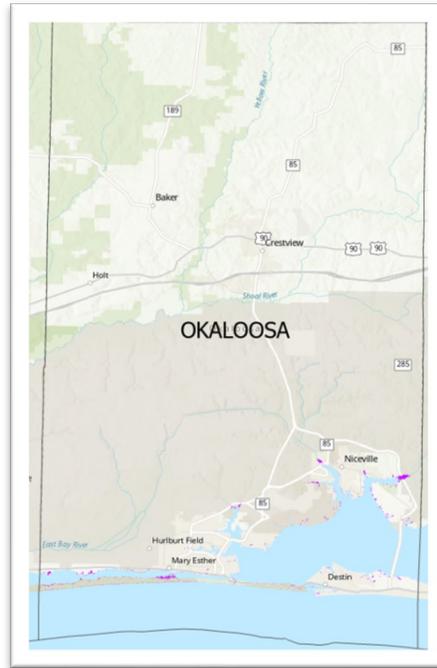
# Nassau County

The areas located in the high tide flood zone



# Okaloosa County

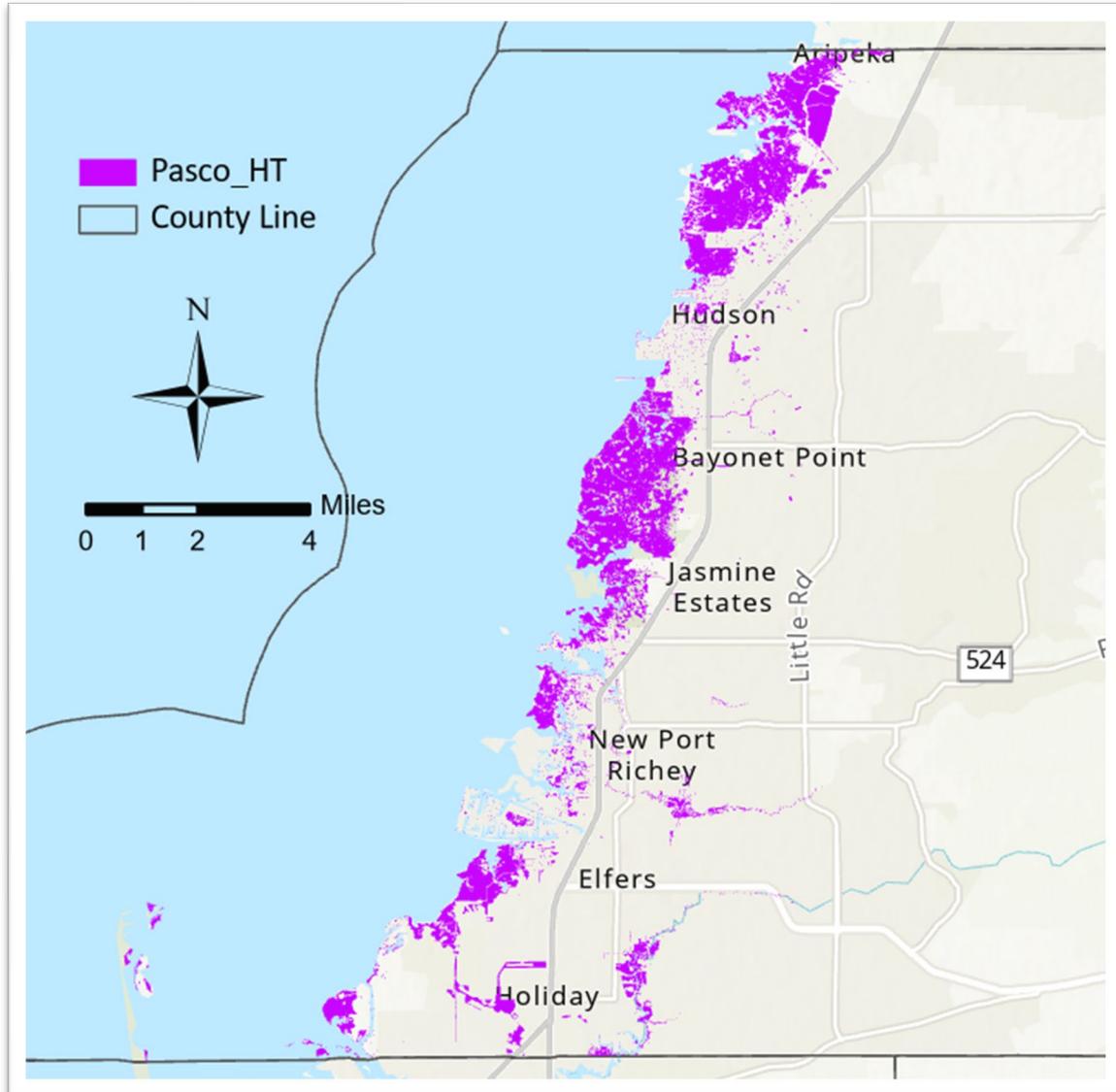
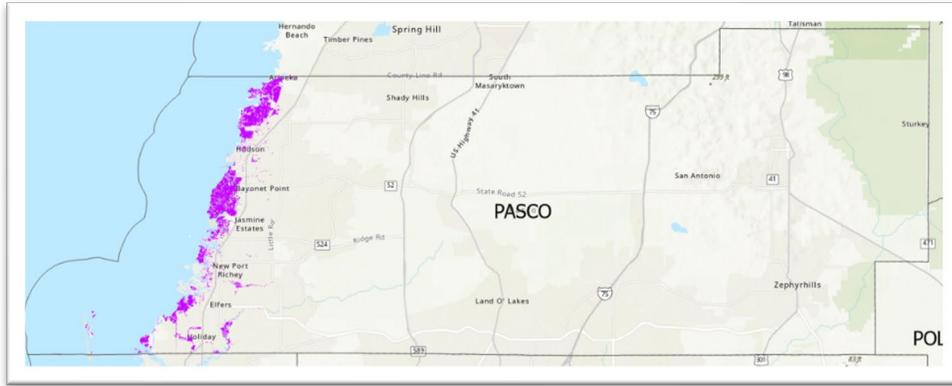
The areas located in the high tide flood zone





