

Humboldt County, CA

Risk-assessment baseline packet

County FIPS: 06023 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2030-12-11. Plan: Humboldt County (FEMA plan 111018), approved 2025-12-12.

Since the plan was approved on 2025-12-12: no new hazard declaration and 35 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Earthquake (\$94,107,057 a year), Inland Flooding (\$51,120,919) and Tsunami (\$33,359,169).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 06023 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2030-12-11	Plan:	Humboldt County (FEMA plan 111018)
Approved:	2025-12-12	Days to expiry:	1,533

What changed since your last plan (approved 2025-12-12)

New federal declarations:	none	Storm Events records since approval:	35 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 2, SRL 5 (44 CFR 77.2); any definition: 16	Repeat-flood change:	this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 27 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

State plan status and tribal plans in this state: see the state page.

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Humboldt County	County	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2025-12-10
Arcata city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-17
Blue Lake city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-07-22
Eureka city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-23
Ferndale city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-04-22
Fortuna city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-06-09
Rio Dell city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-04-13
Trinidad city	City	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-04-22
Arcata FPD	Fire/EMS District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-06-09
Big Lagoon CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-08-31
Fieldbook Glendale CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-17
Fortuna FPD	Fire/EMS District	Plan 111018 approved 2025-12-12, pending adoption here; not yet eligible	Humboldt County (FEMA plan 111018), pending adoption here	2025-12-12 by FEMA; not yet adopted here	2030-12-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Humboldt Bay Fire Joint Powers Authority	Fire/EMS District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-03-16

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Humboldt Bay Harbor, Recreation District	Special District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-07-14
Humboldt Bay Municipal Water District	Water/Sewer Authority	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-17
Humboldt CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-17
Humboldt FPD 1	Fire/EMS District	Plan 111018 approved 2025-12-12, pending adoption here; not yet eligible	Humboldt County (FEMA plan 111018), pending adoption here	2025-12-12 by FEMA; not yet adopted here	2030-12-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Manila CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-04-13
McKinleyville CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-05
Peninsula CSD Samoa Pen Protection District	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-04-22
Redway CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-03-26
Rio Dell FPD	Fire/EMS District	Plan 111018 approved 2025-12-12, pending adoption here; not yet eligible	Humboldt County (FEMA plan 111018), pending adoption here	2025-12-12 by FEMA; not yet adopted here	2030-12-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Shelter Cover Resort Improvement District #1	Special District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-02-17
Southern Humboldt Community Healthcare	Hospital/ Medical Facility	Plan 111018 approved 2025-12-12, pending adoption here; not yet eligible	Humboldt County (FEMA plan 111018), pending adoption here	2025-12-12 by FEMA; not yet adopted here	2030-12-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Westhaven CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-06-02

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Willow Creek CSD	Community Services District	Approved, expires 2030-12-11	Humboldt County (FEMA plan 111018)	2025-12-12	2030-12-11	1,533		this jurisdiction approved 2026-03-10
Willow Creek FPD	Fire/EMS District	Plan 111018 approved 2025-12-12, pending adoption here; not yet eligible	Humboldt County (FEMA plan 111018), pending adoption here	2025-12-12 by FEMA; not yet adopted here	2030-12-11 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL total <i>(see note) modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Earthquake	Relatively High	Relatively High	\$69,679,511	n/a	\$24,427,547	\$94,107,057			Storm Events does not record earthquakes.
2	Inland Flooding	Relatively High	Relatively Moderate	\$49,283,935	\$1,342,994	\$493,989	\$51,120,919	98		
3	Tsunami	Relatively High	Relatively High	\$816,505	n/a	\$32,542,664	\$33,359,169	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
4	Coastal Flooding	Relatively High	Relatively High	\$3,672,048	n/a	\$3,142	\$3,675,186	9		
5	Wildfire	Relatively Moderate	Relatively Moderate	\$2,865,501	\$382	\$158,538	\$3,024,421	2		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
6	Landslide	Relatively High	Relatively High	\$1,252,571	n/a	\$1,015,840	\$2,268,411	1		
7	Drought	Relatively Moderate	Relatively Moderate	n/a	\$649,718	n/a	\$649,718	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Heat Wave	Relatively Low	Relatively Low	\$71	\$4,328	\$247,862	\$252,261	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Lightning	Relatively Low	Relatively Low	\$4,458	n/a	\$88,916	\$93,374	1		
10	Hail	Very Low	Very Low	\$20,576	\$1,367	\$17,952	\$39,894	26		
11	Tornado	Very Low	Very Low	\$21,704	\$88	\$10,302	\$32,094	1		
12	Strong Wind	Very Low	Very Low	\$4,046	\$160	\$13,635	\$17,840	82		Includes 47 High Wind and 20 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
13	Winter Weather	Very Low	Very Low	\$257	under \$1	\$5,986	\$6,242	102		
14	Avalanche	Very Low	Very Low	\$6	n/a	\$321	\$327	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Cold Wave	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
16	Volcanic Activity	No Rating	No Expected Annual Losses	\$0	n/a	\$0	\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3248-CA names it but is not counted as a local occurrence; see B1-d).	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Ice Storm	Not Applicable	Not Applicable					0		Declared 1 time; no Storm Events record of this type.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local tsunami and volcanic activity records (Storm Events records these hazards only in part).

