

ARC of Northwest Florida

Southeast and Caribbean Division · North and Central Florida Region
FL · 7 counties · HQ Pensacola, FL · FEMA Region IV

1,059,658

People

418,021

Households

38.8%

Households below the ALICE survival threshold

7

Counties · 5,586 sq mi

Nearly **39% 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 Northwest Florida · 7 counties · FL

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Bespoke chapter intelligence — every figure traces to a named source.

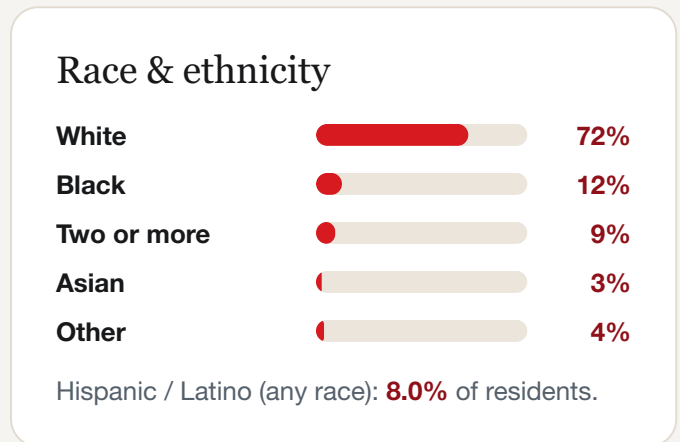
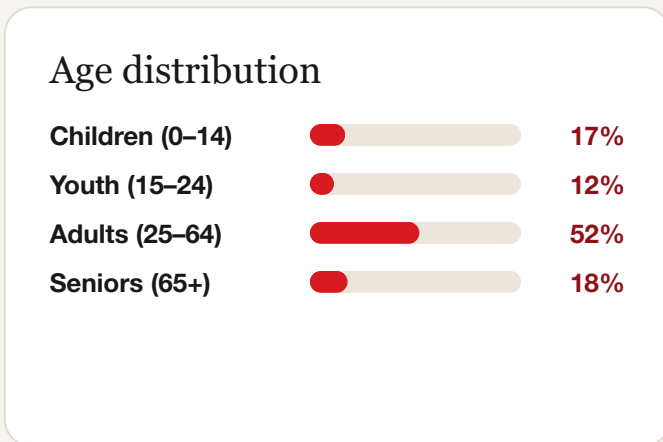
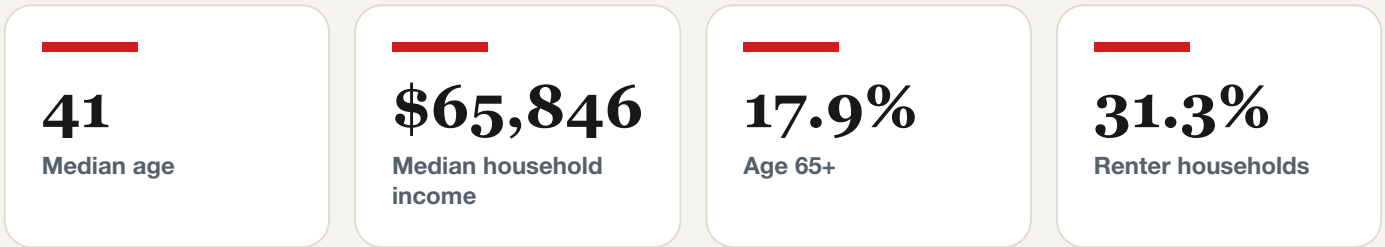
The chapter's footprint.