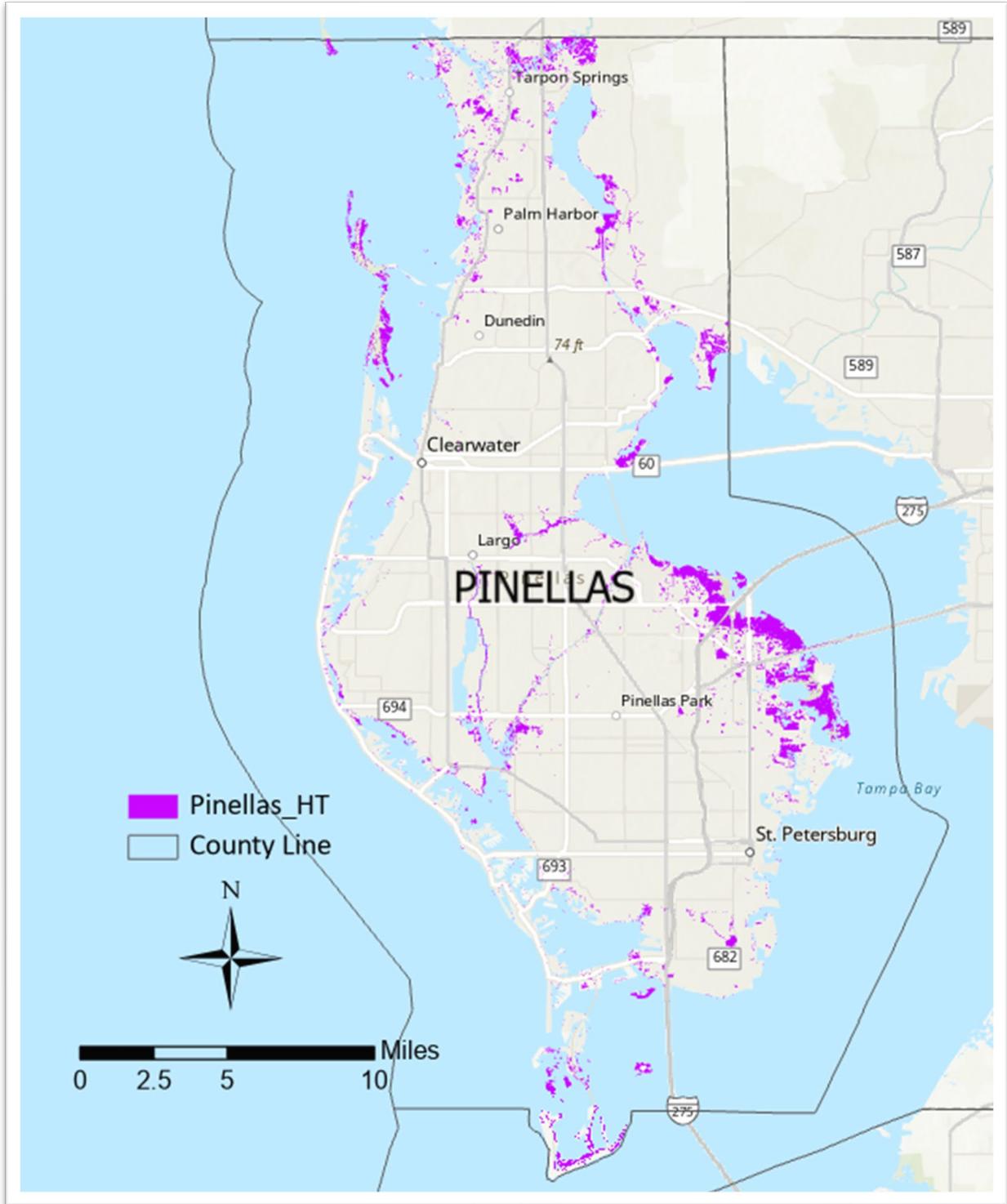
# Pasco County

The areas located in the high tide flood zone



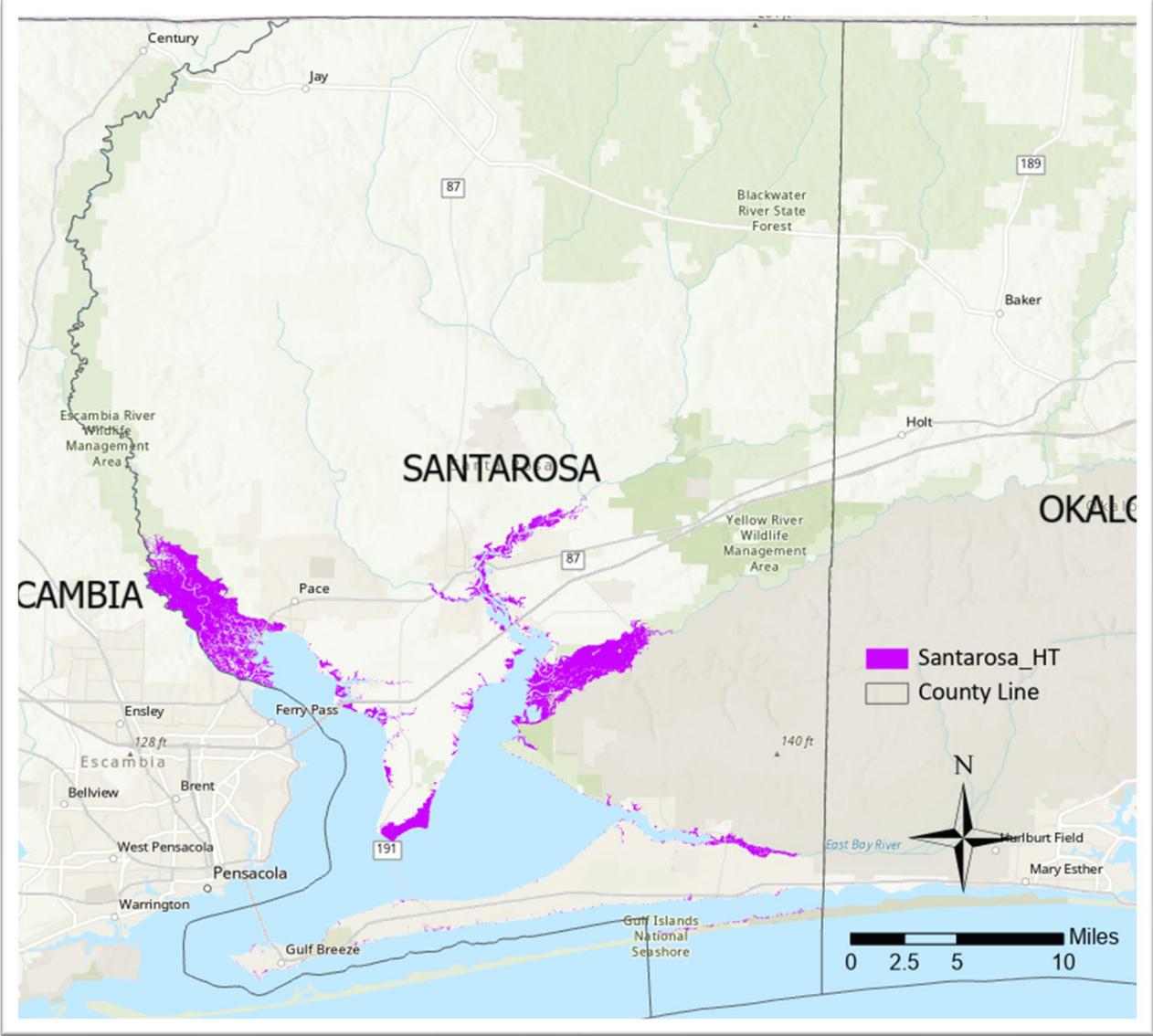
# Pinellas county

The areas located