

ARC of North Central Florida

Southeast and Caribbean Division · North and Central Florida Region
FL · 12 counties · HQ Gainesville, FL · FEMA Region IV

588,456

People

228,734

Households

49.8%

Households below the ALICE survival threshold

12

Counties · 8,045 sq mi

Nearly **50% of households** across this chapter live below the ALICE survival threshold — the working families one disaster away from crisis.

In this report · Economic vulnerability · Who lives here · Home fire mission (FLARE) · mission delivery & the bespoke relationship strategy to follow

Sources: American Red Cross geography + 2023 demographics reference table; United Way ALICE + poverty (latest county year).

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ARC of North Central Florida · 12 counties · FL

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The brief.

The American Red Cross serves 588,456 people across 12 counties in North Central Florida, a territory where economic fragility is the defining condition. Nearly half of all households — 49.8% — fall below the ALICE survival threshold, meaning they are asset-limited, income-constrained, and one emergency away from crisis. That vulnerability is not theoretical. The chapter's Social Vulnerability Index averages at the 80.7th percentile, placing this population among the most at-risk in the country for harm when disasters strike.

The threat environment matches that vulnerability. The chapter's 12-county footprint has absorbed 58 federal disaster declarations, and actuarial modeling projects \$224,458,358 in expected annual losses from hazards across the territory. In 2024 alone, the chapter responded to 257 home fires — yet 26.5% of those fires generated no Red Cross notification at all, meaning families in crisis were not reached in time for an organized response. Against that gap, the chapter installed 1,847 smoke alarms, a meaningful intervention that directly reduces fire fatalities in the highest-risk households.

This report is designed to help the chapter executive director see the territory clearly — where the need concentrates, where mission delivery is strong, and where critical gaps remain. For partners considering investment in this community, the data makes the case plainly: the population is large, the risk is high, the mission infrastructure is operational, and the opportunity to reduce preventable suffering is both specific and immediate.


588,456

People


49.8%

Below ALICE
threshold


12

Counties


228,734

Households

AI-synthesized from this report's verified data; every figure appears sourced on the pages that follow.

The chapter's footprint.

12

Counties

8,045

Square miles

588,456

People

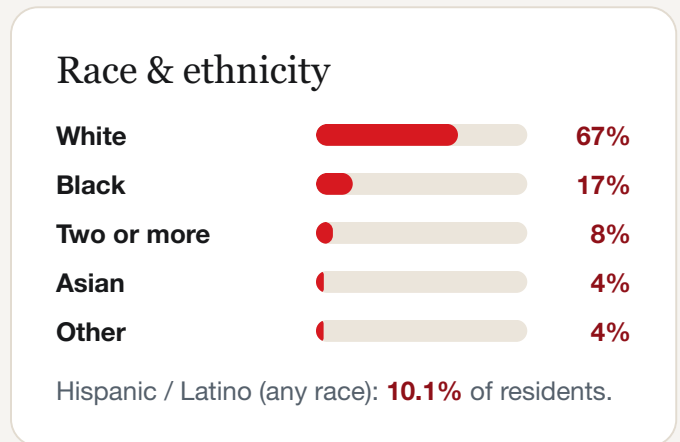
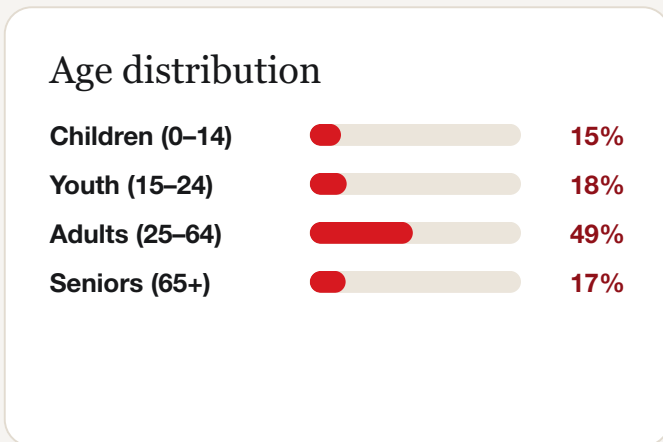
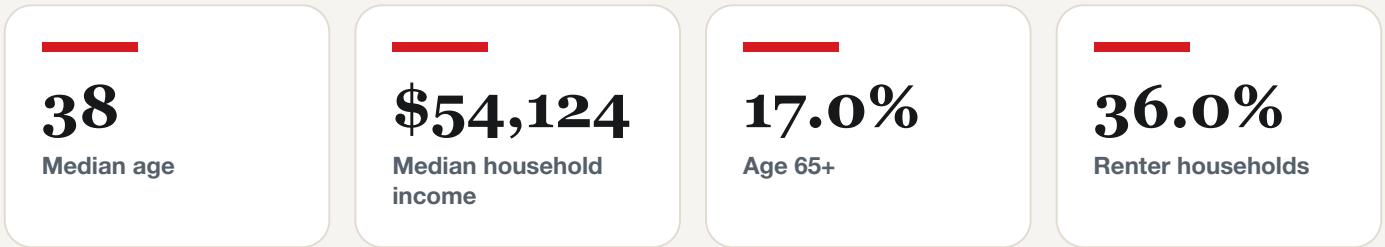
**North and
Central
Florida Region**

Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Alachua	285,938	969	48.6%
Columbia	71,056	801	12.1%
Levy	44,805	1,133	7.6%
Suwannee	44,209	692	7.5%
Bradford	28,290	300	4.8%
Taylor	21,835	1,050	3.7%
Gilchrist	18,766	355	3.2%
Madison	18,056	716	3.1%
Dixie	17,030	712	2.9%
Union	16,419	250	2.8%
Hamilton	13,832	519	2.4%
Lafayette	8,220	548	1.4%