7 Counties	5,586 Square miles	1,059,658 People	North and Central Florida Region Southeast and Caribbean Division
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COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Escambia	328,642	667	31.0%
Okaloosa	219,663	940	20.7%
Santa Rosa	199,785	1,025	18.9%
Bay	182,599	779	17.2%
Walton	83,751	1,070	7.9%
Washington	25,585	616	2.4%
Holmes	19,633	489	1.9%

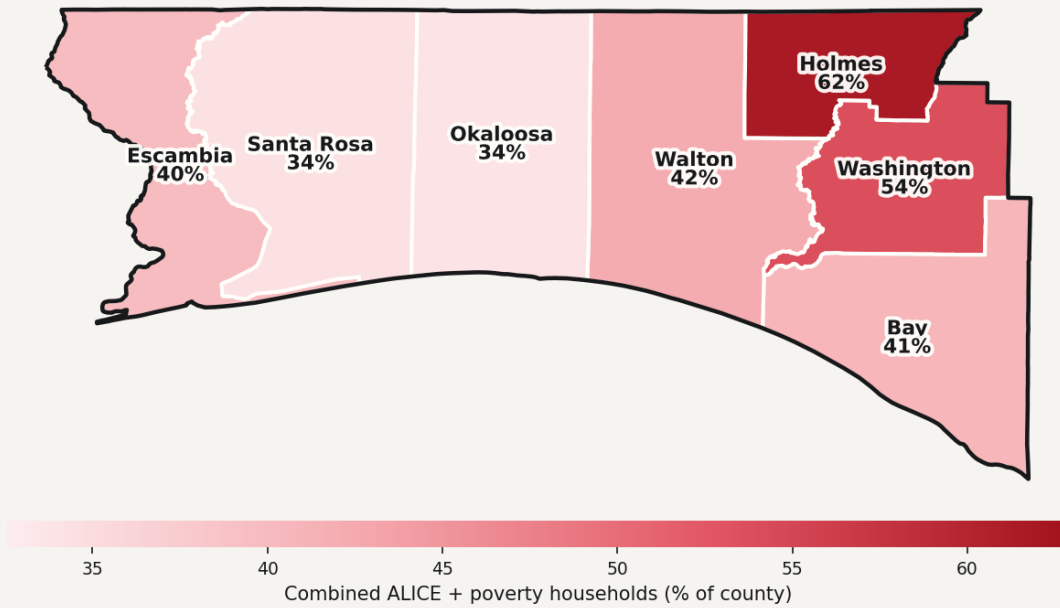
HQ: Pensacola, FL · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 7 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Holmes	19,633	\$43,224	45.7%	16.0%	61.7%
Washington	25,585	\$42,235	36.6%	17.3%	53.9%
Walton	83,751	\$64,206	30.1%	12.1%	42.2%
Bay	182,599	\$62,119	28.2%	12.6%	40.8%
Escambia	328,642	\$56,339	27.7%	12.2%	39.9%
Santa Rosa	199,785	\$82,807	26.7%	7.6%	34.3%
Okaloosa	219,663	\$73,138	23.5%	10.4%	33.9%

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.

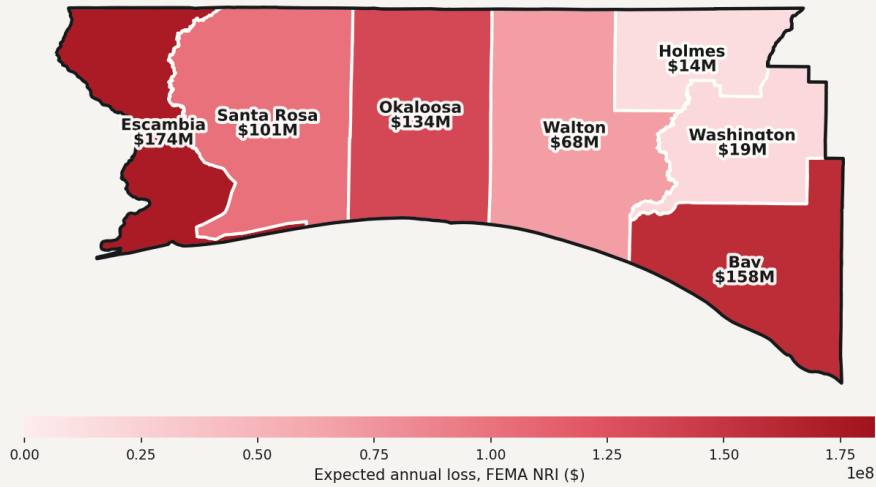
What this chapter is up against.

