

San Francisco County, CA

Risk-assessment baseline packet

Unit **County area 06075** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2030-08-11	Plan	San Francisco, City and County (FEMA plan 110599)
Approved	2025-08-12	Expires	2030-08-11
As of	2026-09-28	Days	1,413 days to expiry

Plan clock from the consolidated city-county government plan (San Francisco city). FEMA plan data has no separate county-level row for this county.

What changed since your last plan (approved 2025-08-12)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	6 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
San Francisco city	City	Approved, expires 2030-08-11	San Francisco, City and County (FEMA plan 110599)	2025-08-12	2030-08-11	1,413		member approved 2025-08-11
Metropolitan Transportation Commission	Special District	Approved, expires 2027-11-09	Metropolitan Transportation Commission (FEMA plan 110161)	2022-11-10	2027-11-09	407		member approved 2022-09-28
San Francisco Bay Area Water Emergency Transportation Authority	Special District	Approved, expires 2027-11-09	Metropolitan Transportation Commission (FEMA plan 110161)	2022-11-10	2027-11-09	407		member approved 2022-12-08

SOURCE: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Earthquake	Very High	Very High	\$354,372,770		\$307,761,991	\$662,134,761			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
2	Inland Flooding	Relatively High	Relatively High	\$177,703,264	\$21,691	\$5,344	\$177,730,299	103		
3	Tsunami	Relatively Moderate	Relatively Moderate	\$6,010,891		\$0	\$6,010,891	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$328	\$455	\$4,692,845	\$4,693,628	7		
5	Landslide	Relatively High	Relatively Moderate	\$290,549		\$538,214	\$828,763	1		
6	Tornado	Relatively Low	Relatively Low	\$446,671	\$22	\$205,632	\$652,324	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$637,789		\$236	\$638,024	10		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
8	Drought	Relatively Moderate	Relatively Moderate		\$488,271		\$488,271	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Lightning	Relatively Low	Relatively Low	\$7,699		\$96,731	\$104,431	7		
10	Strong Wind	Very Low	Very Low	\$16,439	\$1	\$57,378	\$73,819	66		Includes 24 High Wind records and 38 Strong Wind records, event types the NRI definition of this hazard leaves out.
11	Hail	Very Low	Very Low	\$61,600	\$11	\$573	\$62,184	10		
12	Wildfire	Very Low	Very Low	\$11,891	under \$1	\$704	\$12,595	1		
13	Volcanic Activity	Very Low	Very Low	under \$1		\$1	\$1	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Winter Weather	Very Low	Very Low	under \$1	under \$1	under \$1	under \$1	9		
15	Cold Wave	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	2		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	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).

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 241
Coastal 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.	23 of 241
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 241
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	7 of 241
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	241 of 241
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	241 of 241
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	241 of 241
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 241
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 241
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.	241 of 241
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	236 of 241
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	241 of 241
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	241 of 241
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	241 of 241
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	45 of 241
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	6 of 241
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	62 of 241
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	1 of 241