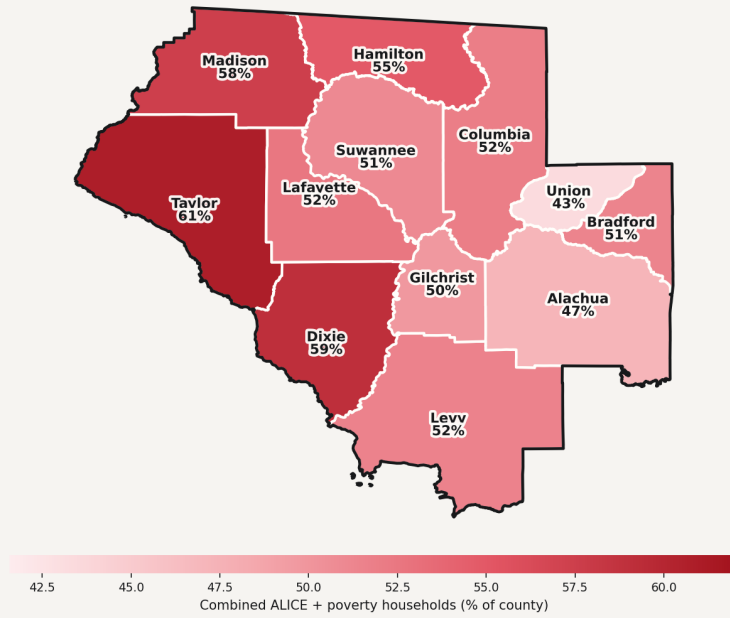
HQ: Gainesville, FL · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 12 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Taylor	21,835	\$43,958	45.0%	15.9%	60.9%
Dixie	17,030	\$44,227	41.2%	17.9%	59.1%
Madison	18,056	\$43,378	38.4%	19.1%	57.5%
Hamilton	13,832	\$41,807	29.0%	25.9%	54.9%
Lafayette	8,220	\$57,001	33.5%	19.0%	52.5%
Columbia	71,056	\$57,346	35.5%	16.5%	52.0%
Levy	44,805	\$40,030	34.8%	16.8%	51.6%
Bradford	28,290	\$54,048	29.3%	22.1%	51.4%
Suwannee	44,209	\$52,873	36.4%	14.6%	51.0%
Gilchrist	18,766	\$49,614	35.9%	13.9%	49.8%
Alachua	285,938	\$58,475	28.1%	19.1%	47.2%
Union	16,419	\$56,073	26.3%	17.1%	43.3%

Combined = households in poverty plus ALICE households (above poverty, below the cost of basics), as a share of all county households. Source: United Way ALICE, latest county year.

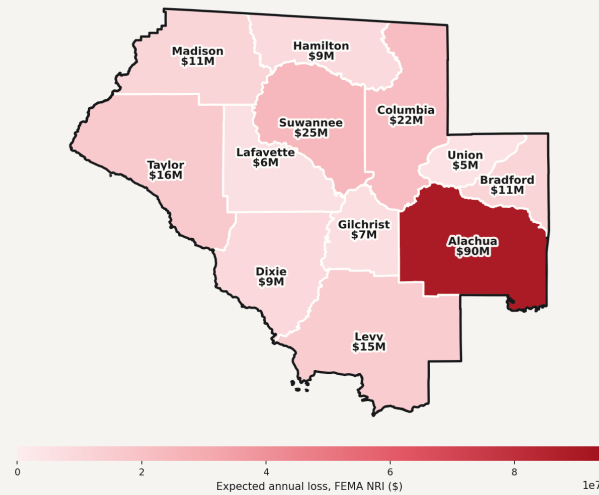
What this chapter is up against.

\$224.5M
Expected annual loss, all hazards

Alachua
Highest-risk county

80.7%
Avg social vulnerability (SVI)

15
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Alachua	Relatively Moderate	\$89.6M	61.0%	13	35
Suwannee	Relatively Low	\$24.5M	84.6%	13	39
Columbia	Relatively Low	\$21.9M	91.4%	13	36
Taylor	Relatively Low	\$16.2M	80.6%	15	40
Levy	Relatively Low	\$15.3M	75.8%	15	44
Bradford	Very Low	\$10.8M	88.7%	13	34
Madison	Relatively Low	\$10.7M	86.4%	13	33
Dixie	Very Low	\$9.4M	77.2%	14	44
Hamilton	Relatively Low	\$8.6M	98.0%	13	37
Gilchrist	Very Low	\$6.8M	73.4%	14	37
Lafayette	Very Low	\$5.6M	84.1%	14	35
Union	Very Low	\$5.0M	66.7%	12	34

Sources: FEMA National Risk Index 2025 (risk rating, expected annual loss), CDC/ATSDR SVI 2022 (social-vulnerability percentile), FEMA disaster declarations — via the Red Cross national county database.

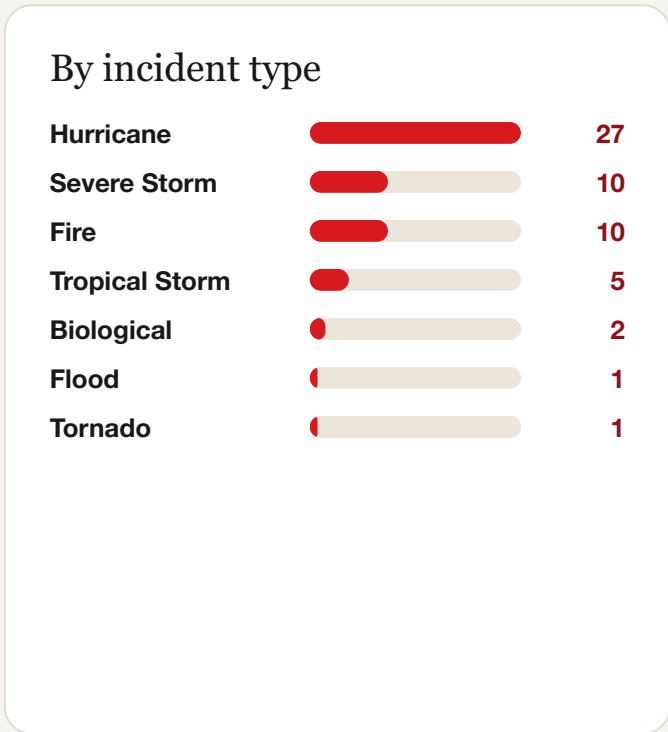
A chapter shaped by disaster.

58
Federal disaster declarations

27
Hurricanes

Hurricane
Most common type

2026
Most recent

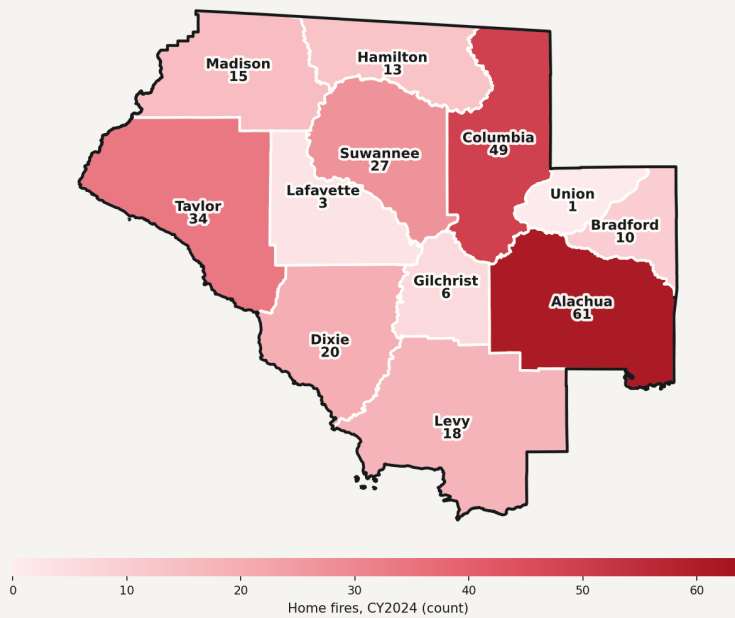
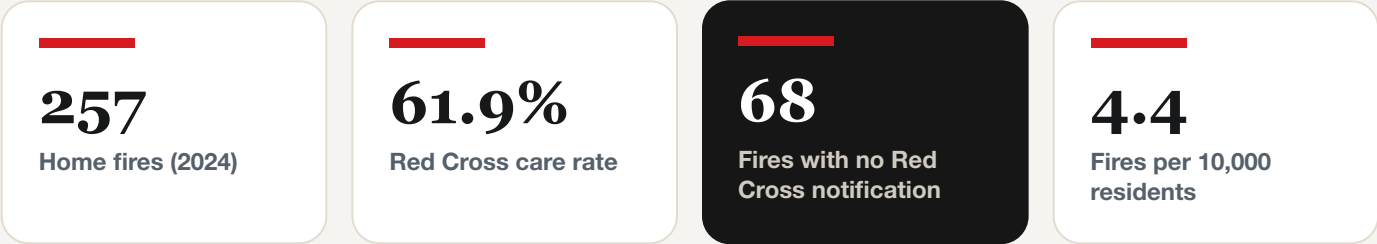