\$668.5M
Expected annual loss, all hazards

Escambia
Highest-risk county

66.7%
Avg social vulnerability (SVI)

11
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Escambia	Relatively High	\$173.7M	83.9%	7	40
Bay	Relatively Moderate	\$157.9M	74.1%	11	49
Okaloosa	Relatively Moderate	\$134.5M	52.7%	7	41
Santa Rosa	Relatively Moderate	\$101.2M	32.1%	8	43
Walton	Relatively Moderate	\$68.4M	62.9%	7	42
Washington	Relatively Low	\$18.5M	80.4%	8	40
Holmes	Relatively Low	\$14.2M	80.8%	8	39

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.

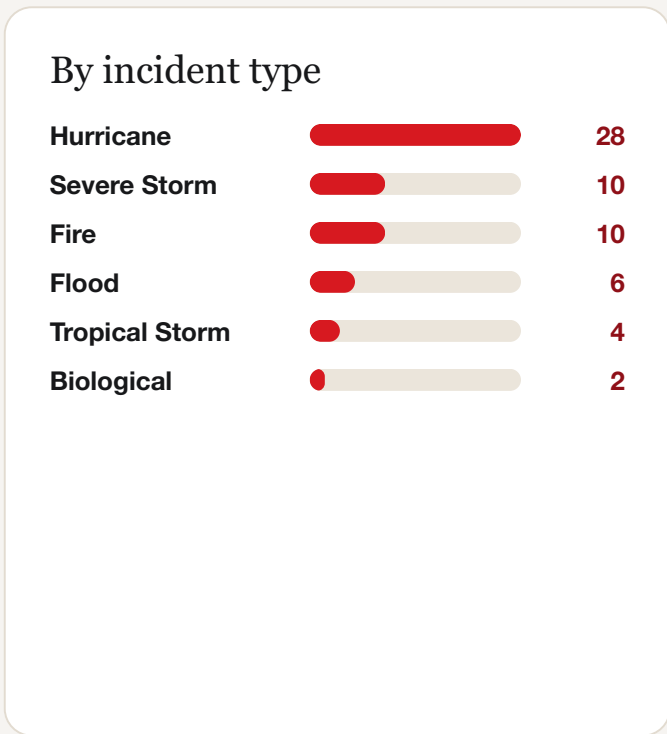
A chapter shaped by disaster.