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 111 (Very Low, 35.2); tract 9400 (Very Low, 34.7); tract 115.01 (Very Low, 34.6)
Earthquake	tract 1 (Very High, 99.8); tract 2 (Very High, 99.7); tract 108 (Very High, 99.6)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 101.02 (Very High, 99.9); tract 116 (Very High, 99.9); tract 115.02 (Relatively High, 99.8)
Tornado	tract 2 (Very Low, 4.7); tract 108 (Very Low, 4.6); tract 111 (Very Low, 4.5)
Tsunami	tract 13 (Relatively High, 98.5); tract 107.02 (Relatively High, 98.1); tract 1 (Relatively High, 97.9)
Volcanic Activity	no tract has a National Risk Index rating for this hazard
Wildfire	tract 101.02 (Very High, 99.2); tract 9400 (Relatively High, 98.0); tract 116 (Relatively High, 97.8)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 111 is Census Tract 111). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Avalanche	none (count and damage only)	0					
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	9 records, 1998 to 2026 (8 zone-level)		Coastal Flood, 2026-01-03, \$200,000 property; \$0 crops (2026 dollars); NWS zone CAZ103		No event record names a jurisdiction in the plan. Zone-level records (8) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	29 records, 1982 to 2026	0.25 in to 1 in (median 0.25 in); 29 with a recorded value	1 in hail, 2026-04-09; same size also recorded on 2003-08-04, 2015-12-10	Hail, 2019-02-04, \$12,000 property; \$0 crops (2019 dollars)	Event records naming jurisdictions in the plan: Arcata city (2 records), Blue Lake city (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	0					
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	98 records, 1996 to 2026		Flood, 2025-12-21, \$30,000 property; \$0 crops (2025 dollars)		Event records naming jurisdictions in the plan: Eureka city (5 records), Arcata city (4 records), Blue Lake city (1 record), Fortuna city (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	1 record, 2025		Debris Flow, 2025-02-04, \$3,500 property; \$0 crops (2025 dollars)		No event record names a jurisdiction in the plan.	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 1998		No damage or casualties reported in 1 record.		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	67 records, 1996 to 2026 (66 zone-level)	25 kt (29 mph) to 95 kt (109 mph) (median 53.5 kt (62 mph)); 66 with a recorded value	95 kt (109 mph) measured gust, High Wind, 2025-12-23; NWS zone CAZ104	High Wind, 2023-03-27, \$6,000,000 property; \$0 crops (zone total, 2023 dollars)	No event record names a jurisdiction in the plan. Zone-level records (66) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	24 records, 1982 to 2026	30 kt (35 mph) to 75 kt (86 mph) (median 52 kt (60 mph)); 19 with a recorded value	75 kt (86 mph) measured gust, Thunderstorm Wind, 2004-02-25	Thunderstorm Wind, 1995-05-24, \$2,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Arcata city (1 record), Eureka city (1 record), Rio Dell city (1 record), Trinidad city (1 record).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	2 records, 1958 to 2018	F/EF0 to F/EF2 (median F/EF1); 2 with a recorded value	F2 tornado, 1958-03-29, 2 mi path length (whole path, pre-1996), 200 yd wide, \$2,500 property; crops not recorded (1958 dollars)		Event records naming jurisdictions in the plan: Eureka city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					
Wildfire	acres burned (local data)	2 records, 1999 to 2003		No damage reported in 2 records.		No event record names a jurisdiction in the plan.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	102 records, 2017 to 2025 (102 zone- level)		Winter Weather, 2024-03-03, \$1,000 property; \$0 crops (2024 dollars); NWS zone CAZ106		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of avalanche, debris flow, lightning, tsunami and volcanic ash, volcanic ashfall.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 27 declarations covering 21 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2023-04-03	2023-02-21	DR-4699-CA	Major disaster	Severe Winter Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides	Ice Storm; Inland Flooding; Landslide; Strong Wind; Winter Weather	\$1,532,168.62	within last 5 years	
2023-03-10	2023-03-09	EM-3592-CA	Emergency	Severe Winter Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	no Public Assistance recorded	within last 5 years	same incident as DR-4699
2023-01-14	2022-12-27	DR-4683-CA	Major disaster	Severe Winter Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$2,249,181.62	within last 5 years	
2023-01-09	2023-01-08	EM-3591-CA	Emergency	Severe Winter Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	no Public Assistance recorded	within last 5 years	same incident as DR-4683