Most recent declarations

FY	DISASTER	TYPE
2026	Cow Creek Fire	Fire
2025	Hurricane Milton	Hurricane
2025	Hurricane Milton	Hurricane
2024	Hurricane Helene	Hurricane
2024	Tropical Storm Helene	Tropical Storm
2024	Hurricane Debby	Tropical Storm
2024	Tropical Storm Debby	Tropical Storm
2024	Severe Storms, Straight-Line Winds, And Tornadoes	Severe Storm
2023	Hurricane Idalia	Hurricane
2023	Tropical Storm Idalia	Tropical Storm

Source: FEMA Disaster Declarations Summaries v2 — county-level, deduplicated to unique disasters.

Every home fire is a Red Cross moment.



Red Cross cared for **62%** of home fires — but **68 (26%)** happened with no Red Cross notification: the prevention, smoke-alarm, and response opportunity, county by county.

Source: FLARE Fire Incidents 2024 (American Red Cross, public layer). "With care" = Red Cross provided assistance; "no notification" = the Red Cross was never alerted to the fire.

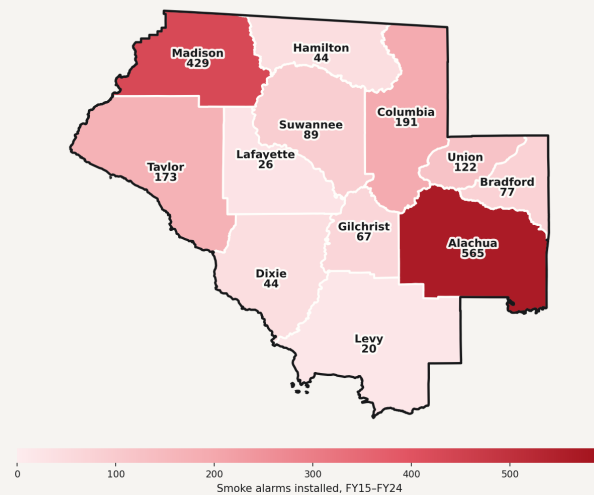
Red Cross shows up — and prevents.

2,293
Home-fire calls answered (RC response)

2,156
Single-family fire responses

1,847
Free smoke alarms installed

130
Multi-family fire responses



Red Cross answered **2,293** home-fire calls and installed **1,847** free smoke alarms across the chapter — response and prevention, county by county.

Sources: DRO National 800-RedCross Calls by County (RC fire responses); Smoke Alarm Installs FY15-FY24 (American Red Cross).

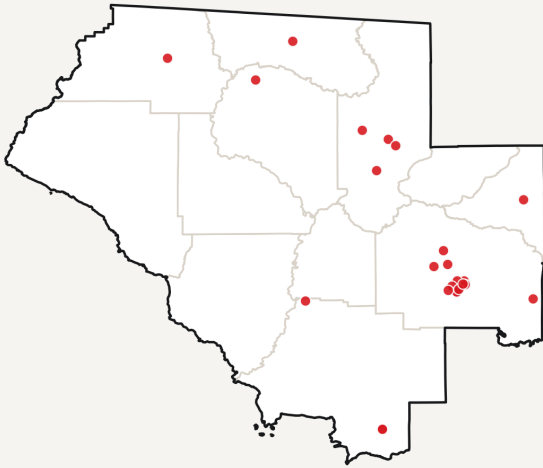
The local face of care.

24
Trained DAT
volunteers

215
Historical DAT calls
answered

7
Counties with DAT
volunteers

24
Responders on the
map



Every dot is a trained Disaster Action Team volunteer ready to respond to a home fire — shown by position only, never by name.

Source: Florida DAT — RC Care volunteers + historical calls (American Red Cross). Individual identities withheld; counts and positions only.

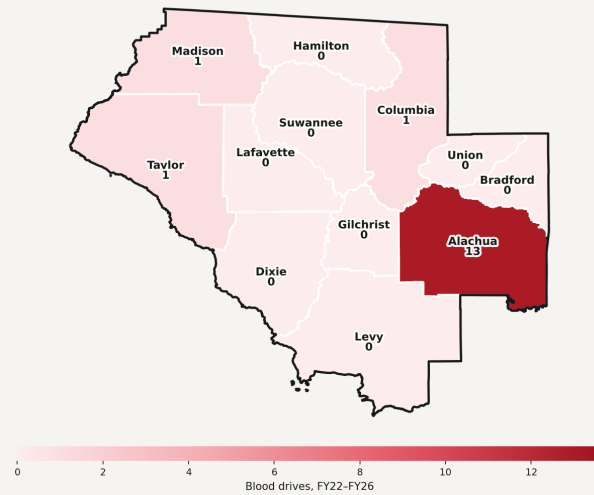
The blood mission's local footprint.

331
Blood units collected
(FY22–26)

16
Blood drives held

2
Drives in FY2026

4
Counties with drives



Blood drives are active in **4 of the chapter's 12 counties** — every county without one is an employer or civic opening: a host site, a sponsored drive, a standing partnership.

Source: BioMed Collections FY22–FY26 (American Red Cross). Drives = collection events; units = products collected.

The chapter's physical footprint.

1
Red Cross facilities

0
Owned

1
Leased / licensed

0
BioMed sites



By type / function

Humanitarian office	1
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BioMed facilities

No BioMed fixed sites in this chapter.

Sources: Red Cross real-estate portfolio (reintel.jbf.com) + BioMed facilities (biomed.jbf.com). Locations, types and functions only — no cost, square footage, or lease terms are disclosed.

Disaster financial assistance by county.

Bridge financial assistance delivered to residents — DRO 220-25 (FY25).