60
Federal disaster declarations

28
Hurricanes

Hurricane
Most common type

2024
Most recent

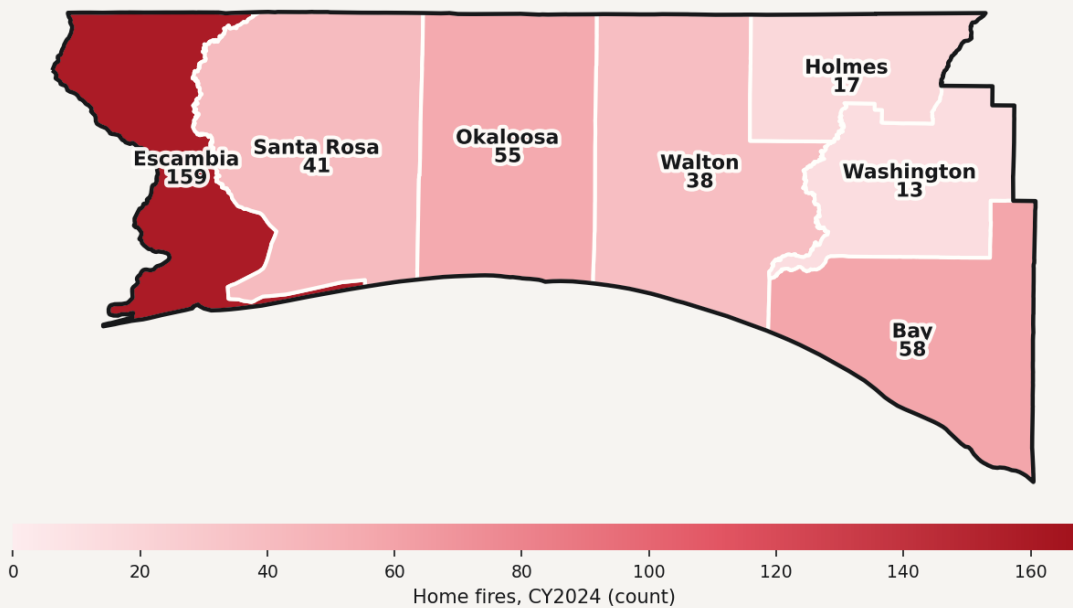
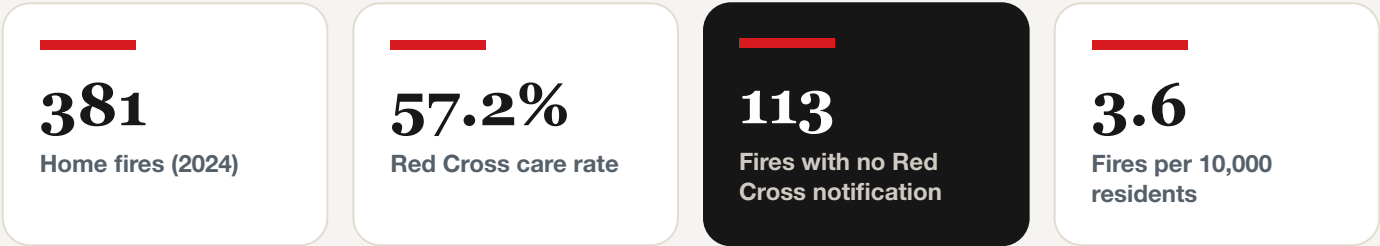


Most recent declarations

FY	DISASTER	TYPE
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
2023	Hurricane Nicole	Hurricane
2022	Hurricane Ian	Hurricane
2022	Tropical Storm Ian	Hurricane

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

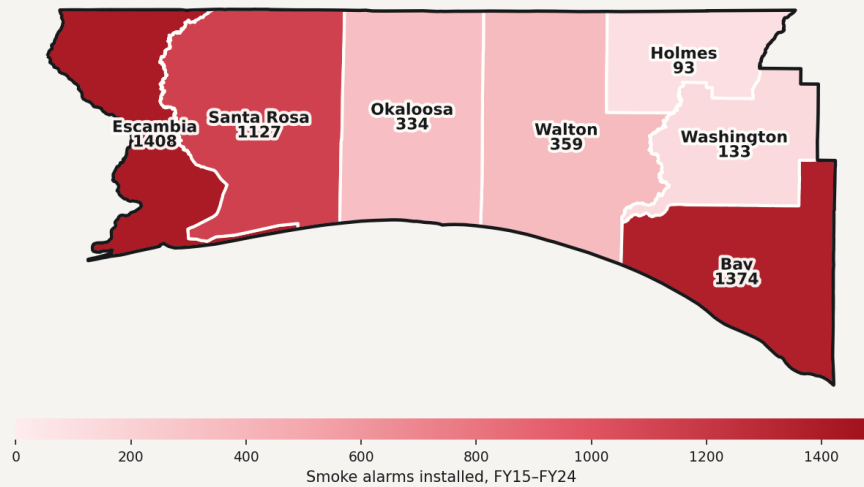
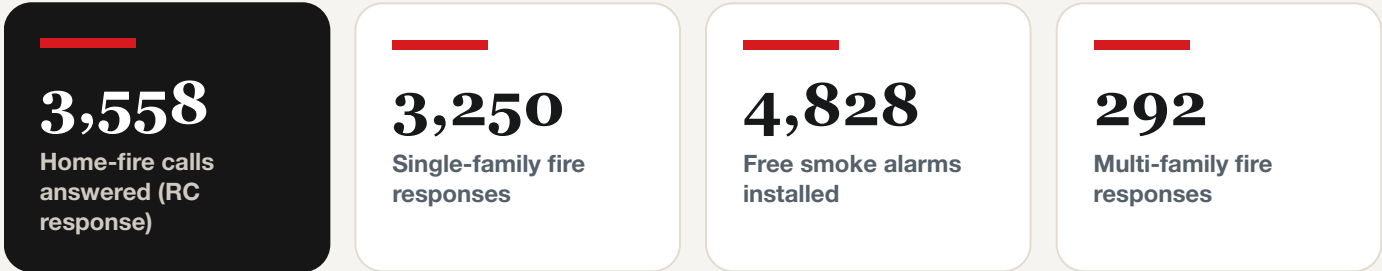
Every home fire is a Red Cross moment.