in the high tide flood zone



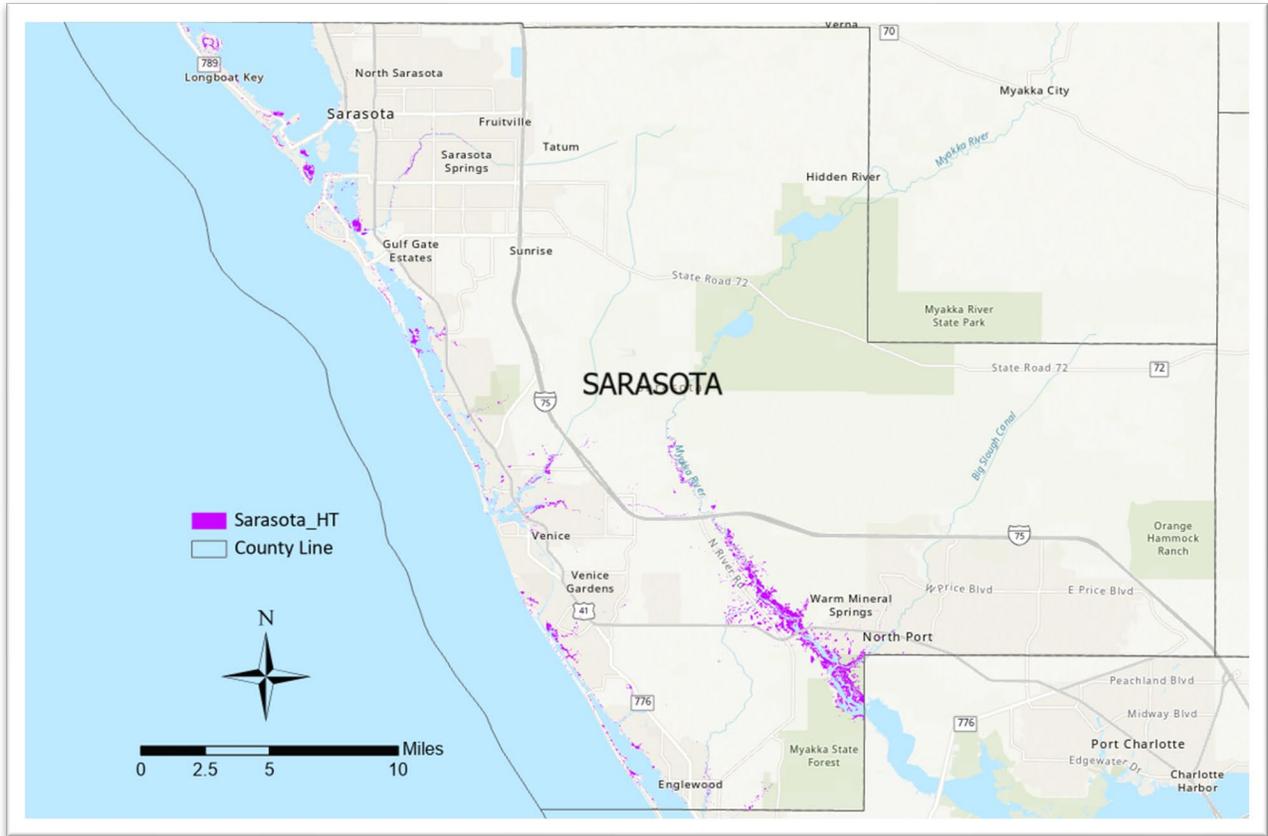
# Santa Rosa County

The areas located in the high tide flood zone



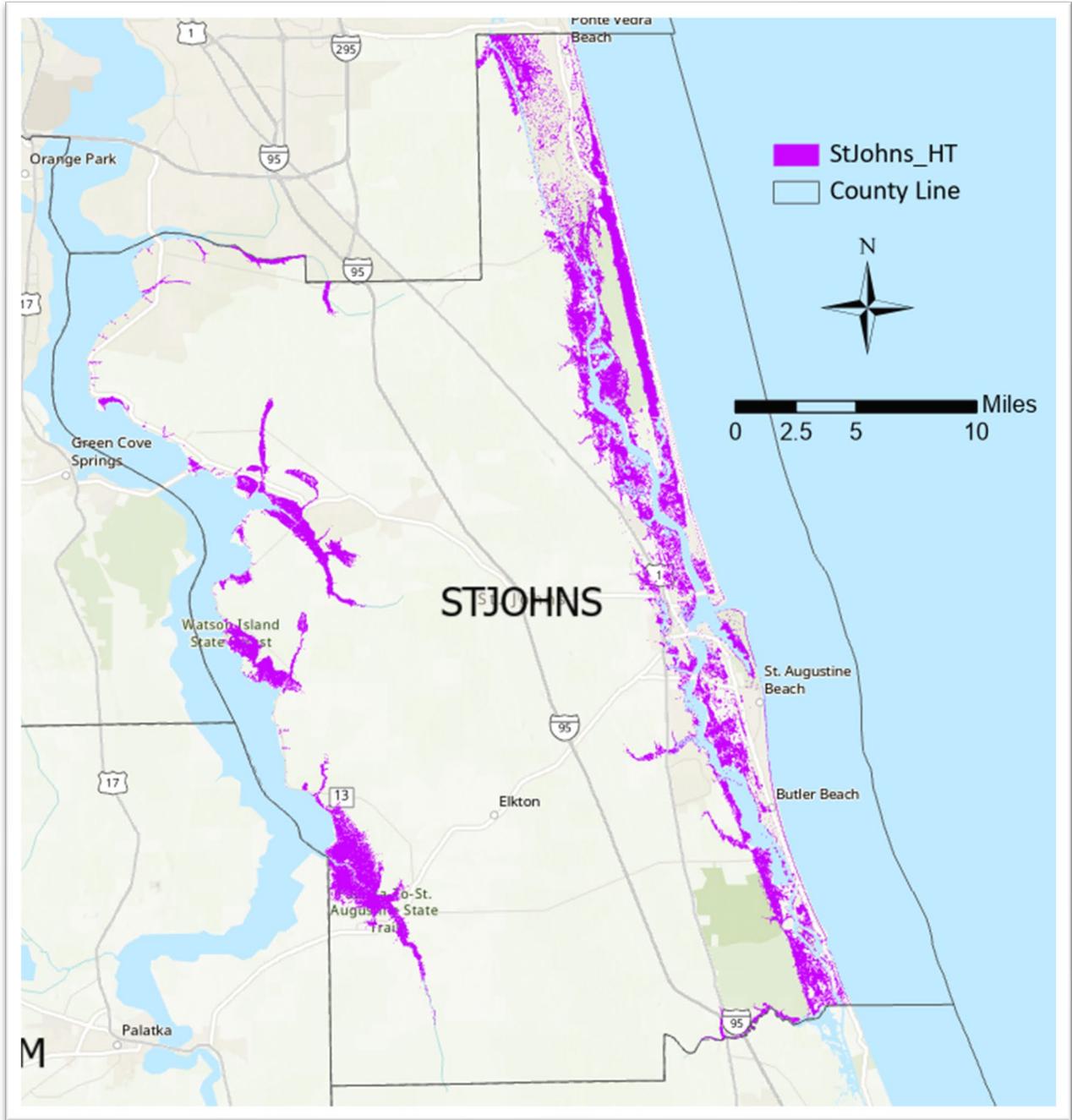