\$552,300

Bridge financial assistance

10

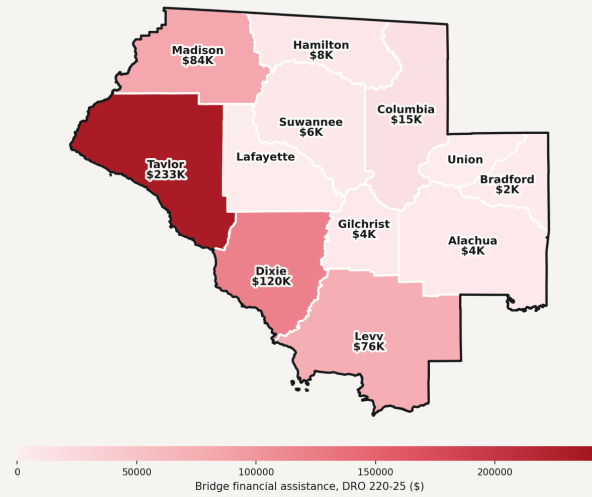
Counties funded

\$233,100

Top: Taylor

\$2,100

Per case



COUNTY	BRIDGE FINANCIAL ASSISTANCE
Taylor	\$233,100
Dixie	\$119,700
Madison	\$84,000
Levy	\$75,600
Columbia	\$14,700
Hamilton	\$8,400
Suwannee	\$6,300
Alachua	\$4,200
Gilchrist	\$4,200
Bradford	\$2,100

Source: ARC Bridge Service Summary (PowerBI), DRO 220-25 (FY25). Financial assistance to clients; counties with no Bridge cases this operation are omitted.

Who gives here.

Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$799,513

Total giving, 3-year

20

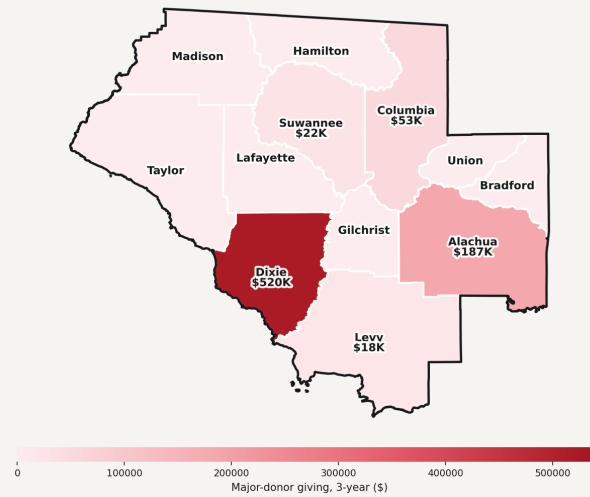
Major donors

\$51,272

Current FY • ▼ 92%
vs prior FY

\$520,000

Top: Dixie



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Dixie	1	\$520,000
Alachua	13	\$187,094
Columbia	2	\$52,604
Suwannee	2	\$21,500
Levy	2	\$18,315

Source: Red Cross major-donor giving by county, three fiscal years. Internal / executive-director planning use — not donor-facing.

Turning proof into partners.

“We help take care of your employees and their families.”

Board as a capability network

Recruit for access, influence, expertise, geography, and credibility — not just names.

Committee-to-board pipeline

Move community volunteers toward committee member, board member, then officer.

County champion strategy

Find one person in each county whose phone call always gets returned.

Mission-connected relationships

Tie board, faith, civic, employer, and Tiffany Circle relationships back to the mission.

Universal board-development doctrine — identical for every chapter. The targets on the next pages are bespoke to this one.

Where the opportunity is.

North Central Florida pairs one university-anchored hub — Alachua County, 285,938 people and the home of the University of Florida, UF Health, and Santa Fe College — with a ring of high-hardship, hurricane-exposed rural counties where 50–61% of households live below the ALICE survival threshold. That is a market where “we help take care of your employees and their families” is literally true, and where corporate, institutional, and major-gift potential is concentrated and reachable from a single hub.

University & health anchor (Gainesville)

HIGH

Alachua County holds the chapter's economic engine: UF, UF Health, and Santa Fe College. Concentrated CSR budgets, alumni reach, and physician champions sit in one place, surrounded by counties that need them.

Opening move: Lead with institutional leadership, alumni networks, and physician champions; pair with a campus blood drive and a preparedness partnership.

Timber & rural employers

STRONG

Suwannee Lumber, Weyerhaeuser, Florida Plywoods, Gilman, and Binderholz employ families in the chapter's highest-hardship counties — Taylor (61% ALICE+poverty), Madison, Suwannee — the same counties repeatedly hit by hurricanes.

Opening move: Pitch workforce preparedness and recovery: the employer message is concrete in counties this exposed.

Major gifts & wealth

HIGH

Wealth concentrates around Gainesville and the Tiffany Circle / Robb connection is already set. A defined major-gift market sits alongside Farm Credit and family foundations across the rural ring.

Opening move: Cultivate Tiffany Circle and major gifts from the Alachua hub; use Farm Credit and family foundations for rural reach.

Civic, government & utilities

STRONG

58 federal disaster declarations (27 hurricanes — Helene, Milton, Idalia, Debby in recent years) keep emergency management, sheriffs, and electric cooperatives (Clay Electric, Central Florida Electric, Duke) in constant readiness — natural county champions.

Opening move: Recruit one county champion per county from emergency management, sheriffs, superintendents, and co-op leadership.

Faith & community

EMERGING

In rural counties where half to two-thirds of households fall below the ALICE threshold, faith and community networks are the trusted last mile — high reach, lower dollars, essential for delivery.

Opening move: Build faith and community partnerships for volunteer recruitment and preparedness reach, not primarily revenue.

AI analysis over verified local anchors (employers, institutions, demographics, risk, disaster history). Directional — review before donor use; every figure traces to the data pages in this report.

Employers that already hold local trust.

Start where the chapter's working families already are.

Suwannee Lumber

Timber / wood products · Suwannee

Weyerhaeuser

Timber / wood products · Multiple

Florida Plywoods

Timber / wood products · Suwannee

Gilman Building Products

Timber / building products · Columbia

Binderholz

Timber / sawmill · Hamilton

Agriculture producers

Agriculture · Chapter-wide

Commercial fishing

Fishing / coastal · Dixie / Taylor / Levy

WHAT SHE CAN SAY

“We help take care of your employees and their families.”

Verified local anchors; relationship plan reviewed before use. Hybrid — AI drafted over verified local anchors; reviewed before use.

Anchor institutions and the doors they open.

Universities & health systems

University of Florida

Flagship university · Alachua

UF Health

Academic health system · Alachua

Santa Fe College

State college · Alachua

HCA Florida

Health system · Multiple

Lake City Medical Center

Hospital · Columbia

Florida Gateway College

State college · Columbia

Financial, civic & faith

Regional bank presidents

Banking

Wealth managers & RIAs

Wealth

Farm Credit

Agricultural finance

Family foundation trustees

Philanthropy

Duke Energy · Clay Electric · Central Florida Electric Co-op

Utilities

Sheriffs & county commissioners

Government

School superintendents · chamber presidents

Civic

Pastors & faith leaders





Faith

Tiffany Circle / Robb connection — meeting set.



