

Clear Creek County, CO

Risk-assessment baseline packet

County FIPS: 08019 Release: 2026-10 Data as of: 2026-09-30 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.

Summary

Plan status as of 2026-09-30: Approved, expires 2027-10-13. Plan: Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124), approved 2022-10-14. Since the plan was approved on 2022-10-14: no new hazard declaration and 116 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): Avalanche (\$7,837,964 a year), Inland Flooding (\$6,828,223) and Wildfire (\$3,806,861). 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; 08019 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2022-10-14), page 2
4. B1-a: hazard identification, page 3
5. B1-b: hazard location, page 5
6. B1-c: hazard extent, page 5
7. B1-d: previous occurrences, page 8
8. B1-e: probability of future events, page 11
9. B1-f: hazards that vary across jurisdictions, page 13
10. B2-a and B2-b: vulnerability and potential impacts, page 15
11. B2-a: vulnerability (county context), page 16
12. B2-c: repetitive loss properties, page 17
13. Sources, what the plan adds, disclaimer and citation, page 18

Plan clock

Status:	Approved, expires 2027-10-13	Plan:	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)
Approved:	2022-10-14	Days to expiry:	378

What changed since your last plan (approved 2022-10-14)

New federal declarations:	none	Storm Events records since approval:	116 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1	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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>
Clear Creek County	County	Approved, expires 2027-10-13	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)	2022-10-14	2027-10-13	378
Central City city	City	Approved, expires 2028-03-14	Gilpin County, CO Hazard Mitigation Plan 2023 (FEMA plan 108350)	2023-03-15	2028-03-14	531
Empire town	Town	Approved, expires 2027-10-13	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)	2022-10-14	2027-10-13	378
Georgetown town	Town	Approved, expires 2027-10-13	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)	2022-10-14	2027-10-13	378
Idaho Springs city	City	Approved, expires 2027-10-13	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)	2022-10-14	2027-10-13	378
Silver Plume town	Town	Approved, expires 2027-10-13	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)	2022-10-14	2027-10-13	378
Clear Creek Fire Authority	Fire/EMS District	Approved, expires 2027-10-13	Clear Creek County, CO Hazard Mitigation Plan 2022 (FEMA plan 108124)	2022-10-14	2027-10-13	378

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

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 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
1	Avalanche	Very High	Very High	\$401	n/a	\$7,837,563	\$7,837,964	32		
2	Inland Flooding	Relatively Low	Relatively Low	\$6,819,794	\$162	\$8,268	\$6,828,223	7		
3	Wildfire	Relatively Moderate	Relatively Moderate	\$3,665,722	\$7	\$141,133	\$3,806,861	5		
4	Hail	Relatively Moderate	Relatively Moderate	\$927,721	\$858	\$36,109	\$964,688	10		
5	Lightning	Relatively Moderate	Relatively Moderate	\$2,899	n/a	\$636,071	\$638,970	4		
6	Tornado	Very Low	Very Low	\$229,983	\$10	\$70,219	\$300,213	2		
7	Strong Wind	Very Low	Very Low	\$47,453	\$7	\$58,993	\$106,453	173		Includes 165 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Earthquake	Very Low	Very Low	\$57,006	n/a	\$8,620	\$65,626			Storm Events does not record earthquakes.
9	Landslide	Relatively Moderate	Relatively Low	\$15,000	n/a	\$48,929	\$63,929	0		Declared 2 times; no Storm Events record of this type.
10	Winter Weather	Relatively Low	Relatively Low	\$17,455	under \$1	\$29,510	\$46,964	496		
11	Cold Wave	Very Low	Very Low	\$13	\$38	\$9,520	\$9,572	2		

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 (see note) <i>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
12	Ice Storm	Very Low	Very Low	\$131	n/a	\$7,729	\$7,860	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Volcanic Activity	Very Low	Very Low	under \$1	n/a	\$2	\$2	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	5		
15	Heat 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).
	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-3224-CO 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).

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 landslide and volcanic activity records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: coastal flooding and tsunamis. That is the evidence for leaving them out of the plan.

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.

