

Lumpkin County, GA

Risk-assessment baseline packet

County FIPS: 13187 **Release:** 2026-10 **Data as of:** 2026-09-30 **Storm Events data through:** 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2027-04-19. Plan: Lumpkin County 2027 (FEMA plan 107824), approved 2022-04-20.

Update: FEMA tracker shows a plan awaiting revisions.

Since the plan was approved on 2022-04-20: 3 new hazard declarations (2 incidents) and 34 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): Inland Flooding (\$6,270,776 a year), Lightning (\$2,527,337) and Tornado (\$1,753,919).

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; 13187 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.

GEMA/HS: Georgia Emergency Management and Homeland Security Agency.

GMIS, Hazus: Georgia Mitigation Information System; Hazus is FEMA's loss-estimation software.

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Plan clock

Status:	Approved, expires 2027-04-19	Plan:	Lumpkin County 2027 (FEMA plan 107824)
Approved:	2022-04-20	Days to expiry:	201
Update underway:	FEMA tracker shows a plan awaiting revisions		

What changed since your last plan (approved 2022-04-20)

New federal declarations:	3 new hazard declarations (2 incidents): EM-3616-GA (Hurricane Helene), DR-4830-GA (Hurricane Helene), EM-3642-GA (Severe Winter Storm)	Storm Events records since approval:	34 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2	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>	Update underway
Lumpkin County (unincorporated area)	Unincorporated	Approved, expires 2027-04-19	Lumpkin County 2027 (FEMA plan 107824)	2022-04-20	2027-04-19	201	FEMA tracker shows a plan awaiting revisions
Dahlonega city	City	Approved, expires 2027-04-19	Lumpkin County 2027 (FEMA plan 107824)	2022-04-20	2027-04-19	201	FEMA tracker shows a plan awaiting revisions

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

Supports FEMA checklist item B1-a: hazard identification

GEMA template A: Hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$6,241,425	\$23,398	\$5,953	\$6,270,776	14	
2	Lightning	Very High	Relatively High	\$31,979	n/a	\$2,495,357	\$2,527,337	5	
3	Tornado	Relatively Low	Relatively Low	\$707,284	\$2,516	\$1,044,120	\$1,753,919	7	
4	Cold Wave	Relatively Low	Relatively Moderate	\$11,395	\$132,435	\$1,159,614	\$1,303,444	14	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
5	Earthquake	Very Low	Relatively Low	\$306,027	n/a	\$70,392	\$376,419		Storm Events does not record earthquakes.
6	Strong Wind	Relatively Low	Relatively Low	\$92,246	\$4,839	\$234,543	\$331,628	91	Includes 4 High Wind and 12 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Hail	Relatively Low	Relatively Low	\$175,196	\$161	\$10,394	\$185,751	43	
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$148,216	n/a	\$1,604	\$149,821	11	
9	Drought	Relatively Low	Relatively Low	n/a	\$134,986	n/a	\$134,986	42	
10	Hurricane	Very Low	Very Low	\$16,175	\$19,551	\$786	\$36,512	18	
11	Wildfire	Very Low	Very Low	\$26,072	\$126	\$7,847	\$34,045	12	
12	Heat Wave	Very Low	Very Low	\$2	\$17	\$30,809	\$30,828	11	

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>	Storm Events coverage note
13	Landslide	Relatively Low	Relatively Low	\$7,601	n/a	\$4,501	\$12,102	1	
14	Winter Weather	Very Low	Very Low	\$3,865	\$9	\$7,267	\$11,141	65	Includes 1 Sleet record (outside NRI's Winter Weather definition).

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.

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami and volcanic activity. 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

GEMA template B: Hazard profile (events and probability)

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>
Earthquake	tract 9602.04 (Relatively Low, 76.6); tract 9602.06 (Relatively Low, 73.8); tract 9601.04 (Relatively Low, 66.1)
Hurricane	tract 9602.06 (Very Low, 50.8); tract 9601.03 (Very Low, 50.4); tract 9602.03 (Very Low, 48.9)
Landslide	tract 9601.06 (Relatively Moderate, 96.5); tract 9602.03 (Relatively Moderate, 95.7); tract 9602.06 (Relatively Low, 94.5)
Tornado	tract 9602.06 (Very High, 95.8); tract 9601.04 (Relatively High, 85.5); tract 9602.04 (Relatively High, 81.7)
Wildfire	tract 9601.06 (Relatively Low, 82.6); tract 9602.03 (Relatively Low, 81.5); tract 9601.05 (Relatively Low, 79.8)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9602.04 is Census Tract 9602.04). 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

GEMA template B: Hazard profile (events and probability)

