

ARC of Palm Beach and Treasure Coast

Southeast and Caribbean Division · South Florida Region
FL · 4 counties · HQ West Palm Beach, FL · FEMA Region IV

2,213,490

People

909,257

Households

46.1%

Households below the ALICE survival threshold

4

Counties · 3,963 sq mi

Nearly **46% 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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In this report.

ARC of Palm Beach and Treasure Coast · 4 counties · FL

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

The chapter's footprint.

4
Counties

3,963
Square miles

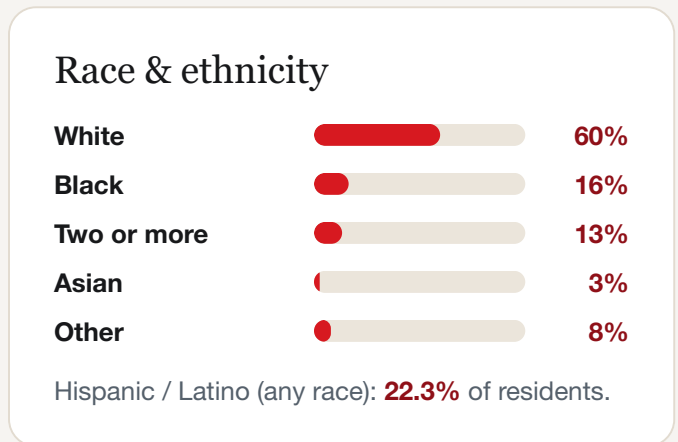
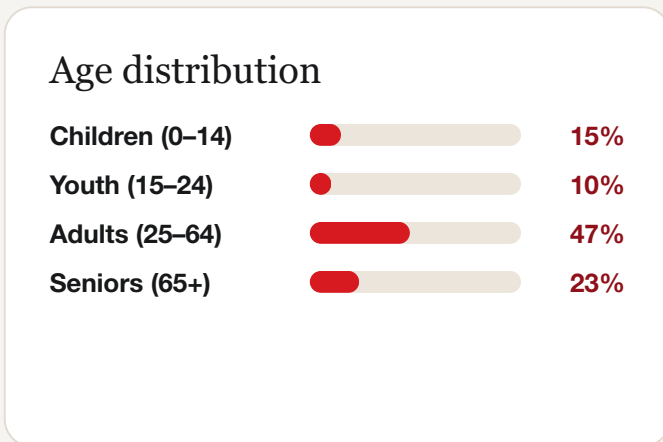
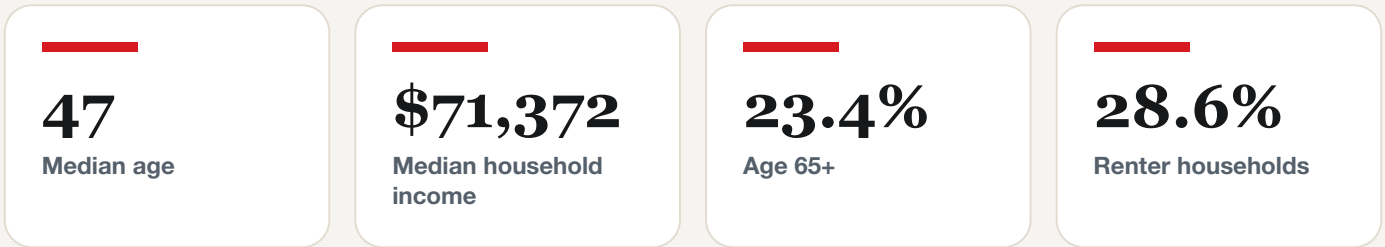
2,213,490
People

**South Florida
Region**
Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Palm Beach	1,527,592	2,216	69.0%
St. Lucie	357,381	576	16.1%
Indian River	166,991	513	7.5%
Martin	161,526	658	7.3%