Alachua County

Alachua County is the intellectual and economic engine of North Central Florida, anchored by the University of Florida's 60,000-plus students and the sprawling UF Health medical complex in Gainesville. That university identity shapes everything: a median age of just 32.4—the youngest in the chapter—a transient population cycling through every four years, and a deceptively wide income spread where a median household income of \$58,475 masks the fact that nearly half (47.2%) of residents fall in ALICE or poverty territory. Racial diversity is real, with 19% Black and 12% Hispanic residents, and an SVI at the 61st percentile signals moderate but genuine social vulnerability.

For the Red Cross, Alachua is both the chapter's population center and its most operationally complex county. With 61 home fires in CY24—by far the highest fire count in the chapter—the demand for disaster response is constant. The NRI rates the county Relatively Moderate for natural hazard risk, a notch above most neighbors, partly because dense urban development concentrates exposure. Student renters in older apartment stock, low-income families in Gainesville's eastside neighborhoods, and a large hospital and university campus all create layered partnership opportunities with UF, the City of Gainesville, and Alachua County Emergency Management. This is the county where chapter visibility, volunteer recruitment, and institutional relationships are most productively built.

 285,938 People	 \$58,475 Median HH income	 47.2% Combined ALICE + poverty	 Relatively Moderate FEMA NRI risk
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People & economy

Children (0-14)		14%
Seniors (65+)		14%
Median age		32.4
ALICE households		34,206
Poverty households		23,285

Risk & response

Expected annual loss	\$89.6M
Social vulnerability (SVI)	61.0%
FEMA declarations (all time)	35
Home fires, CY2024	61
Fires, no RC notification	18
Bridge assistance · DRO 220-25	\$4,200
Major-donor giving · 3-yr	\$187,094

Alachua County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Columbia County

Columbia County is North Central Florida's crossroads county—Lake City sits at the junction of I-75 and I-10, making it a regional trade and services hub for a much larger rural catchment. With 71,056 residents, it is the chapter's third most populous county, and its demographic profile reflects a community that has absorbed steady growth without shedding its Deep South, small-city character: median age 42.2, 19% seniors, 17% Black, and a median income of \$57,346 that nonetheless leaves 52% of households in ALICE or poverty. The SVI at the 91.4th percentile is among the highest in the chapter and reflects poor housing quality, limited health infrastructure, and low educational attainment outside the Lake City corridor.

Disaster exposure is Relatively Low by NRI, but 49 home fires in CY24 make Columbia the chapter's second-busiest county for residential fire response—a figure that reflects aging rental stock and rural propane use as much as urban density. The county's highway geography is a double-edged sword for Red Cross: Lake City is accessible and has a visible emergency management presence, but the county's sprawling unincorporated reaches are harder to serve. Columbia Memorial Hospital, Columbia County Emergency Management, and the local United Way are natural partners for both smoke alarm canvassing and shelter planning around the county's role as a regional evacuation waypoint.

71,056
People

\$57,346
Median HH income

52.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 17%; height: 10px; background-color: #ccc; border: 1px solid #ccc; margin: 0 auto; position: relative;"><div style="width: 17%; height: 10px; background-color: #e57373; position: absolute; left: 0;"></div></div>	17%
Seniors (65+)	<div style="width: 19%; height: 10px; background-color: #ccc; border: 1px solid #ccc; margin: 0 auto; position: relative;"><div style="width: 19%; height: 10px; background-color: #e57373; position: absolute; left: 0;"></div></div>	19%
Median age		42.2
ALICE households		9,482
Poverty households		4,411

Risk & response





Expected annual loss	\$21.9M
Social vulnerability (SVI)	91.4%
FEMA declarations (all time)	36
Home fires, CY2024	49
Fires, no RC notification	15
Bridge assistance · DRO 220-25	\$14,700
Major-donor giving · 3-yr	\$52,604

Columbia County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Levy County

Levy County straddles two worlds: a Gulf Coast shoreline with Cedar Key's tourism economy and a sparse inland landscape of timber, cattle, and hardscrabble rural poverty that defines life for most of its 44,805 residents. With a median age of 47.9 and 24% of residents over 65, it is tied with Dixie as the chapter's oldest county by senior share, and its median household income of just \$40,030 is the second-lowest in the chapter. The 51.6% ALICE-plus-poverty rate and the SVI at the 75.8th percentile reflect a county where retirement migration has not translated into prosperity —many seniors arrived with modest fixed incomes and now age in place in older, vulnerable housing.

NRI rates Levy's physical hazard risk as Relatively Low, but that undersells the county's genuine exposure: Cedar Key and the coastal fringe face serious hurricane storm surge risk, and the inland manufactured-home population is broadly unprotected. Eighteen home fires in CY24 across a geographically vast county with minimal fire suppression coverage underscore the stakes. For the Red Cross, Levy's combination of aging population, low income, rural isolation, and dual coastal-inland exposure creates a demanding operational environment. Partnerships with Levy County Emergency Management, the Cedar Key volunteer fire district, and faith communities in Chiefland and Bronson are essential for both smoke alarm saturation and storm season shelter planning.

 44,805 People	 \$40,030 Median HH income	 51.6% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		24%
Median age		47.9
ALICE households		6,247
Poverty households		3,022

Risk & response





Expected annual loss	\$15.3M
Social vulnerability (SVI)	75.8%
FEMA declarations (all time)	44
Home fires, CY2024	18
Fires, no RC notification	2
Bridge assistance · DRO 220-25	\$75,600
Major-donor giving · 3-yr	\$18,315

Levy County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Suwannee County

Suwannee County is the commercial and services center of the chapter's western rural tier—Live Oak functions as a regional hub for surrounding smaller counties, with light manufacturing, agriculture, and a growing healthcare presence giving the county an economic life that Bradford or Lafayette simply do not have. At 44,209 residents, it is the chapter's fourth-largest county, with a demographic profile that is aging (median age 43.8, 21% seniors) and economically strained—a 51% ALICE-plus-poverty rate despite a median income of \$52,873 that reflects the county's dual economy of stable working-class families and deeply poor rural households. Hispanic residents at 11% reflect an agricultural labor force with roots in the county's farming economy.

Suwannee's 27 home fires in CY24 represent the chapter's third-highest fire count, a meaningful operational demand for a mid-sized rural county. NRI rates risk as Relatively Low, but the Suwannee River—which gives the county its name—is one of Florida's most flood-prone waterways, regularly inundating low-lying properties during heavy rain seasons. The SVI at the 84.6th percentile signals real structural vulnerability. Red Cross should leverage Suwannee County's relative institutional density—an active emergency management office, a hospital, and established civic organizations in Live Oak—to build a volunteer base capable of serving both the county seat and the dispersed rural communities that look to Live Oak when disaster strikes.