Red Cross cared for **57%** of home fires — but **113 (30%)** 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.



Red Cross answered **3,558** home-fire calls and installed **4,828** 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).

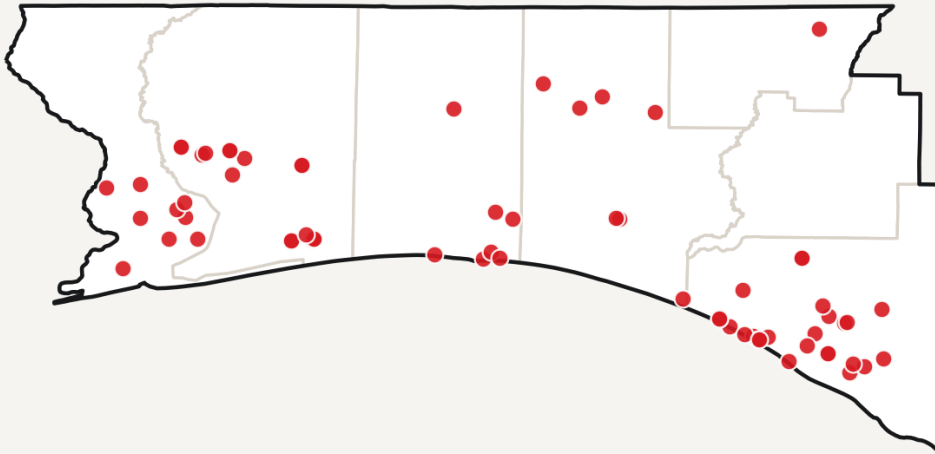
The local face of care.

65
Trained DAT
volunteers

345
Historical DAT calls
answered

6
Counties with DAT
volunteers

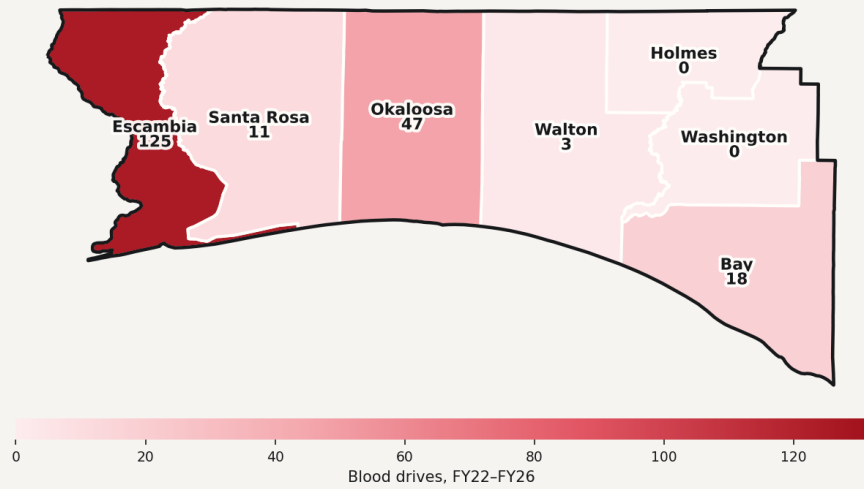
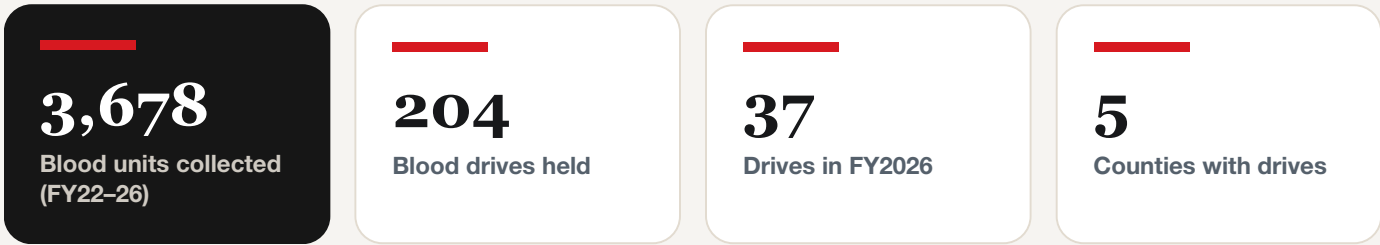
65
Responders on the
map