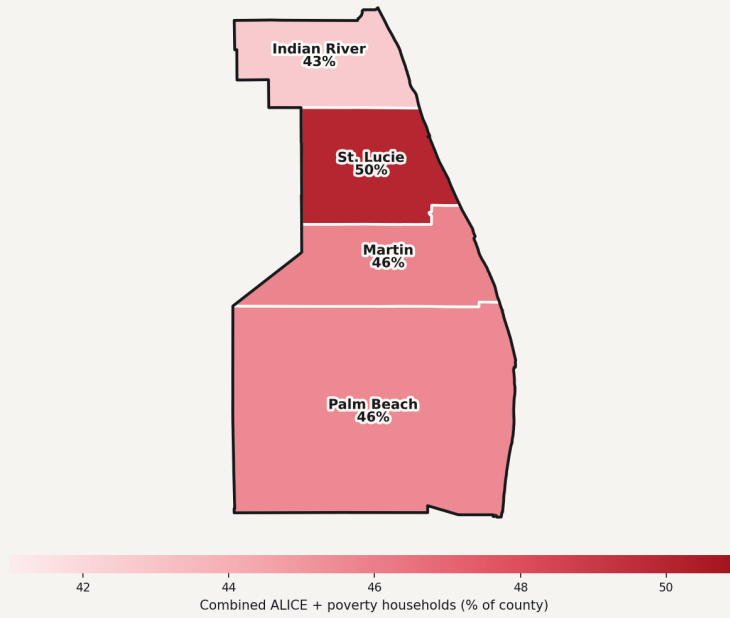
HQ: West Palm Beach, FL · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 4 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
St. Lucie	357,381	\$62,896	38.5%	11.5%	50.0%
Martin	161,526	\$67,952	32.2%	13.6%	45.8%
Palm Beach	1,527,592	\$74,715	34.6%	11.1%	45.6%
Indian River	166,991	\$62,233	30.5%	12.2%	42.7%

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.

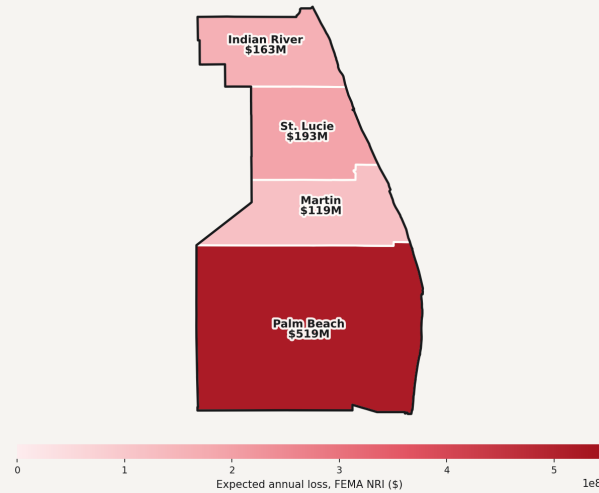
What this chapter is up against.

\$994.5M
Expected annual loss, all hazards

Palm Beach
Highest-risk county

64.2%
Avg social vulnerability (SVI)

6
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Palm Beach	Relatively High	\$518.6M	80.1%	6	41
St. Lucie	Relatively High	\$193.4M	79.1%	6	38
Indian River	Relatively High	\$163.1M	51.4%	6	35
Martin	Relatively Moderate	\$119.4M	46.4%	6	41

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.

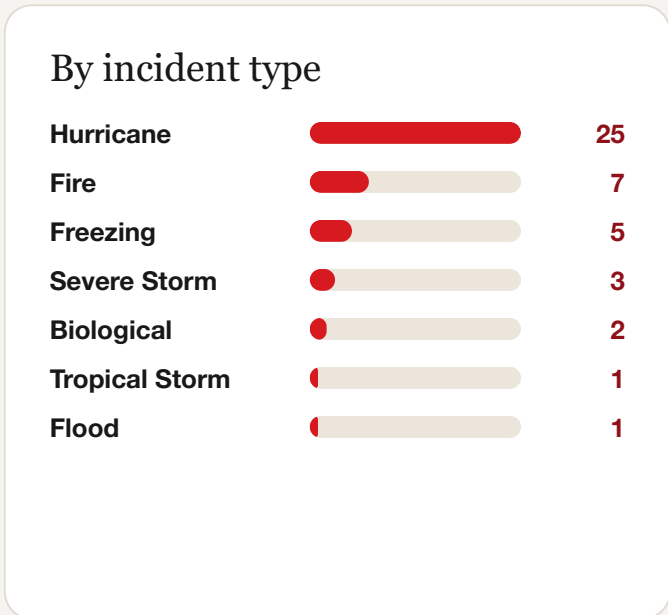
A chapter shaped by disaster.