 44,209 People	 \$52,873 Median HH income	 51.0% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		21%
Median age		43.8
ALICE households		5,664
Poverty households		2,270

Risk & response





Expected annual loss	\$24.5M
Social vulnerability (SVI)	84.6%
FEMA declarations (all time)	39
Home fires, CY2024	27
Fires, no RC notification	8
Bridge assistance · DRO 220-25	\$6,300
Major-donor giving · 3-yr	\$21,500

Suwannee County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Bradford County

Bradford County is the chapter's most quietly complicated county: a small rural community of 28,290 centered on Starke, whose economy and identity have long been shaped by proximity to Florida State Prison and the broader correctional complex that makes Bradford one of the most institutionally incarcerated counties in the state. That carceral presence distorts the demographic picture—median age of 40.7 and a median income of \$54,048 look almost moderate, but 51.4% of true community residents are ALICE or below, and the 20% Black population faces concentrated disadvantage. The SVI sits at the 88.7th percentile, marking deep structural vulnerability even as FEMA's NRI rates physical hazard as Very Low.

For the Red Cross, Bradford's challenge is social rather than meteorological. Ten home fires in CY24 in a county this small translate to a meaningful per-capita rate, and responding effectively means navigating a community where mistrust of institutions can run high, where housing stock is aging and underinsured, and where the correctional workforce creates an unusual socioeconomic two-tier. Partnership with the Bradford County School District, local churches, and the Starke fire departments offers the most realistic path to smoke alarm saturation and resilient disaster response networks in a county with no major anchor institution to lean on.

 28,290 People	 \$54,048 Median HH income	 51.4% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		17%
Median age		40.7
ALICE households		2,664
Poverty households		2,016

Risk & response





Expected annual loss	\$10.8M
Social vulnerability (SVI)	88.7%
FEMA declarations (all time)	34
Home fires, CY2024	10
Fires, no RC notification	6
Bridge assistance · DRO 220-25	\$2,100
Major-donor giving · 3-yr	—

Bradford County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Taylor County

Taylor County is defined by industrial timber and the long, slow economic contraction that followed the partial closure of the Foley Cellulose pulp mill—once the county's dominant employer—leaving Perry and the surrounding rural stretches grappling with high unemployment and deep poverty. With a 60.9% ALICE-plus-poverty rate, Taylor has the second-highest economic distress in the chapter, and a median household income of \$43,958 in a county where 20% of the 21,835 residents are seniors and 20% are Black describes a community with very limited financial resilience. The SVI at the 80.6th percentile reflects those compounding disadvantages.

What makes Taylor stand out most sharply for Red Cross operations is its home fire count: 34 fires in CY24, the second-highest in the chapter in a county with less than 22,000 people—a per-capita rate that signals serious structural housing risk. Older wood-frame homes, manufactured housing, wood-burning stoves, and poverty-driven deferred maintenance are the likely drivers. NRI rates the county Relatively Low for hazard, but Taylor's Gulf Coast exposure and the vulnerability of its aging housing stock create real risk that aggregate statistics can obscure. Perry's relative isolation—no nearby urban center, limited fire suppression in rural areas—means Red Cross home fire response here is not a supplementary service but often the primary safety net. Building capacity through Taylor County Emergency Management and local fire departments is the chapter's most urgent priority in this county.

 21,835 People	 \$43,958 Median HH income	 60.9% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		20%
Median age		43
ALICE households		3,408
Poverty households		1,206

Risk & response





Expected annual loss	\$16.2M
Social vulnerability (SVI)	80.6%
FEMA declarations (all time)	40
Home fires, CY2024	34
Fires, no RC notification	8
Bridge assistance · DRO 220-25	\$233,100
Major-donor giving · 3-yr	—

Taylor County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Gilchrist County

Gilchrist County is a quiet agricultural and small-acreage rural county of 18,766, tucked between the Suwannee River and the Santa Fe, where cattle, timber, and a modest retiree influx define the local character. The population skews older than average—median age 44.2, 20% seniors—and is notably the least racially diverse county in the chapter, with just 5% Black and 8% Hispanic residents in a predominantly white rural community. Median income of \$49,614 and an ALICE-plus-poverty rate just under 50% describe a working-poor county that sits right on the economic knife's edge, though the SVI at the 73.4th percentile is somewhat lower than deeper-poverty neighbors.

NRI designates Gilchrist's natural hazard risk as Very Low, and its six home fires in CY24 reflect a genuinely thin population density—but those six fires represent real hardship in a county where replacement housing options are essentially nonexistent and where neighbors often are the only safety net. The Suwannee River's well-documented flooding history periodically swamps low-lying properties, creating a gap between FEMA's composite risk rating and the lived experience of residents along the river corridor. Red Cross mission delivery here means strong relationships with Gilchrist County Emergency Management and volunteer fire departments in Trenton and Bell, and a smoke alarm installation strategy that can cover wide geographic distances with very limited volunteer infrastructure.

 18,766 People	 \$49,614 Median HH income	 49.8% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		15%
Seniors (65+)		20%
Median age		44.2
ALICE households		2,481
Poverty households		964

Risk & response





Expected annual loss	\$6.8M
Social vulnerability (SVI)	73.4%
FEMA declarations (all time)	37
Home fires, CY2024	6
Fires, no RC notification	2
Bridge assistance · DRO 220-25	\$4,200
Major-donor giving · 3-yr	—

Gilchrist County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.


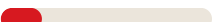
Madison County

Madison County carries the weight of North Florida's history more visibly than almost any other county in the chapter. With 35% Black residents—the highest proportion in the chapter—and a Deep South agricultural past centered on tobacco and timber, Madison's demographic and economic character reflects generations of racial inequality that structural change has only partially addressed. A median household income of \$43,378 and a 57.5% ALICE-plus-poverty rate describe a community where more than half of 18,056 residents cannot reliably cover basic needs, and the SVI at the 86.4th percentile captures the compound disadvantages of poor housing, limited health access, and low educational attainment.

Fifteen home fires in CY24 make Madison one of the more active counties for Red Cross home fire response relative to its size, and the NRI's Relatively Low hazard rating does not fully account for Madison's exposure to severe convective storms and the vulnerability of an aging housing stock that includes significant numbers of substandard units in the county's rural Black communities. For a chapter executive director, Madison demands attention not just as a service county but as a place where Red Cross home fire response intersects directly with issues of housing equity. Partnerships with Madison County Emergency Management, the NAACP local chapter, historically Black churches, and North Florida Community College offer the most credible pathways to meaningful community trust and sustained impact.