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2020-03-22	2020-01-20	DR-4482-CA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$7,075,169.37			
2020-03-13	2020-01-20	EM-3428-CA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded			same incident as DR-4482
2019-05-17	2019-02-24	DR-4434-CA	Major disaster	Severe Winter Storms, Flooding, Landslides, and Mudslides	Inland Flooding; Landslide; Winter Weather	\$5,370,248.06			
2017-04-01	2017-02-01	DR-4308-CA	Major disaster	Severe Winter Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$8,376,000.85			
2017-02-14	2017-01-03	DR-4301-CA	Major disaster	Severe Winter Storms, Flooding, and Mudslides	Inland Flooding; Landslide; Winter Weather	\$10,280,875.22			
2006-02-03	2005-12-17	DR-1628-CA	Major disaster	Severe Storms, Flooding, Mudslides, and Landslides	Inland Flooding; Landslide	\$7,353,024.60			
2005-09-13	2005-08-29	EM-3248-CA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded			
1999-09-01	1999-08-24	EM-3140-CA	Emergency	Ca-Wildfires-08/25/1999	Wildfire	\$83,523.80			
1998-02-09	1998-02-02	DR-1203-CA	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded			
1997-01-04	1996-12-28	DR-1155-CA	Major disaster	Severe Storms, Flooding, Mud and Landslides	Inland Flooding; Landslide	no Public Assistance recorded			
1995-03-12	1995-02-13	DR-1046-CA	Major disaster	Severe Winter Storms, Flooding Landslides, Mud Flow	Inland Flooding; Landslide; Winter Weather	no Public Assistance recorded			
1995-01-10	1995-01-03	DR-1044-CA	Major disaster	Severe Winter Storms, Flooding, Landslides, Mud Flows	Inland Flooding; Landslide; Winter Weather	no Public Assistance recorded			
1994-09-13	1994-05-01	DR-1038-CA	Major disaster	The El Nino (the Salmon Industry)	Fishing Losses: economic loss, not a physical hazard event; non-natural, not counted	PA not declared for this county			
1993-02-03	1993-01-05	DR-979-CA	Major disaster	Severe Winter Storm, Mud & Land Slides, & Flooding	Inland Flooding (primary); also designated: Landslide, Winter Weather	no Public Assistance recorded			
1992-05-04	1992-04-25	DR-943-CA	Major disaster	Earthquake & Aftershocks	Earthquake	no Public Assistance recorded			
1986-02-21	1986-02-12	DR-758-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			
1983-02-09	1983-01-21	DR-677-CA	Major disaster	Coastal Storms, Floods, Slides & Tornadoes	Coastal Flooding; Inland Flooding; Landslide; Tornado	no Public Assistance recorded			
1982-01-07	1981-12-19	DR-651-CA	Major disaster	Severe Storms, Flood, Mudslides & High Tide	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded			
1974-01-25	1974-01-25	DR-412-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			
1972-04-05	1972-04-05	DR-329-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			
1969-01-26	1969-01-26	DR-253-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1966-01-22	1966-01-22	DR-212-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1964-12-24	1964-12-24	DR-183-CA	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$1,028,499.61 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-04-01	1964-04-01	DR-169-CA	Major disaster	Seismic Sea Wave	Tsunami
1963-12-21	1963-12-21	DR-161-CA	Major disaster	Flood Due to Broken Dam	Other, not an NRI hazard; not counted
1963-02-25	1963-02-25	DR-145-CA	Major disaster	Severe Storms, Heavy Rains & Flooding	Inland Flooding
1962-10-24	1962-10-24	DR-138-CA	Major disaster	Severe Storms & Flooding	Inland Flooding
1962-03-06	1962-03-06	DR-122-CA	Major disaster	Floods	Inland Flooding
1961-11-16	1961-11-16	DR-119-CA	Major disaster	Fire (Los Angeles County)	Wildfire
1958-04-04	1958-04-04	DR-82-CA	Major disaster	Heavy Rainstorms & Flood	Inland Flooding
1956-12-29	1956-12-29	DR-65-CA	Major disaster	Forest Fire	Wildfire
1955-12-23	1955-12-23	DR-47-CA	Major disaster	Flood	Inland Flooding
1954-02-05	1954-02-05	DR-15-CA	Major disaster	Flood & Erosion	Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