46
Federal disaster declarations

25
Hurricanes

Hurricane
Most common type

2025
Most recent

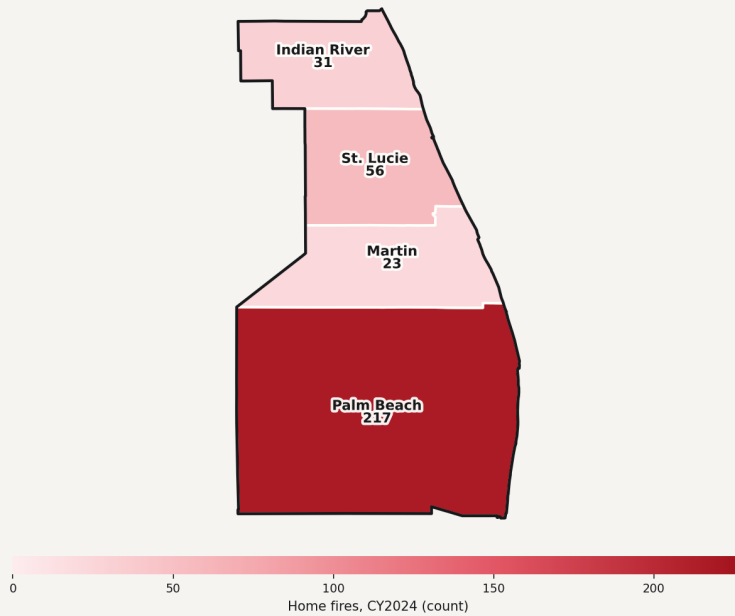
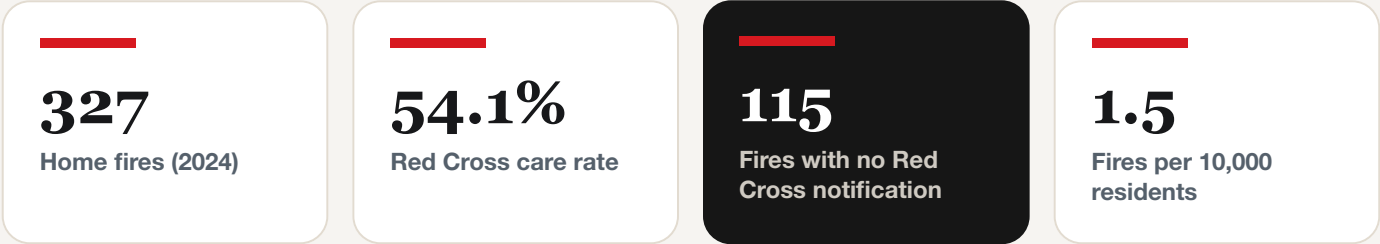


Most recent declarations

FY	DISASTER	TYPE
2025	Hurricane Milton	Hurricane
2025	Hurricane Milton	Hurricane
2023	Hurricane Nicole	Hurricane
2023	Tropical Storm Nicole	Tropical Storm
2022	Hurricane Ian	Hurricane
2022	Tropical Storm Ian	Hurricane
2020	Hurricane Isaias	Hurricane
2020	Covid-19 Pandemic	Biological
2020	Covid-19	Biological
2020	Hurricane Dorian	Hurricane