 18,056 People	 \$43,378 Median HH income	 57.5% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		17%
Seniors (65+)		20%
Median age		41.9
ALICE households		2,683
Poverty households		1,332

Risk & response





Expected annual loss	\$10.7M
Social vulnerability (SVI)	86.4%
FEMA declarations (all time)	33
Home fires, CY2024	15
Fires, no RC notification	4
Bridge assistance · DRO 220-25	\$84,000
Major-donor giving · 3-yr	—

Madison County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Dixie County

Dixie County is the chapter's most isolated coastal county—a sparse, marshy stretch of Gulf hammock and timber land where 17,030 people live without a single traffic light and where the word 'rural' barely captures the reality. The economy runs on commercial fishing, small-scale timber, and the quiet retirement of people who moved here precisely because nothing much happens. At a median age of 47.6 and with 24% of residents over 65, Dixie is one of the oldest counties in the chapter, and a median household income of just \$44,227 alongside a staggering 59.1% ALICE-plus-poverty rate tells the story of a population living close to the financial edge. The SVI at the 77.2nd percentile reflects a community with very limited institutional infrastructure.

For the Red Cross, Dixie demands a presence calibrated to remoteness. Twenty home fires in CY24 is a high number for a county this small—roughly one per 850 residents—pointing to substandard housing, wood-burning heat, and limited fire suppression capacity in unincorporated areas. The NRI rates physical hazard as Very Low, but that underweights the county's vulnerability to Gulf storm surge: Cross City and the coastal lowlands sit in serious hurricane inundation zones. Reaching elderly, low-income residents who may be uninsured, without internet access, and deeply skeptical of outside organizations requires hyperlocal trust-building through Dixie County Emergency Management and volunteer fire departments.

 17,030 People	 \$44,227 Median HH income	 59.1% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		14%
Seniors (65+)		24%
Median age		47.6
ALICE households		2,523
Poverty households		1,098

Risk & response

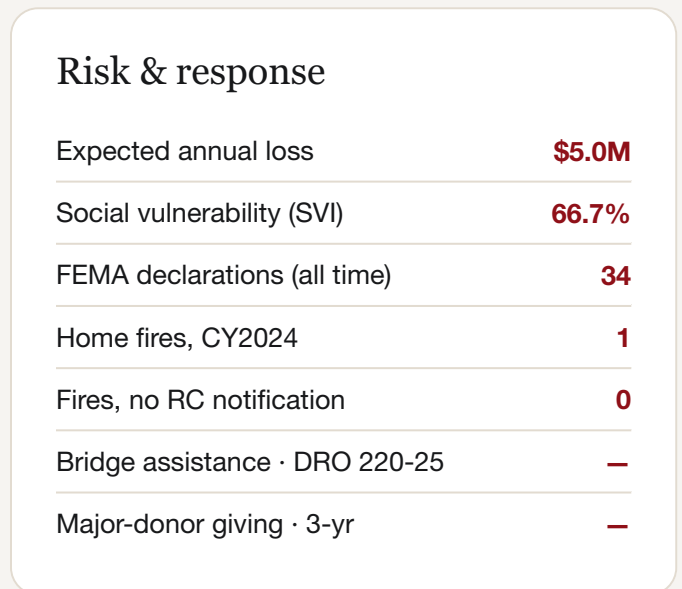
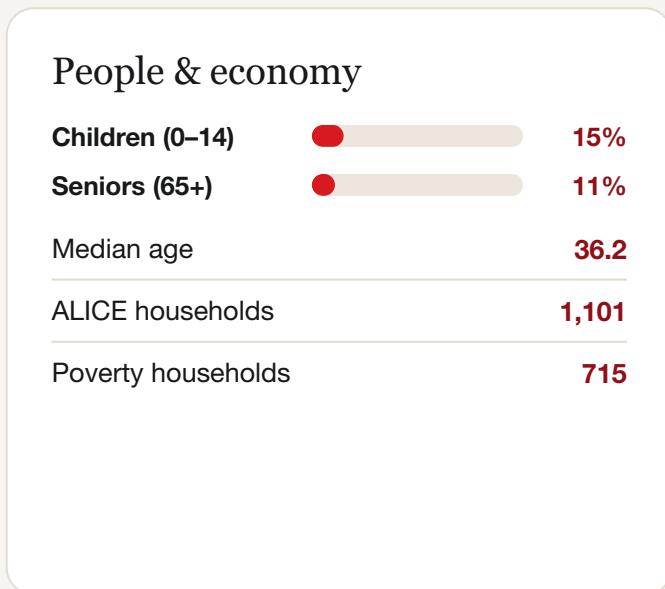
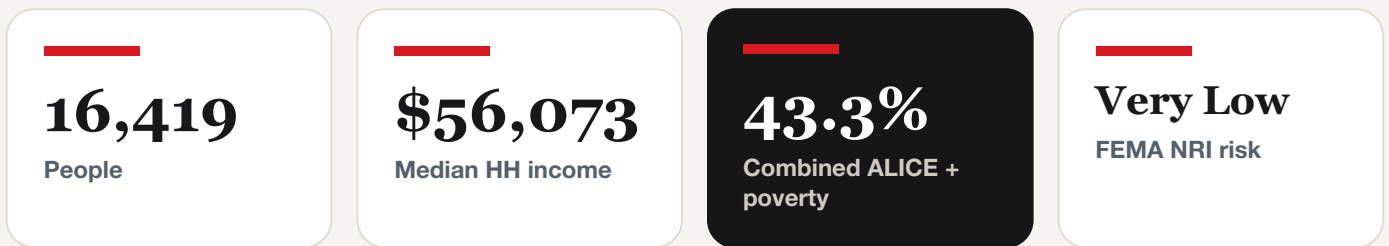
Expected annual loss	\$9.4M
Social vulnerability (SVI)	77.2%
FEMA declarations (all time)	44
Home fires, CY2024	20
Fires, no RC notification	5
Bridge assistance · DRO 220-25	\$119,700
Major-donor giving · 3-yr	\$520,000

Dixie County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Union County

Union County is the chapter's statistical outlier in the best and most complicated sense: the smallest non-Lafayette county by population at 16,419, yet carrying a relatively low SVI at the 66.7th percentile, the youngest median age among non-Alachua counties at 36.2, and the lowest senior share at 11%. One home fire in all of CY24 is a remarkable figure. The explanation is the Florida State Prison complex in Raiford, which dominates the county's geography, economy, and demographic data—a large institutionalized population pulls median age down and shapes household income statistics in ways that can obscure the true circumstances of the roughly 10,000 to 12,000 non-incarcerated residents who actually live in Union County communities.

For the Red Cross, Union County presents a unique interpretive challenge. The low fire count and modest SVI may reflect the institutional population's housing conditions rather than genuine community resilience—the actual civilian population in Lake Butler and surrounding areas faces economic stresses consistent with a median income of \$56,073 alongside a 43.3% ALICE-plus-poverty rate. NRI rates hazard as Very Low, and Union genuinely lacks the storm surge or flood exposure of coastal neighbors. The most important Red Cross work here is ensuring that the civilian population—correctional officers and their families, agricultural workers, service workers—has access to smoke alarms, preparedness education, and rapid response that does not get lost in the shadow of the county's dominant institutional identity.