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 149 (Very High, 98.3); tract 148 (Very High, 97.3); tract 147.01 (Relatively High, 96.2)
Earthquake	tract 149 (Relatively Low, 48.7); tract 147.02 (Very Low, 33.6); tract 148 (Very Low, 33.0)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 147.02 (Relatively Moderate, 98.6); tract 147.01 (Relatively Moderate, 98.4); tract 149 (Relatively Moderate, 98.4)
Tornado	tract 149 (Relatively Moderate, 57.7); tract 147.02 (Relatively Low, 52.1); tract 147.01 (Relatively Low, 50.4)
Volcanic Activity	tract 149 (Very Low, 52.1); tract 147.01 (Very Low, 46.2); tract 147.02 (Very Low, 44.7)
Wildfire	tract 147.01 (Very High, 99.4); tract 147.02 (Relatively High, 98.8); tract 149 (Relatively High, 97.7)

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 149 is Census Tract 149). 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)	32 records, 2005 to 2025 (32 zone-level)		No damage reported in 32 records.		Countywide (zone-level records).	
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 2022 to 2025 (2 zone-level)	2 days to 3 days (median 2.5 days); 2 with a recorded value	3 consecutive days, 2022-12-21 to 2022-12-23, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	5 records, 2002 to 2021 (5 zone-level)	22 days to 61 days (median 30.5 days); 4 with a recorded value	61 days (2 months), 2021-11-01 to 2021-12-31, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	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)	18 records, 1971 to 2023	0.75 in to 2 in (median 1.75 in); 18 with a recorded value	2 in hail, 1991-06-09		Event records naming jurisdictions in the plan: Idaho Springs city (8 records).	
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)	7 records, 1998 to 2013		Flash Flood, 2013-09-14, \$256,000 property; \$0 crops (2013 dollars)		Event records naming jurisdictions in the plan: Idaho Springs city (6 records).	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)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4 records, 2000 to 2015		Lightning, 2015-06-28, \$0 property; \$0 crops (2015 dollars), 8 direct injuries		Event records naming jurisdictions in the plan: Idaho Springs city (2 records), Georgetown town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	171 records, 1996 to 2026 (171 zone-level)	47 kt (54 mph) to 116 kt (133 mph) (median 76 kt (87 mph)); 168 with a recorded value	116 kt (133 mph) measured gust, High Wind, 2005-11-12; NWS zone COZ034	High Wind, 1999-04-09, \$13,800,000 property; crops not reported (zone total, 1999 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	2 records, 2006 to 2023	59 kt (68 mph) to 63 kt (72 mph) (median 61 kt (70 mph)); 2 with a recorded value	63 kt (72 mph) measured gust, Thunderstorm Wind, 2006-05-22		Event records naming jurisdictions in the plan: Georgetown town (1 record), Idaho Springs 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, 2007 to 2012	F/EF0; 2 with a recorded value	EF0 tornado, 2012-07-28, 0.1 mi within this county, 50 yd wide, \$0 property; \$0 crops (2012 dollars); same rating, casualties and property damage also recorded on 2007-08-18		Event records naming jurisdictions in the plan: Georgetown town (1 record), Idaho Springs 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).
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					
Wildfire	acres burned (local data)	5 records, 2012 to 2025 (5 zone-level)		Wildfire, 2012-03-26, \$11,000,000 property; crops not reported (2012 dollars), 3 direct deaths (reported for the zone); NWS zone COZ036		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	496 records, 1996 to 2026 (496 zone- level)		Winter Storm, 2003-03-17, \$15,500,000 property; crops not reported (2003 dollars); NWS zone COZ036		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 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: 9 declarations covering 5 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>	Notes
2020-03-28	2020-01-20	DR-4498-CO	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$773,498.82	
2020-03-13	2020-01-20	EM-3436-CO	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4498
2013-09-14	2013-09-11	DR-4145-CO	Major disaster	Severe Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$986,316.30	
2013-09-12	2013-09-11	EM-3365-CO	Emergency	Severe Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded	same incident as DR-4145
2005-09-05	2005-08-29	EM-3224-CO	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2003-04-09	2003-03-17	EM-3185-CO	Emergency	Snow	Winter Weather	\$114,297.79	
2002-06-19	2002-04-23	DR-1421-CO	Major disaster	Wildfires	Wildfire	PA not declared for this county	
1997-08-01	1997-07-28	DR-1186-CO	Major disaster	Severe Storms, Heavy Rain, Flash Floods, Flooding, Mudslides	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded	
1969-05-19	1969-05-19	DR-261-CO	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	

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
1956-06-12	1956-06-12	DR-59-CO	Major disaster	Flood	Inland Flooding
1955-05-25	1955-05-25	DR-33-CO	Major disaster	Flood	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.