# Sarasota County

The areas located in the high tide flood zone



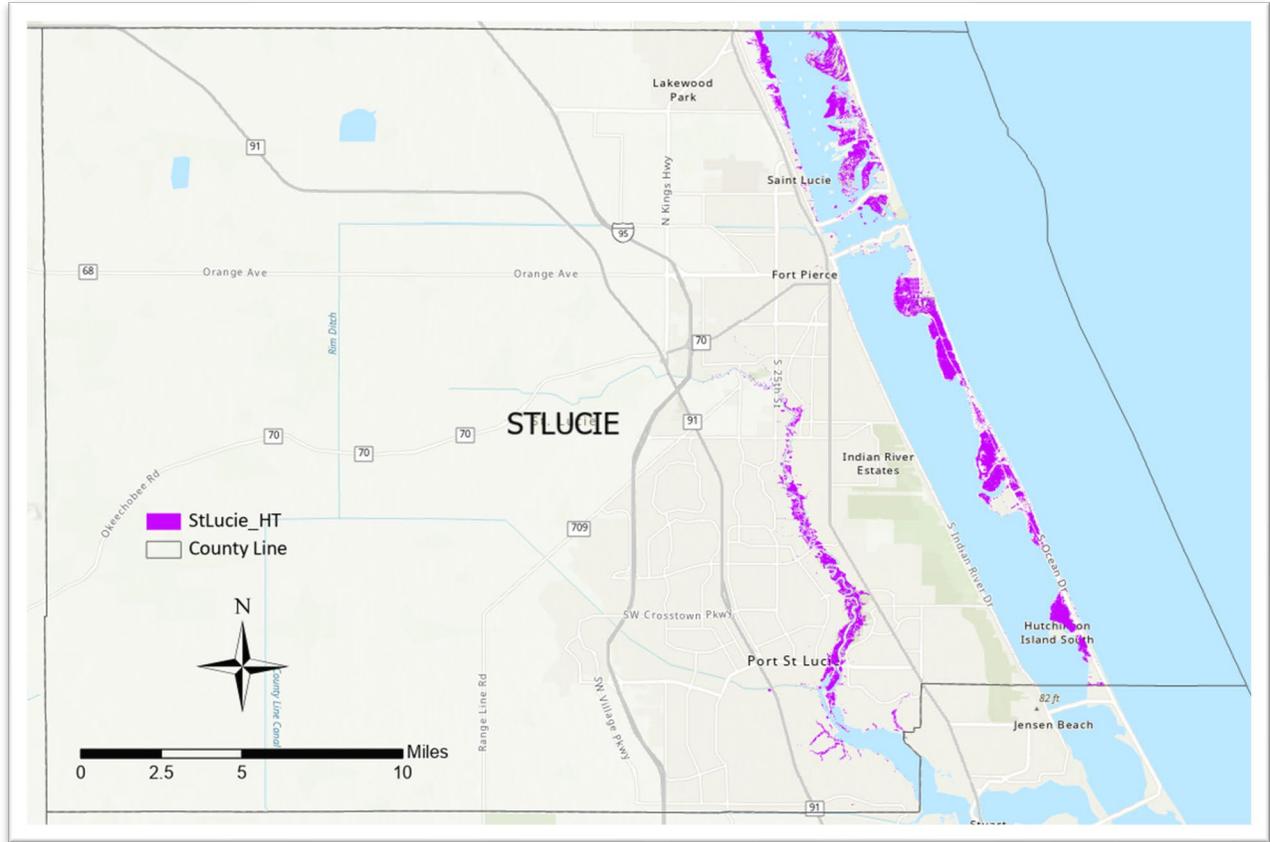
# St. Johns County

The areas located in the high tide flood zone