Union County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.


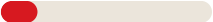
Hamilton County

Hamilton County is the smallest and most acutely vulnerable county in the chapter by almost every measure—13,832 people in a county where the legacy of North Florida's agricultural economy sits alongside a contemporary reality of extreme poverty and racial inequality. With 32% Black residents and 11% Hispanic, Hamilton has the highest proportion of residents of color outside Madison County, yet carries a median household income of just \$41,807 and a 54.9% ALICE-plus-poverty rate. Its SVI at the 98th percentile is the highest in the entire chapter, a composite measure that captures poor housing, limited vehicle access, language barriers, and near-absent health infrastructure in a county where Jasper, the county seat, offers very little in the way of commercial or social services.

For the Red Cross, Hamilton is a county where the mission is most urgent and most difficult to execute simultaneously. Thirteen home fires in CY24 in a county this size represent a severe per-capita burden, and NRI's Relatively Low hazard rating does not capture the vulnerability of residents in manufactured homes on flood-prone agricultural land. The county has almost no non-governmental organizational infrastructure, which means Red Cross must work through Hamilton County Emergency Management, the school district, and Black churches in Jasper and Jennings to build the community trust necessary for effective smoke alarm campaigns, disaster preparedness education, and rapid home fire response.

 13,832 People	 \$41,807 Median HH income	 54.9% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		15%
Seniors (65+)		17%
Median age		40.7
ALICE households		1,264
Poverty households		1,130

Risk & response

Expected annual loss	\$8.6M
Social vulnerability (SVI)	98.0%
FEMA declarations (all time)	37
Home fires, CY2024	13
Fires, no RC notification	0
Bridge assistance · DRO 220-25	\$8,400
Major-donor giving · 3-yr	—

Hamilton County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Lafayette County

Lafayette County is the chapter's smallest county by population—8,220 residents in a deeply rural, heavily forested tract centered on Mayo—and it is perhaps the purest expression of North Florida's isolated timber-and-agriculture identity. The median income of \$57,001 is surprisingly competitive, but that number is heavily influenced by correctional employment at the nearby Mayo Correctional Institution, and with 52.5% of residents in ALICE or poverty, many households are financially fragile despite the headline figure. At a median age of 38.8 and with 15% seniors, Lafayette skews somewhat younger than its neighbors, reflecting a working-age workforce anchored to the prison and to farming.

With only three home fires in CY24, Lafayette presents the lowest absolute disaster response demand in the chapter—but those three fires in a county with essentially no local nonprofit infrastructure and an SVI at the 84th percentile mean each incident carries outsized community impact. The NRI rates hazard risk as Very Low, though Lafayette's position along the Suwannee and Alapaha river corridors creates periodic flood exposure not captured in that rating. Red Cross mission delivery here depends almost entirely on Lafayette County Emergency Management and volunteer fire departments, and the chapter's most valuable investments may be in preparedness education and pre-positioned smoke alarms rather than reactive response capacity that can rarely arrive quickly enough in a county with no nearby urban resource base.

8,220

People

\$57,001

Median HH income



52.5%

Combined ALICE + poverty

Very Low

FEMA NRI risk

People & economy

Children (0–14)		16%
Seniors (65+)		15%
Median age		38.8
ALICE households		877
Poverty households		497

Risk & response

Expected annual loss	\$5.6M
Social vulnerability (SVI)	84.1%
FEMA declarations (all time)	35
Home fires, CY2024	3
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Lafayette County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

The chapter's Experience Builder apps & federal tools.

Red Cross Intelligence Briefing

Chapter risk, hardship, hazards & county drilldowns

experience.arcgis.com

Disaster Response Intelligence

Spatial disaster-response intelligence

Experience Builder app

Red Cross Real Estate

Facilities & market intelligence

experience.arcgis.com

Service Area Planning

Service-area geography & planning

Experience Builder app

Community Mobilization V

Local resource & mobilization map

experience.arcgis.com

Biomed

Blood & BioMed footprint

experience.arcgis.com

FEMA RAPT

Resilience analysis & planning

www.fema.gov

Census Community Resilience

People & resilience context

www.census.gov

Red Cross Experience Builder apps give the live, drill-down companion to this report; federal tools add official context.

Every number, traceable.

Tools produce facts; humans own decisions. Each figure in this report traces to a named source and vintage.

METRIC	SOURCE	VINTAGE
geography + 2023 demographics	ALICE master / Red Cross reference table	2023
ALICE + poverty households	MASTER counties ALICE+demographics	2023
flare	flare_fire_incidents (public AGOL, CY24)	CY2024
smoke_alarms	GIS_MAP_FY15_to_FY24 (AGOL item b09f21d9...)	FY15–24
blood	Biomed Collections 22-26 by chapter/county	FY22–26
risk + disaster history	FEMA NRI 2025 · CDC SVI 2022 · FEMA declarations (red-cross-data county master)	FEMA NRI 2025 · SVI 2022
fema disaster history	FEMA Disaster Declarations Summaries v2	2026
DAT volunteers + calls	Florida DAT — RC Care volunteers + historical calls (org AGOL; names withheld)	2026
facilities / real estate (no costs)	Red Cross facilities portfolio — reintel.jbf.com (locations, types & ownership only; no cost/lease terms)	FY25
home-fire RC responses (SFF/MFF)	DRO National 800-RedCross Calls by County (org AGOL)	FY24–26

Geography: American Red Cross chapter↔county reference. The full machine-readable source ledger ships with the data bundle.

Full county table.

COUNTY	POP	HOUSEHOLDS	HARDSHIP	NRI RISK	EXP. ANNUAL LOSS	FIRES '24
Alachua	285,938	116,342	47.2%	Relatively Moderate	\$89.6M	61
Columbia	71,056	27,141	52.0%	Relatively Low	\$21.9M	49
Levy	44,805	18,665	51.6%	Relatively Low	\$15.3M	18
Suwannee	44,209	16,790	51.0%	Relatively Low	\$24.5M	27
Bradford	28,290	9,519	51.4%	Very Low	\$10.8M	10
Taylor	21,835	8,223	60.9%	Relatively Low	\$16.2M	34
Gilchrist	18,766	6,870	49.8%	Very Low	\$6.8M	6
Madison	18,056	6,980	57.5%	Relatively Low	\$10.7M	15
Dixie	17,030	6,403	59.1%	Very Low	\$9.4M	20
Union	16,419	4,405	43.3%	Very Low	\$5.0M	1
Hamilton	13,832	4,658	54.9%	Relatively Low	\$8.6M	13
Lafayette	8,220	2,738	52.5%	Very Low	\$5.6M	3

One row per county. Combined hardship = poverty + ALICE households. Fires = FLARE CY2024.