10 Fire Management declarations (1978-09-12 to 2016-07-10) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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	32	7	0	7	0	0	1996 to 2026-06-30	
Cold Wave	2	2	0	2	0	0	1996 to 2026-06-30	
Drought	5	0	2	2	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	18	1	0	1	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	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	7	0	0	0	3	0	1996 to 2026-06-30	
Landslide	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Lightning	4	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	173	32	7	39	0	0	1955 to 2026-06-30	Includes 165 High Wind and 6 Strong Wind records.
Tornado	2	0	0	0	0	0	1950 to 2026-06-30	
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	5	3	0	3	1	0	1996 to 2026-06-30	
Winter Weather	496	71	25	96	1	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
2023-01-07	Avalanche		property not reported; \$0 crops (zone total, 2023 dollars)	2, 0	NWS zone COZ034 (S & SE GRAND / W CENTRAL & SW BOULDER / GILPIN / CLEAR CREEK / SUMMIT / N & W PARK COUNTIES ABOVE 9000 FEET), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2022-12-21	Cold/Wind Chill		damage not reported	0, 0	NWS zone COZ034 (S & SE GRAND / W CENTRAL & SW BOULDER / GILPIN / CLEAR CREEK / SUMMIT / N & W PARK COUNTIES ABOVE 9000 FEET), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-11-01	Drought		damage not reported	0, 0	NWS zone COZ036 (JEFFERSON & W DOUGLAS COUNTIES ABOVE 6000 FEET / GILPIN / CLEAR CREEK / NE PARK COUNTIES BELOW 9000 FEET), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Drought
2015-06-28	Lightning		\$0 property; \$0 crops (2015 dollars)	0, 8	GUANELLA PASS		B1-c worst recorded: Lightning
2013-09-14	Flash Flood		\$256,000 property; \$0 crops (2013 dollars)	0, 0	IDAHO SPGS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2013-04-20	Avalanche		\$0 property; \$0 crops (zone total, 2013 dollars)	5, 0	NWS zone COZ034 (S & SE GRAND / W CENTRAL & SW BOULDER / GILPIN / CLEAR CREEK / SUMMIT / N & W PARK COUNTIES ABOVE 9000 FEET), zone-level		deaths or injuries recorded
2012-07-28	Tornado	EF0, 0.1 mi within this county, 50 yd wide	\$0 property; \$0 crops (2012 dollars)	0, 0	GEORGETOWN		B1-c worst recorded: Tornado
2012-03-26	Wildfire		\$11,000,000 property; crops not reported (zone total, 2012 dollars)	3, 0	NWS zone COZ036 (JEFFERSON & W DOUGLAS COUNTIES ABOVE 6000 FEET / GILPIN / CLEAR CREEK / NE PARK COUNTIES BELOW 9000 FEET), zone-level		deaths or injuries recorded
2006-05-22	Thunderstorm Wind	63 kt (72 mph) measured gust	damage not reported	0, 0	GEORGETOWN		B1-c worst recorded: Thunderstorm Wind
2005-11-12	High Wind	116 kt (133 mph) measured gust	damage not reported	0, 0	NWS zone COZ034 (S & SE GRAND / W CENTRAL & SW BOULDER / GILPIN / CLEAR CREEK / SUMMIT / N & W PARK COUNTIES ABOVE 9000 FEET), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-03-17	Winter Storm		\$15,500,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone COZ036 (JEFFERSON & W DOUGLAS COUNTIES ABOVE 6000 FEET / GILPIN / CLEAR CREEK / NE PARK COUNTIES BELOW 9000 FEET), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1991-06-09	Hail	2 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (744 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	0.867	events per year	about 0.87 per year	Likely	FEMA annualized frequency (modeled)	26	1994 to 2023 (30 years)	see B1-f	
Cold Wave	0.325	event-days per year	about 0.325 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	6.18	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	25.4	event-days per year	about 25.4 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	791	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00069	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.069%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	5.87	events per year	about 5.87 per year	Highly likely	FEMA annualized frequency (modeled)	223.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat 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 heat wave record, 1996 to 2025
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.0149	event-days per year	about 0.0149 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.25	event-days per year	about 0.25 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	7	1996 to 2023 (28 years)	see B1-f	
Landslide	0.345	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	64	days per year with a strike	about 64 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.82	events per year	about 0.82 per year	Likely	FEMA annualized frequency (modeled)	32	1986 to 2023 (38 years)	countywide	
Tornado	0.207	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>									
Volcanic Activity	0.0001	annual probability	about 1 in 10,000 years	Unlikely	FEMA annualized frequency (modeled)	not shown		modeled	see B1-f	
Wildfire	0.00879	annual probability at a location	chance a given location in the county burns in a year: 0.879%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown		modeled	see B1-f	
Winter Weather	36.4	event-days per year	about 36.4 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	692		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	8	30	0.267
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	2	30	0.0667
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	4 of 4	95.4	96.7	98.3	Very High 2, Relatively High 2
Cold Wave	4 of 4	17.1	18.1	18.9	Very Low 4
Drought	0 of 4				No Rating 4
Earthquake	4 of 4	21.3	33.3	48.7	Relatively Low 1, Very Low 3
Hail	4 of 4	93.1	96.6	98.0	Relatively High 4
Heat Wave	0 of 4				No Rating 4
Hurricane	0 of 4				Not Applicable 4
Ice Storm	4 of 4	18.7	22.6	32.4	Very Low 4
Inland Flooding	4 of 4	47.1	84.7	98.7	Very High 1, Relatively High 1, Relatively Moderate 1, Relatively Low 1
Landslide	4 of 4	89.1	98.4	98.6	Relatively Moderate 3, Relatively Low 1
Lightning	4 of 4	98.6	99.1	99.7	Very High 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	4 of 4	49.7	59.2	69.4	Relatively Moderate 3, Relatively Low 1
Tornado	4 of 4	42.8	51.3	57.7	Relatively Moderate 1, Relatively Low 3
Volcanic Activity	4 of 4	43.8	45.4	52.1	Very Low 4
Wildfire	4 of 4	94.7	98.2	99.4	Very High 1, Relatively High 2, Relatively Moderate 1
Winter Weather	4 of 4	70.4	82.7	89.1	Relatively High 3, Relatively Moderate 1