5 Fire Management declarations (1977-08-07 to 1988-09-13) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$255,271.96

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4558-CA	2020-08-22	Wildfires	Humboldt Bay Municipal Water District	\$255,271.96

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	9	3	2	7	1	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	1	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	29	1	0	5	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	98	19	20	62	19	0	1996 to 2026-06-30	
Landslide	1	0	1	1	12	0	1996 to 2026-06-30	
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	91	12	6	54	1	0	1955 to 2026-06-30	Includes 47 High Wind and 20 Strong Wind records.
Tornado	2	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	2	0	0	0	1	0	1996 to 2026-06-30	
Winter Weather	102	0	1	52	9	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-04-09	Hail	1 in	\$0 property; \$0 crops (2026 dollars)	0, 0	ORLEANS	new since last plan; within last 5 years	B1-c worst recorded: Hail
2026-01-03	Coastal Flood		\$200,000 property; \$0 crops (zone total, 2026 dollars)	0, 0	NWS zone CAZ103 (NORTHERN HUMBOLDT COAST), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2025-12-23	High Wind	95 kt (109 mph) measured gust	\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone CAZ104 (SOUTHWESTERN HUMBOLDT), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2025-12-21	Flood		\$30,000 property; \$0 crops (2025 dollars)	0, 0	FRESHWATER	new since last plan; within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2025-02-04	Debris Flow		\$3,500 property; \$0 crops (2025 dollars)	0, 0	HOLMES	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Debris Flow
2024-03-03	Winter Weather		\$1,000 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone CAZ106 (SOUTHERN HUMBOLDT INTERIOR), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2022-05-29	Storm Surge/ Tide		damage not reported	1, 1	NWS zone CAZ104 (SOUTHWESTERN HUMBOLDT), zone-level	within last 5 years	deaths or injuries recorded
2022-05-09	Hail	0.25 in	damage not reported	0, 3	WESTHAVEN	within last 5 years	deaths or injuries recorded
2019-02-27	Flood		\$0 property; \$0 crops (2019 dollars)	1, 0	ARLYNDA CORNERS		deaths or injuries recorded
2019-02-04	Hail	0.25 in	\$12,000 property; \$0 crops (2019 dollars)	0, 0	ALLIANCE		B1-c most damaging: Hail
2004-02-25	Thunderstorm Wind	75 kt (86 mph) measured gust	damage not reported	0, 0	ORICK		B1-c worst recorded: Thunderstorm Wind
1958-03-29	Tornado	F2, 2 mi path length (whole path, pre-1996), 200 yd wide	\$2,500 property; crops not recorded (1958 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (335 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding	3.62	events per year at a location (modeled)	about 3.6 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	34.4	event-days per year	about 34.4 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	1,617	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.188	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 18.8%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.0515	events per year	about 1 in 19 years	Possible	FEMA annualized frequency (modeled)	2.