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	10, 2006 to 2026 (10 zone-level)		No damage reported in 10 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1, 2021 to 2021 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2021-02-23, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2009 to 2009 (1 zone-level)		No crop damage reported in 1 records.	Frost/Freeze, 2009-12-08, \$65,000 property; \$0 crops, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	10, 2017 to 2023	0.25 in to 0.5 in (median 0.25 in); 9 with a recorded value	0.5 in hail, 2018-11-29	Hail, 2017-01-23, \$10 property; \$10 crops (2017 dollars)	Event records naming member places: San Francisco city (7 records).	
Excessive Heat, Heat	heat index (narratives)	7, 2000 to 2026 (7 zone-level)	1 day to 2 days (median 1 day); 5 with a recorded value	2 consecutive days, 2020-09-06 to 2020-09-07, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	0					Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	103, 1996 to 2025 (5 zone-level)		Flood, 2001-01-11, \$5,000,000 property; crops not reported, reported for the zone (2001 dollars); NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		Event records naming member places: San Francisco city (57 records). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	1, 2019 to 2019		No damage reported in 1 records.		Event records naming member places: San Francisco city (1 record).	Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	7, 2009 to 2018		Lightning, 2009-09-12, \$120,000 property; \$0 crops (2009 dollars)		Event records naming member places: San Francisco city (4 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	62, 1998 to 2026 (62 zone-level)	20 kt (23 mph) to 98 kt (113 mph) (median 42.5 kt (49 mph)); 58 with a recorded value	98 kt (113 mph) measured gust, High Wind, 2006-02-27; NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties	High Wind, 2002-11-07, \$1,000,000 property; crops not reported, reported for the zone (2002 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Thunderstorm Wind	wind speed (kt and mph)	6, 1982 to 2024	35 kt (40 mph) to 70 kt (81 mph) (median 49.5 kt (57 mph)); 4 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2024-12-14		Event records naming member places: San Francisco city (2 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	0					From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	1, 2020 to 2020 (1 zone- level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	9, 1996 to 2019 (9 zone- level)		No damage reported in 9 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows

11

Counted incidents

6

Federal disaster declarations for this county

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	\$5,228,056.97	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	none found	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	\$7,722,322.26	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	none found	within last 5 years	same incident as DR-4683
2020-03-22	2020-01-20	DR-4482-CA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$881,775,392.12		
2020-03-13	2020-01-20	EM-3428-CA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4482
2005-09-13	2005-08-29	EM-3248-CA	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
1998-02-09	1998-02-02	DR-1203-CA	Major disaster	SEVERE WINTER STORMS AND FLOODING	Inland Flooding; Winter Weather	none found		
1997-01-04	1996-12-28	DR-1155-CA	Major disaster	SEVERE STORMS, FLOODING, MUD AND LANDSLIDES	Inland Flooding; Landslide	none found		
1995-03-12	1995-02-13	DR-1046-CA	Major disaster	SEVERE WINTER STORMS, FLOODING LANDSLIDES, MUD FLOW	Inland Flooding; Landslide; Winter Weather	none found		
1989-10-18	1989-10-17	DR-845-CA	Major disaster	LOMA PRIETA EARTHQUAKE	Earthquake	none found		

School districts and special districts in this county: \$321,550.42 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, 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); do not add this line to the county total.

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.

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

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.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance filed under this county for declarations that do not list it: 4 rows, \$4,367,056.52

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4558-CA	2020-08-22	WILDFIRES	San Francisco, City and County of	\$3,995,520.61
DR-1646-CA	2006-06-05	SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES	San Francisco, City and County of	\$163,898.41
DR-1646-CA	2006-06-05	SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES	San Francisco State University	\$35,212.50
DR-1628-CA	2006-02-03	SEVERE STORMS, FLOODING, MUDSLIDES, AND LANDSLIDES	San Francisco State University	\$172,425

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.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</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	10	1	0	1	0	0	1996 to 2026-06-30	
Cold Wave	2	0	0	0	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
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		No Storm Events record; local data required (e.g., USGS).
Hail	10	0	0	1	0	0	1955 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Heat Wave	7	1	0	1	0	0	1996 to 2026-06-30	
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	103	2	5	21	5	0	1996 to 2026-06-30	
Landslide	1	0	0	0	4	0	1996 to 2026-06-30	
Lightning	7	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	68	2	2	11	1	0	1955 to 2026-06-30	Includes 24 High Wind records and 38 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	0	0	0	0	0	0	1950 to 2026-06-30	No recorded events, 1950 to 2026-06-30, NOAA NCEI Storm Events
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	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	9	0	0	0	4	0	1996 to 2026-06-30	