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 cold wave, hail, ice storm, 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.

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
Clear Creek County	County	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$1,734,181.52	0 total; 0 since its plan	Includes \$773,498.82 for declarations not counted as hazard incidents (DR-4498-CO).
Central City city	City	Approved, expires 2028-03-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Empire town	Town	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$2,860.64	0 total; 0 since its plan	
Georgetown town	Town	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$57,964.23	3 total; 0 since its plan	
Idaho Springs city	City	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$29,531.80	18 total; 2 since its plan	
Silver Plume town	Town	Approved, expires 2027-10-13	FMA RL 0, SRL 0; any 0	\$4,813.55	0 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 2022-10-14 <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	\$15,390,978	n/a	10	\$401	n/a	\$7,837,563	0.0026%		\$0		
Cold Wave	\$2,652,159,189	\$224,045	9,391	\$13	\$38	\$9,520	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$4,505,259,467	n/a	9,397	\$57,006	n/a	\$8,620	0.00127%				
Hail	\$2,652,159,189	\$224,045	9,391	\$927,721	\$858	\$36,109	0.035%				
Heat Wave	\$0	\$0	0	\$0	\$0	\$0					building exposure is 0 in NRI
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$2,652,159,189	n/a	9,391	\$131	n/a	\$7,729	under 0.0001%				
Inland Flooding	\$2,637,803,489	\$32,589	531	\$6,819,794	\$162	\$8,268	n/a (see note)				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	\$792,391,399	n/a	2,976	\$15,000	n/a	\$48,929	0.00189%				
Lightning	\$2,652,159,189	n/a	9,391	\$2,899	n/a	\$636,071	0.000109%				
Strong Wind	\$2,652,159,189	\$224,045	9,391	\$47,453	\$7	\$58,993	0.00179%		\$0		
Tornado	\$2,652,159,189	\$224,045	9,391	\$229,983	\$10	\$70,219	0.00867%				
Volcanic Activity	\$2,652,159,189	n/a	9,391	under \$1	n/a	\$2	under 0.0001%				

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 2022-10-14 <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
Wildfire	\$1,379,160,159	\$223,936	5,788	\$3,665,722	\$7	\$141,133	0.266%				
Winter Weather	\$2,652,159,189	\$224,045	9,391	\$17,455	under \$1	\$29,510	0.000658%		\$0		

Totals since 2022-10-14 (Storm Events through 2026-06-30): 2 county-coded records, 0 with a damage value recorded (including \$0), \$0; 114 zone-level records, 50 with a damage value recorded (including \$0), \$0 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	9,391
Building value (total, not at risk)	\$2,652,159,189
Agriculture value (total, not at risk)	\$224,045
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$11,784,659
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)	\$8,892,665
Social vulnerability rating	Very Low
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	1	Severe repetitive loss, NFIP insurance definition	0

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	0	0	1	0	1	0	0
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	8	0	8	0	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>
Clear Creek County	080034	0	0	0	0	0	0	0
Central City city	080077	0	0	0	0	0	0	0
Empire town	080212	0	0	0	0	0	0	0
Georgetown town	080035	0	0	0	0	0	0	0
Idaho Springs city	080036	0	0	0	0	0	0	0
Silver Plume town	080200	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	0	0	1	0	1	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

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 1 property is 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):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
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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.

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Cite this: Hazard Plain (2026). Clear Creek County, CO: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 08019). Automated baseline. <https://hazardplain.org/co/08019/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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