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.



Blood drives are active in **5 of the chapter's 7 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.

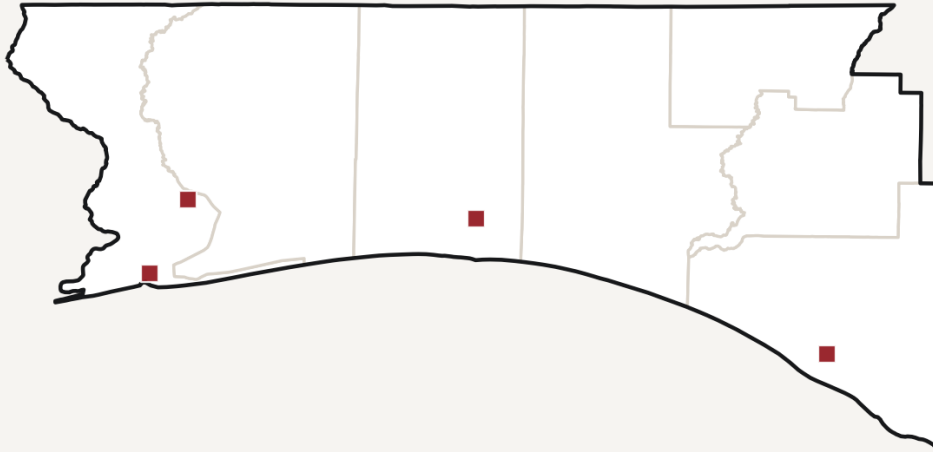
The chapter's physical footprint.

4
Red Cross facilities

0
Owned

4
Leased / licensed

0
BioMed sites



By type / function

Humanitarian office	2
Partner / indirect site	2

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.

Who gives here.