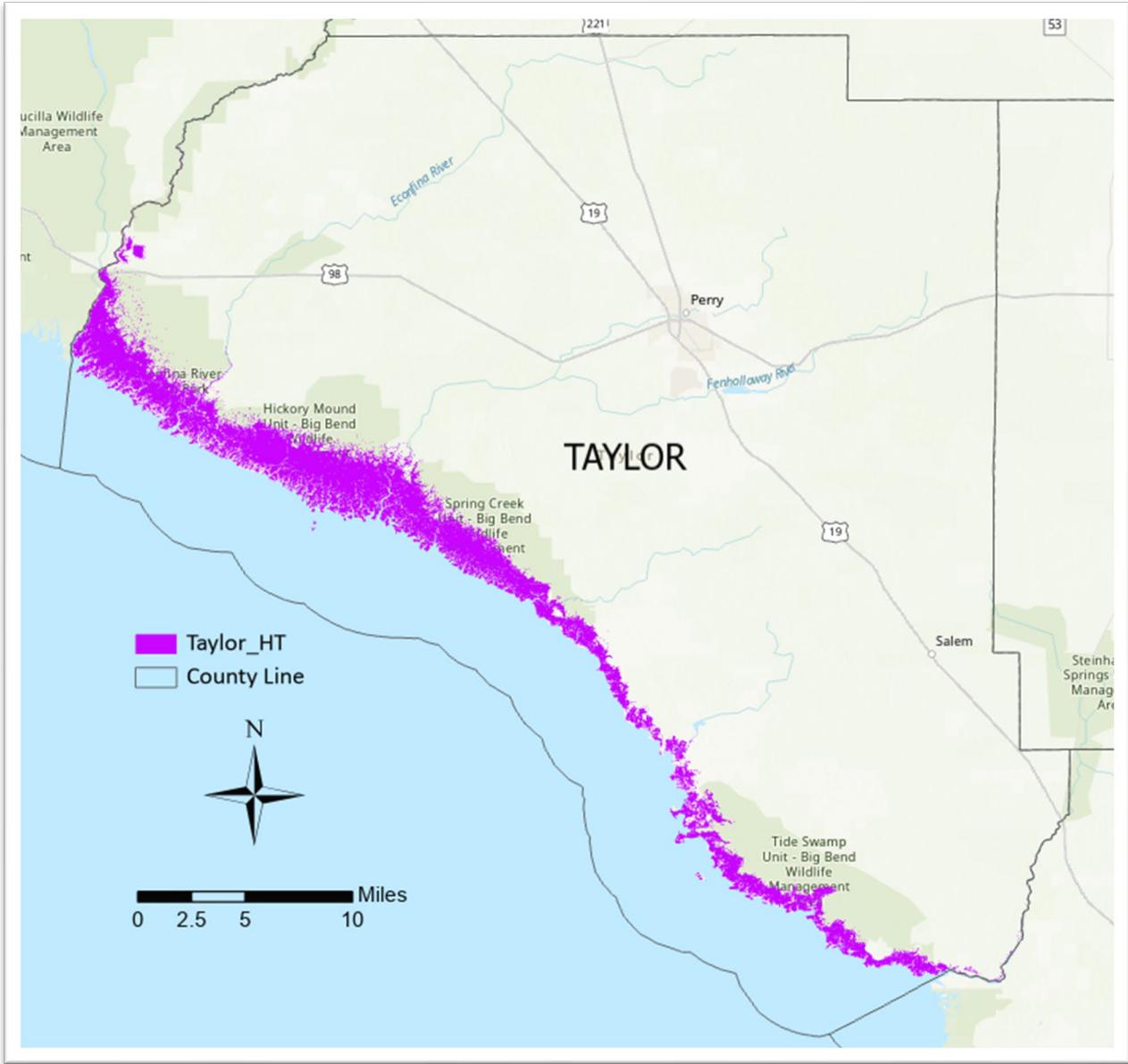
# St. Lucie

The areas located in the high tide flood zone



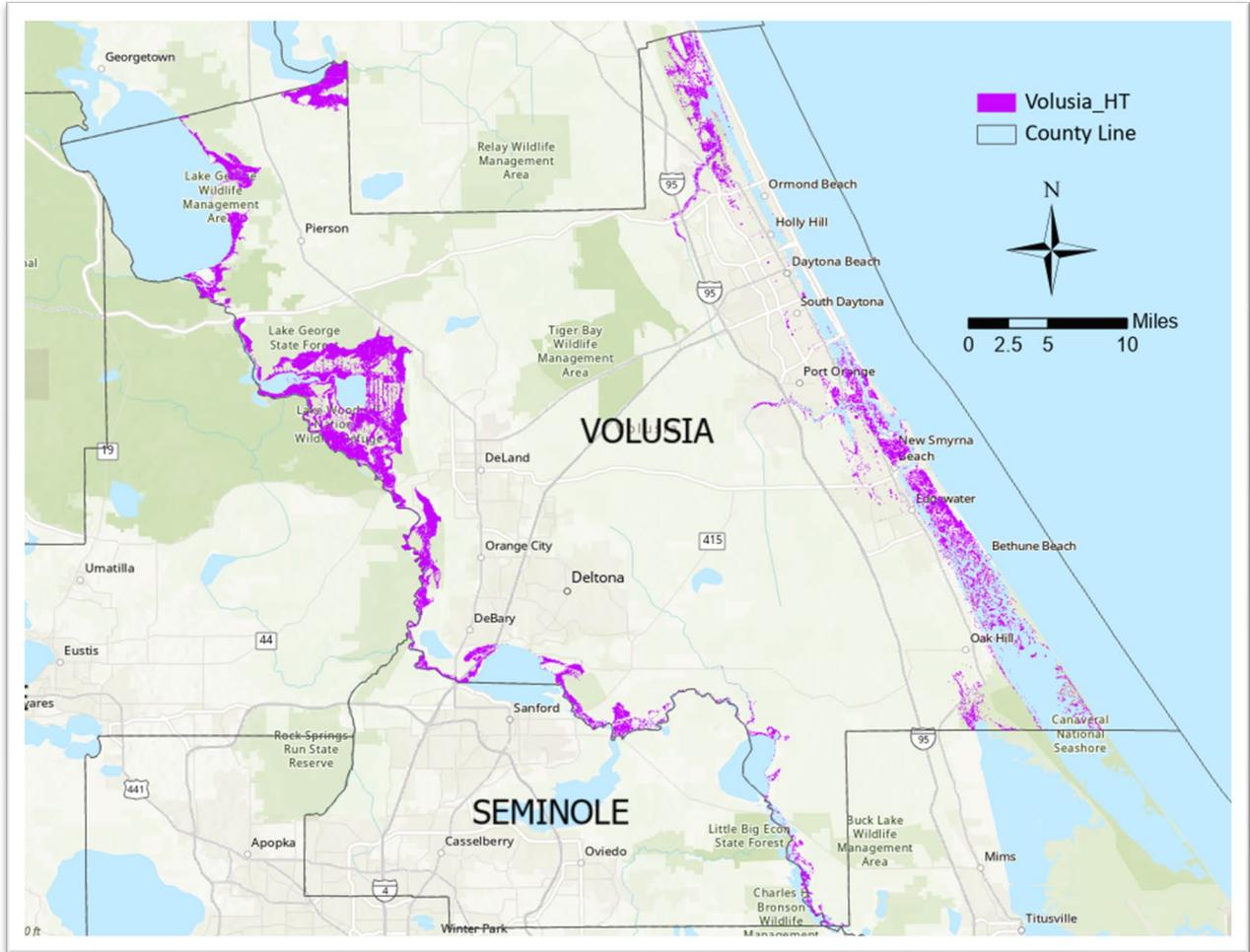
# Taylor County

The areas located in the high tide flood zone