SOURCES
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-12-14	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$10 property; \$10 crops (2024 dollars)	0, 0	CRISSY AAF	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2023-01-14	Thunderstorm Wind	13 kt (15 mph) estimated gust	\$0 property; \$0 crops (2023 dollars)	1, 0	CRISSY AAF	within last 5 years	deaths or injuries recorded
2021-02-23	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2020-11-15	Storm Surge/ Tide		\$0 property; \$0 crops, reported for the zone (2020 dollars)	1, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2020-09-06	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2018-11-29	Hail	0.5 in	\$0 property; \$0 crops (2018 dollars)	0, 0	SAN FRANCISCO		B1-c worst recorded: Hail
2017-09-01	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2017 dollars)	3, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2017-01-23	Hail	0.25 in	\$10 property; \$10 crops (2017 dollars)	0, 0	SAN FRANCISCO		B1-c most damaging: Hail
2009-09-12	Lightning		\$120,000 property; \$0 crops (2009 dollars)	0, 0	SAN FRANCISCO		B1-c worst recorded: Lightning
2006-02-27	High Wind	98 kt (113 mph) measured gust	damage not reported	0, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2002-11-07	High Wind	57 kt (66 mph) measured	\$1,000,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		B1-c most damaging: High Wind and Strong Wind (outside NRI Strong Wind definition)
2001-01-11	Flood		\$5,000,000 property; crops not reported, reported for the zone (2001 dollars)	0, 0	NWS zone CAZ006 (SAN FRANCISCO), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

The full list is in the **XLSX** file, sheet "B1-d Storm Events history" (218 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	0.995	events per year at a location (modeled)	about 1 per year at a given location in the county	Likely	Storm Events records in 6 of 30 years, 1996 to 2025 (20%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Cold Wave	0	event-days per year	none modeled	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI models no cold wave event-days here (2005-11-12 to 2024-11-12, 19 years), but Storm Events has a record in 1 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out, so the two use different thresholds; read them together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	26.5	event-days per year	about 26.5 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	1,477	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.0956	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 9.56%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	0.0248	events per year	about 1 in 40 years	Possible	FEMA annualized frequency (modeled)	1.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.46	event-days per year	about 3.46 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	11.1	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.46 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane		events per year					1851 to 2024 (Atlantic); 1949 to 2024 (Pacific)	see B1-f	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
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.
Inland Flooding	1.61	event-days per year	about 1.61 days per year	Likely	event-days in 19 of 30 years, 1996 to 2025 (63.3%)	45	1996 to 2023 (28 years)	see B1-f	
Landslide	0.222	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	3.8	days per year with a strike	about 3.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.0299	events per year	about 1 in 33 years	Possible	FEMA annualized frequency (modeled)	1	1986 to 2023 (38 years)	countywide	
Tornado	0.0135	events per year	about 1 in 74 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami	0.342	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: 34.2%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity	0.0001	annual probability	about 1 in 10,000 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.0000226	annual probability at a location	chance a given location in the county burns in a year: 0.00226%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	0.0000332	event-days per year	about 0.0000332 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	0.000128	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county,

which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	0	30	0
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	0	30	0
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