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

\$840,237

Total giving, 3-year

41

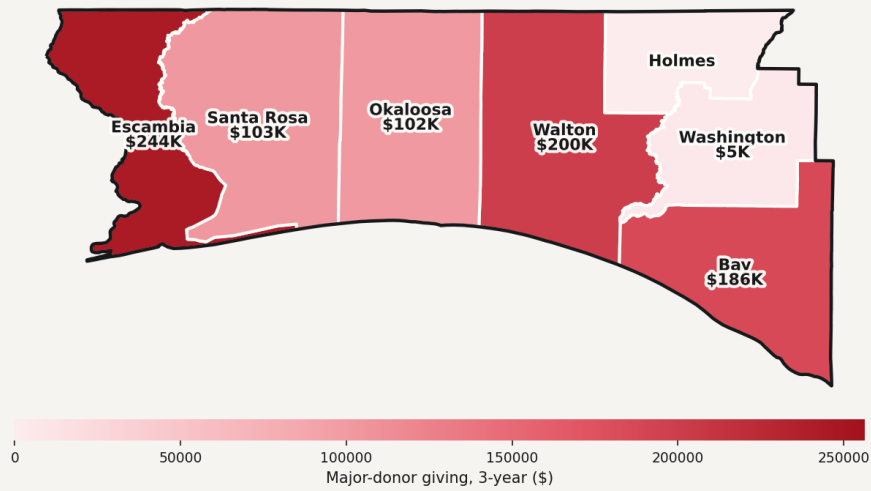
Major donors

\$98,318

Current FY · ▼ 76%
vs prior FY

\$244,184

Top: Escambia



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Escambia	16	\$244,184
Walton	10	\$199,868
Bay	3	\$186,276
Santa Rosa	3	\$102,700
Okaloosa	8	\$101,908
Washington	1	\$5,300

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

Escambia County



328,642
People

\$56,339
Median HH income

39.9%
Combined ALICE + poverty

Relatively High
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		18%
Median age		39.9
ALICE households		36,362
Poverty households		16,021

Risk & response

Expected annual loss	\$173.7M
Social vulnerability (SVI)	83.9%
FEMA declarations (all time)	40
Home fires, CY2024	159
Fires, no RC notification	43
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$244,184

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

Okaloosa County



219,663
People

\$73,138
Median HH income

33.9%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		17%
Median age		40.2
ALICE households		20,324
Poverty households		9,037

Risk & response

Expected annual loss	\$134.5M
Social vulnerability (SVI)	52.7%
FEMA declarations (all time)	41
Home fires, CY2024	55
Fires, no RC notification	18
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$101,908

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

Santa Rosa County



199,785
People

\$82,807
Median HH income

34.3%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		17%
Median age		41.4
ALICE households		19,485
Poverty households		5,573

Risk & response

Expected annual loss	\$101.2M
Social vulnerability (SVI)	32.1%
FEMA declarations (all time)	43
Home fires, CY2024	41
Fires, no RC notification	11
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$102,700

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

Bay County



182,599
People

\$62,119
Median HH income

40.8%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		18%
Median age		41.8
ALICE households		22,772
Poverty households		10,178

Risk & response

Expected annual loss	\$157.9M
Social vulnerability (SVI)	74.1%
FEMA declarations (all time)	49
Home fires, CY2024	58
Fires, no RC notification	16
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$186,276

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

Walton County



83,751
People

\$64,206
Median HH income

42.2%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		45.2
ALICE households		10,664
Poverty households		4,280

Risk & response

Expected annual loss	\$68.4M
Social vulnerability (SVI)	62.9%
FEMA declarations (all time)	42
Home fires, CY2024	38
Fires, no RC notification	19
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$199,868

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

Washington County



25,585
People

\$42,235
Median HH income

53.9%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		19%
Median age		42.9
ALICE households		3,399
Poverty households		1,607

Risk & response

Expected annual loss	\$18.5M
Social vulnerability (SVI)	80.4%
FEMA declarations (all time)	40
Home fires, CY2024	13
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$5,300

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

Holmes County


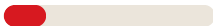
19,633
People

\$43,224
Median HH income

61.7%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		20%
Median age		43.2
ALICE households		3,239
Poverty households		1,135

Risk & response

Expected annual loss	\$14.2M
Social vulnerability (SVI)	80.8%
FEMA declarations (all time)	39
Home fires, CY2024	17
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Holmes 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
lives_saved	Lives_Saved_Map_30_Apr_2026 (AGOL item ff313330...)	2026
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
Escambia	328,642	132,248	39.9%	Relatively High	\$173.7M	159
Okaloosa	219,663	87,726	33.9%	Relatively Moderate	\$134.5M	55
Santa Rosa	199,785	74,291	34.3%	Relatively Moderate	\$101.2M	41
Bay	182,599	73,552	40.8%	Relatively Moderate	\$157.9M	58
Walton	83,751	33,586	42.2%	Relatively Moderate	\$68.4M	38
Washington	25,585	9,276	53.9%	Relatively Low	\$18.5M	13
Holmes	19,633	7,342	61.7%	Relatively Low	\$14.2M	17

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