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.64	event-days per year	about 2.64 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	30.4	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane		events per year					1851 to 2024 (Atlantic); 1949 to 2024 (Pacific)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm		event-days per year					1946-12-31 to 2014-02-12 (67 years)	countywide	Not Applicable in NRI for this county; no descriptor.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Inland Flooding	0.857	event-days per year	about 0.857 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	24	1996 to 2023 (28 years)	see B1-f	
Landslide	83.3	events per year (modeled)	about 83.3 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	5.24	days per year with a strike	about 5.24 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.0105	events per year	about 1 in 95 years	Possible	FEMA annualized frequency (modeled)	1	1986 to 2023 (38 years)	countywide	
Tornado	0.0267	events per year	about 1 in 37 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami	0.234	annual probability at the most exposed location (used in place of a county value)	chance at the county's most exposed location in a year: 23.4%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Volcanic Activity	0	annual probability	none modeled	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.00166	annual probability at a location	chance a given location in the county burns in a year: 0.166%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	13.9	event-days per year	about 13.9 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	233	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	2	30	0.0667
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	4	30	0.133
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	13 of 35	28.1	33.0	35.2	Very Low 13, Not Applicable 22
Coastal Flooding	19 of 35	74.6	89.8	99.9	Very High 1, Relatively High 2, Relatively Moderate 9, Relatively Low 3, Very Low 4, No Rating 16
Cold Wave	0 of 35				No Rating 35
Drought	5 of 35	94.3	96.9	98.0	Relatively High 1, Relatively Moderate 4, No Rating 30
Earthquake	35 of 35	84.0	97.3	99.8	Very High 17, Relatively High 17, Relatively Moderate 1
Hail	35 of 35	10.0	24.6	32.8	Very Low 35
Heat Wave	35 of 35	2.3	4.6	59.2	Relatively Moderate 2, Relatively Low 3, Very Low 30
Hurricane	0 of 35				Not Applicable 35
Ice Storm	0 of 35				Not Applicable 35
Inland Flooding	35 of 35	23.6	76.9	99.9	Very High 8, Relatively High 8, Relatively Moderate 16, Relatively Low 3
Landslide	34 of 35	8.6	91.5	99.9	Very High 2, Relatively High 7, Relatively Moderate 6, Relatively Low 6, Very Low 13, No Rating 1
Lightning	35 of 35	5.2	19.0	29.3	Relatively Low 14, Very Low 21
Strong Wind	35 of 35	1.6	7.4	10.7	Very Low 35
Tornado	35 of 35	0.4	3.1	4.7	Very Low 35
Tsunami	16 of 35	13.5	93.8	98.5	Relatively High 7, Relatively Moderate 5, Relatively Low 2, Very Low 2, No Rating 1, Not Applicable 18
Volcanic Activity	0 of 35				No Rating 35
Wildfire	35 of 35	29.4	87.6	99.2	Very High 1, Relatively High 4, Relatively Moderate 12, Relatively Low 8, Very Low 10
Winter Weather	35 of 35	14.1	16.8	33.7	Relatively Low 8, Very Low 27