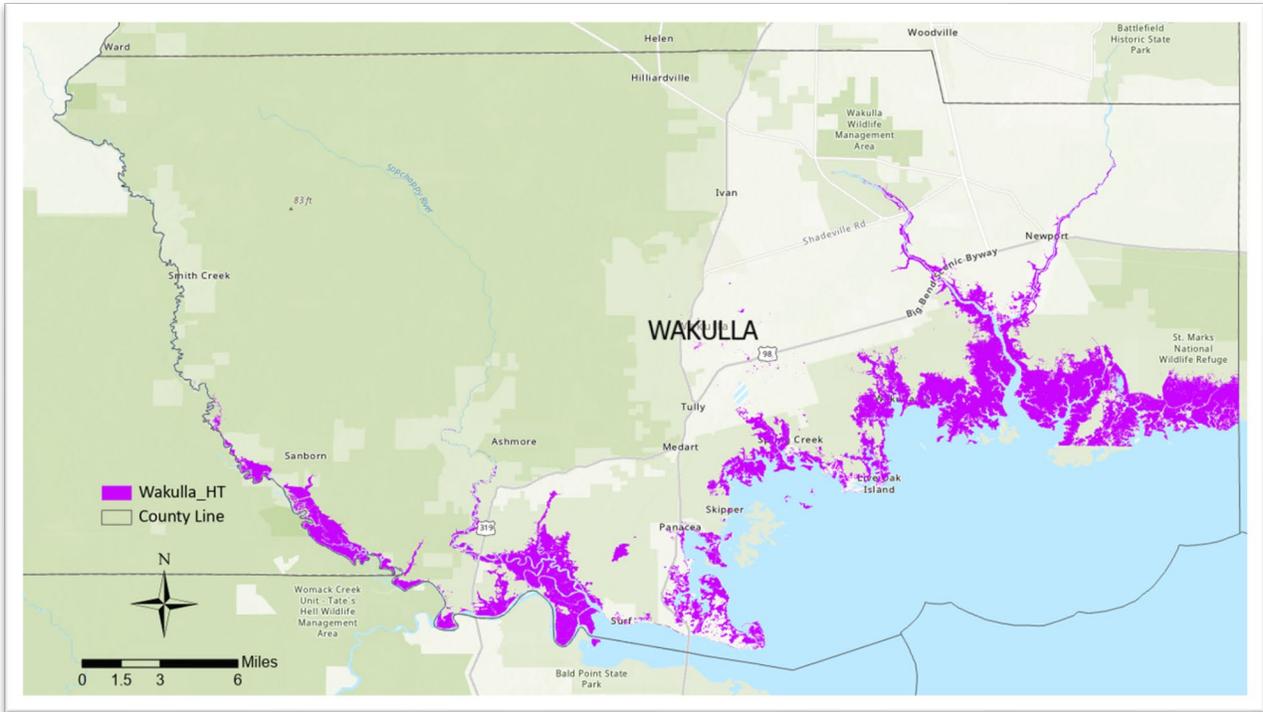
# Volusia County

The areas located in the high tide flood zone



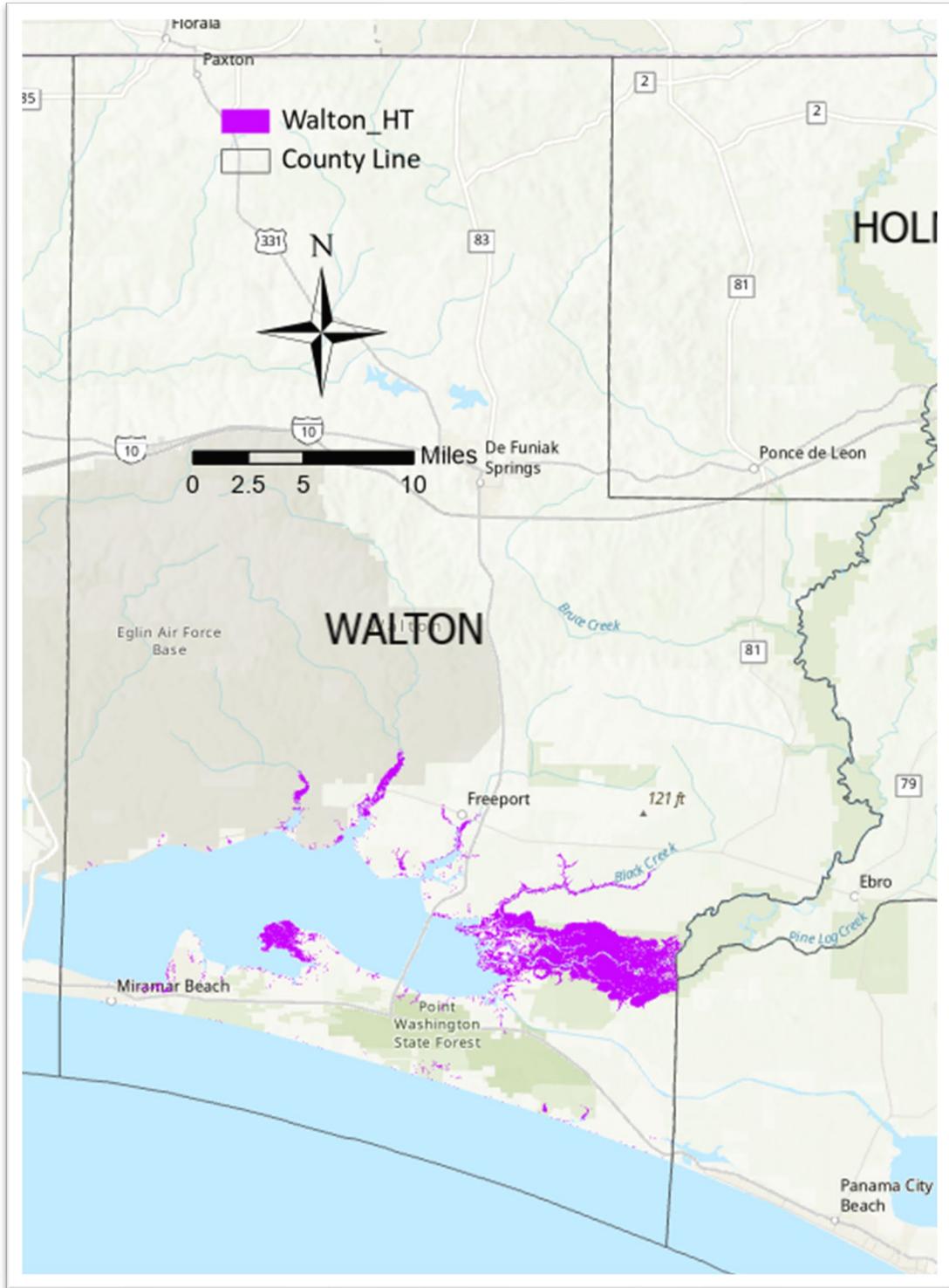
# Wakulla County

The areas located in the high tide flood zone



# Walton County

The areas located in the high tide flood zone



Some non-coastal counties may experience high tide flooding along their river and lake shores. Putnam County has over 15% of its property tax value in the high tide flood zone.

## Putnam County

The areas located in the high tide flood zone