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 241				Not Applicable 241	
Coastal Flooding	23 of 241	69.5	81.1	97.9	Relatively High 1, Relatively Moderate 6, Relatively Low 12, Very Low 4, No Rating 218	
Cold Wave	0 of 241				No Rating 241	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	7 of 241	82.6	92.5	97.3	Relatively Moderate 4, Relatively Low 3, No Rating 234	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	241 of 241	73.0	95.6	100.0	Very High 81, Relatively High 122, Relatively Moderate 37, Relatively Low 1	
Hail	241 of 241	1.2	5.1	32.3	Very Low 241	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	241 of 241	2.1	27.3	54.8	Relatively Low 185, Very Low 56	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	0 of 241				Not Applicable 241	
Ice Storm	0 of 241				Not Applicable 241	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	241 of 241	0.5	51.2	99.5	Very High 6, Relatively High 33, Relatively Moderate 90, Relatively Low 82, Very Low 30	
Landslide	236 of 241	13.7	82.8	99.6	Relatively High 3, Relatively Moderate 31, Relatively Low 98, Very Low 104, No Rating 5	
Lightning	241 of 241	0.3	1.4	6.7	Very Low 241	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	241 of 241	0.3	4.1	8.7	Very Low 241	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Tornado	241 of 241	1.7	5.5	30.1	Relatively Low 1, Very Low 240	
Tsunami	45 of 241	15.5	51.5	94.3	Relatively Moderate 7, Relatively Low 18, Very Low 20, No Rating 2, Not Applicable 194	
Volcanic Activity	6 of 241	40.1	42.2	56.3	Very Low 6, No Rating 235	
Wildfire	62 of 241	18.6	39.0	71.2	Relatively Low 2, Very Low 60, No Rating 179	
Winter Weather	1 of 241	10.6	10.6	10.6	Very Low 1, No Rating 240	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
San Francisco city	City	Approved, expires 2030-08-11	FMA RL 0, SRL 0; any 0	none found	71; 1	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
 - A problem statement per participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-08-12 <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											Not Applicable in NRI for this county
Coastal Flooding	\$2,814,036,276		9,463	\$637,789		\$236	0.0227%		\$0		
Cold Wave	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI
Drought		\$25,726,555			\$488,271		1.9% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$293,776,120,028		873,965	\$354,372,770		\$307,761,991	0.121%				
Hail	\$173,852,174,526	\$42,355,903	873,808	\$61,600	\$11	\$573	under 0.0001%				
Heat Wave	\$173,852,174,526	\$42,355,903	873,808	\$328	\$455	\$4,692,845	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$173,704,131,092	\$922,890	2,101	\$177,703,264	\$21,691	\$5,344	n/a (see note)	\$0			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. EAL as % of exposure: n/a.
Landslide	\$10,788,746,260		57,265	\$290,549		\$538,214	0.00269%				
Lightning	\$173,852,174,526		873,808	\$7,699		\$96,731	under 0.0001%				
Strong Wind	\$173,852,174,526	\$42,355,903	873,808	\$16,439	\$1	\$57,378	under 0.0001%		\$20		Storm Events damage since the plan includes 2 zone-level Strong Wind records (\$20), an event type the NRI definition of this hazard leaves out.
Tornado	\$173,852,174,526	\$42,355,903	873,808	\$446,671	\$22	\$205,632	0.000257%				
Tsunami	\$40,925,074,759		49,062	\$6,010,891		\$0	0.0147%				
Volcanic Activity	\$173,852,174,526		873,808	under \$1		\$1	under 0.0001%				
Wildfire	\$2,970,780,104	\$13,380,511	13,195	\$11,891	under \$1	\$704	0.0004%				
Winter Weather	\$30,166,822	\$2,207	351	under \$1	under \$1	under \$1	under 0.0001%				

Totals since 2025-08-12 (Storm Events through 2026-06-30): 2 county-coded records, 2 with a damage value recorded (including \$0), \$0; 4 zone-level records, 4 with a damage value recorded (including \$0), \$20 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	873,808
Building value (total, not at risk)	\$173,852,174,526
Agriculture value (total, not at risk)	\$42,355,903
NRI risk rating (all hazards)	Very High
Expected annual loss, buildings and agriculture, all hazards	\$540,070,343
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)	\$313,359,650
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	Severe repetitive loss, NFIP insurance definition	0

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties: county and state-level rows**

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	0	0	0	0	0	0	0
State level, not in this county: county not reported	0	1	3	0	4	1	0

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	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>	Note
San Francisco city	060298	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**County repeat-flood properties by occupancy group**

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	0	0	0	0	0	0	0
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

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

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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_Gaz_place_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_Gaz_elsd_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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_CA_06075. Preview: automated baseline.