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for drought, hail, heat wave, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Humboldt County	County	Approved, expires 2030-12-11	FMA RL 2, SRL 5; any 14	\$35,239,602.72	0 total; 0 since its plan	Includes \$6,593,607.26 for declarations not counted as hazard incidents (DR-4482-CA).
Arcata city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 1	\$1,695,308.39	7 total; 1 since its plan	
Blue Lake city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 1 since its plan	
Eureka city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 0	\$127,131.08	7 total; 0 since its plan	
Ferndale city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 0	\$48,616.02	0 total; 0 since its plan	
Fortuna city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 0	\$160,995.69	1 total; 1 since its plan	Includes \$15,748.36 for declarations not counted as hazard incidents (DR-4482-CA).
Rio Dell city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 1	\$321,313.04	1 total; 0 since its plan	
Trinidad city	City	Approved, expires 2030-12-11	FMA RL 0, SRL 0; any 0	\$44,556.62	1 total; 0 since its plan	

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

School districts and special districts get a plan clock row only.

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-12-12 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$5,652,192	n/a	under 1	\$6	n/a	\$321	0.000105%				
Coastal Flooding	\$2,966,539,571	n/a	7,620	\$3,672,048	n/a	\$3,142	0.124%		\$205,000		
Cold Wave	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI
Drought	n/a	\$48,353,308	n/a	n/a	\$649,718	n/a	1.34% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$53,721,115,011	n/a	136,463	\$69,679,511	n/a	\$24,427,547	0.13%				
Hail	\$31,482,013,797	\$250,050,345	135,972	\$20,576	\$1,367	\$17,952	under 0.0001%	\$0			
Heat Wave	\$31,482,013,797	\$250,050,345	135,972	\$71	\$4,328	\$247,862	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$31,470,166,685	\$161,601,320	6,100	\$49,283,935	\$1,342,994	\$493,989	n/a (see note)	\$30,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$2,266,570,536	n/a	10,674	\$1,252,571	n/a	\$1,015,840	0.0553%				
Lightning	\$31,482,013,797	n/a	135,972	\$4,458	n/a	\$88,916	under 0.0001%				
Strong Wind	\$31,482,013,797	\$250,050,345	135,972	\$4,046	\$160	\$13,635	under 0.0001%	\$1,000	\$0		

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-12-12 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tornado	\$31,482,013,797	\$250,050,345	135,972	\$21,704	\$88	\$10,302	under 0.0001%				
Tsunami	\$7,538,350,351	n/a	3,088	\$816,505	n/a	\$32,542,664	0.0108%				
Volcanic Activity	\$0	n/a	0	\$0	n/a	\$0					building exposure is 0 in NRI
Wildfire	\$4,756,320,872	\$117,670,984	29,235	\$2,865,501	\$382	\$158,538	0.0602%				
Winter Weather	\$31,482,013,797	\$250,050,345	135,972	\$257	under \$1	\$5,986	under 0.0001%				

Totals since 2025-12-12 (Storm Events through 2026-06-30): 26 county-coded records, 26 with a damage value recorded (including \$0), \$31,000; 9 zone-level records, 5 with a damage value recorded (including \$0), \$205,000 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	135,972
Building value (total, not at risk)	\$31,482,013,797
Agriculture value (total, not at risk)	\$250,050,345
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$129,620,225
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$59,026,692
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	2	Severe repetitive loss, FMA definition (44 CFR 77.2)	5
Repetitive loss, NFIP insurance definition	15	Severe repetitive loss, NFIP insurance definition	4

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	2	5	15	4	16	1	2
of which: Humboldt County (unincorporated area)	2	5	13	4	14	1	2
of which: Arcata city	0	0	1	0	1	0	0
of which: Rio Dell city	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	1	3	0	4	1	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Humboldt County	060060	2	5	13	4	14	1	2
Arcata city	060061	0	0	1	0	1	0	0
Blue Lake city	060438	0	0	0	0	0	0	0
Eureka city	060062	0	0	0	0	0	0	0
Ferndale city	060445	0	0	0	0	0	0	0
Fortuna city	060063	0	0	0	0	0	0	0
Rio Dell city	060064	0	0	1	0	1	0	0
Trinidad city	060436	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	4	10	3	11	1	2
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	1	4	1	4	0	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 13 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

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2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org