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

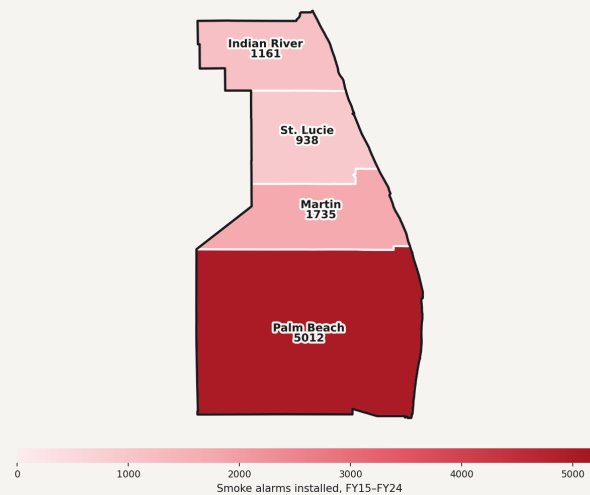
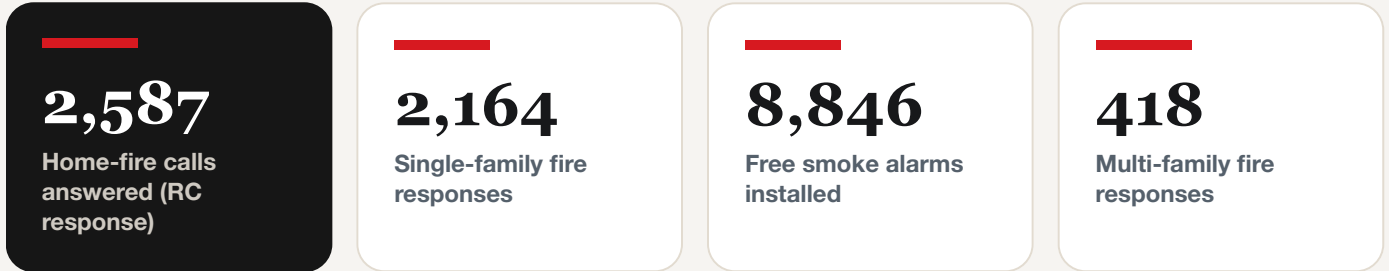
Every home fire is a Red Cross moment.



Red Cross cared for **54%** of home fires — but **115 (35%)** 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.

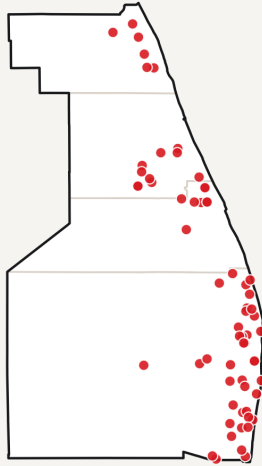
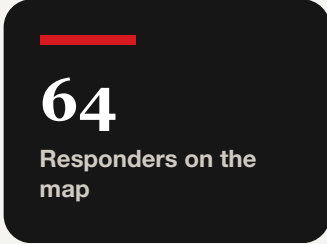
Red Cross shows up — and prevents.



Red Cross answered **2,587** home-fire calls and installed **8,846** 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.



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.

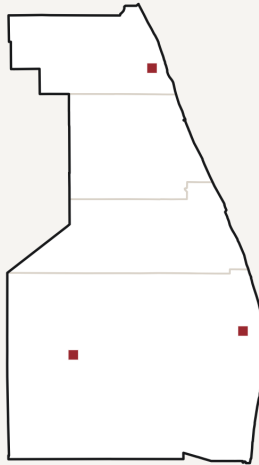
The chapter's physical footprint.

3
Red Cross facilities

2
Owned

1
Leased / licensed

0
BioMed sites



By type / function

Humanitarian office	2
Partner / indirect site	1

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).

\$123,900

Bridge financial assistance

4

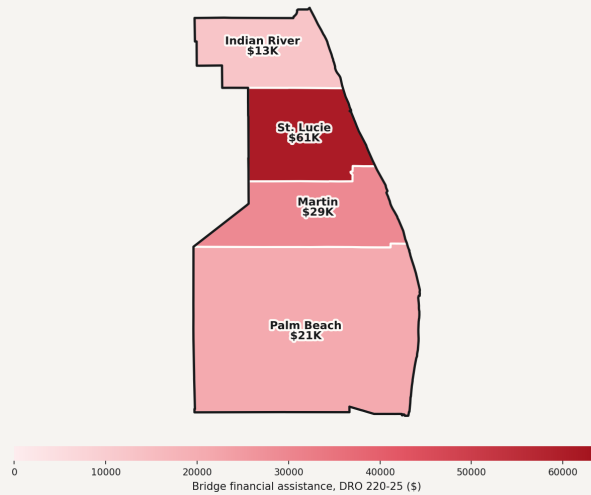
Counties funded

\$60,900

Top: St. Lucie

\$2,100

Per case



COUNTY	BRIDGE FINANCIAL ASSISTANCE
St. Lucie	\$60,900
Martin	\$29,400
Palm Beach	\$21,000
Indian River	\$12,600

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.

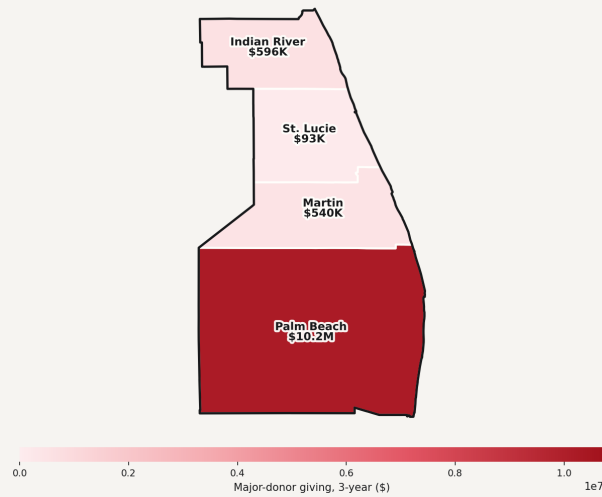
Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$11,449,440
Total giving, 3-year

264
Major donors

\$1,186,167
Current FY · ▼ 82% vs prior FY

\$10,220,485
Top: Palm Beach



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Palm Beach	200	\$10,220,485
Indian River	26	\$596,155
Martin	31	\$540,052
St. Lucie	7	\$92,748

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

Palm Beach County



1,527,592
People

\$74,715
Median HH income

45.6%
Combined ALICE + poverty

Relatively High
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		23%
Median age		46.4
ALICE households		209,153
Poverty households		66,984

Risk & response

Expected annual loss	\$518.6M
Social vulnerability (SVI)	80.1%
FEMA declarations (all time)	41
Home fires, CY2024	217
Fires, no RC notification	81
Bridge assistance · DRO 220-25	\$21,000
Major-donor giving · 3-yr	\$10,220,485

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

St. Lucie County



357,381
People

\$62,896
Median HH income

50.0%
Combined ALICE + poverty

Relatively High
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		22%
Median age		44.4
ALICE households		56,160
Poverty households		16,727

Risk & response

Expected annual loss	\$193.4M
Social vulnerability (SVI)	79.1%
FEMA declarations (all time)	38
Home fires, CY2024	56
Fires, no RC notification	13
Bridge assistance · DRO 220-25	\$60,900
Major-donor giving · 3-yr	\$92,748

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

Indian River County



166,991
People

\$62,233
Median HH income

42.7%
Combined ALICE + poverty

Relatively High
FEMA NRI risk

People & economy

Children (0-14)		13%
Seniors (65+)		29%
Median age		53.5
ALICE households		22,197
Poverty households		8,920

Risk & response

Expected annual loss	\$163.1M
Social vulnerability (SVI)	51.4%
FEMA declarations (all time)	35
Home fires, CY2024	31
Fires, no RC notification	8
Bridge assistance · DRO 220-25	\$12,600
Major-donor giving · 3-yr	\$596,155

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

Martin County

161,526

People

\$67,952

Median HH income

45.8%

Combined ALICE + poverty

Relatively Moderate

FEMA NRI risk

People & economy

Children (0-14)  **12%**

Seniors (65+)  **29%**

Median age **54.4**

ALICE households **22,283**

Poverty households **9,420**

Risk & response

Expected annual loss **\$119.4M**

Social vulnerability (SVI) **46.4%**

FEMA declarations (all time) **41**

Home fires, CY2024 **23**

Fires, no RC notification **13**

Bridge assistance · DRO 220-25 **\$29,400**

Major-donor giving · 3-yr **\$540,052**

Martin 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
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
Palm Beach	1,527,592	625,316	45.6%	Relatively High	\$518.6M	217
St. Lucie	357,381	138,732	50.0%	Relatively High	\$193.4M	56
Indian River	166,991	74,894	42.7%	Relatively High	\$163.1M	31
Martin	161,526	70,315	45.8%	Relatively Moderate	\$119.4M	23

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