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
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	13 records, 1996 to 2003 (13 zone-level)	1 day to 31 days (median 4 days); 10 with a recorded value	December 2000 (1 monthly summary record), zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	42 records, 1997 to 2026 (42 zone-level)	22 days to 373 days (median 31 days); 19 with a recorded value	373 days (about 12.3 months), 2016-06-01 to 2017-06-08, a run of 13 consecutive Storm Events drought records, zone-level	Drought, 2000-06-01, property not reported; \$984,000 crops (zone total, 2000 dollars)	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)	50 records, 1963 to 2023	0.75 in to 3 in (median 1 in); 50 with a recorded value	3 in hail, 1998-05-07	Hail, 2009-04-10, \$200,000 property; \$0 crops (2009 dollars)	Event records naming jurisdictions in the plan: Dahlonaga city (37 records).	
Excessive Heat, Heat	heat index (in event narratives)	11 records, 1999 to 2012 (11 zone-level)	3 days to 33 days (median 10 days); 5 with a recorded value	1999-07-20 to 1999-08-21 (2 records, 1 of them a monthly summary record), zone-level		Countywide (zone-level records).	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	18 records, 2002 to 2024 (18 zone-level)		Strongest recorded: Tropical Storm record, 2017-09-11 to 2017-09-12, \$375,000 property; crops not reported (2017 dollars); NWS zone GAZ015		Countywide (zone-level records).	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)	11 records, 1997 to 2026 (11 zone-level)		Ice Storm, 2000-01-22, \$980,000 property; crops not reported (2000 dollars); NWS zone GAZ015		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	14 records, 1996 to 2021		Flash Flood, 2004-09-16, \$150,000 property; crops not reported (2004 dollars)		Event records naming jurisdictions in the plan: Dahlonge city (3 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)	1 record, 2020		No damage reported in 1 record.		No event record names a jurisdiction in the plan.	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	5 records, 2000 to 2018		Lightning, 2003-08-15, \$175,000 property; crops not reported (2003 dollars)		Event records naming jurisdictions in the plan: Dahlonge city (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)	16 records, 2001 to 2022 (16 zone-level)	31 kt (36 mph) to 51 kt (59 mph) (median 35 kt (40 mph)); 13 with a recorded value	51 kt (59 mph) estimated gust, High Wind, 2004-09-16; NWS zone GAZ015		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	92 records, 1984 to 2025	31 kt (36 mph) to 69 kt (79 mph) (median 50 kt (58 mph)); 63 with a recorded value	69 kt (79 mph) estimated gust, Thunderstorm Wind, 2010-06-16		Event records naming jurisdictions in the plan: Dahlonge city (33 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	11 records, 1974 to 2021	F/EF0 to F/EF4 (median F/EF1); 11 with a recorded value	F4 tornado, 1974-04-03, 3.3 mi path length (whole path, pre-1996), 200 yd wide, \$2,500,000 property; crops not recorded (1974 dollars)	Tornado, 1992-11-22, \$2,500,000 property; crops not recorded (1992 dollars)	Event records naming jurisdictions in the plan: Dahlonge city (2 records).	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).
Wildfire	acres burned (local data)	12 records, 2008 to 2016 (12 zone-level)		Wildfire, 2008-11-10, \$70,000 property; \$0 crops (2008 dollars); NWS zone GAZ015		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	65 records, 1996 to 2026 (65 zone-level)		Winter Storm, 2005-01-28, \$100,000 property; crops not reported (2005 dollars); NWS zone GAZ015		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 debris flow and lightning.

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.

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

GEMA template B: Hazard profile (events and probability)

Federal declarations for this county: 23 declarations covering 18 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-24	2026-01-22	EM-3642-GA	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	
2024-09-30	2024-09-24	DR-4830-GA	Major disaster	Hurricane Helene	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	
2024-09-26	2024-09-24	EM-3616-GA	Emergency	Hurricane Helene	Hurricane	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4830
2021-05-05	2021-03-25	DR-4600-GA	Major disaster	Severe Storms and Tornadoes	Tornado	\$185,711.07	in the 12 months before plan approval	
2021-01-12	2020-10-29	DR-4579-GA	Major disaster	Tropical Storm Zeta	Hurricane	\$151,765.13		
2020-03-29	2020-01-20	DR-4501-GA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
2020-03-13	2020-01-20	EM-3464-GA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4501
2017-09-15	2017-09-07	DR-4338-GA	Major disaster	Hurricane Irma	Hurricane	\$1,016,387.97		
2017-09-08	2017-09-07	EM-3387-GA	Emergency	Hurricane Irma	Hurricane	no Public Assistance recorded		same incident as DR-4338
2015-04-20	2015-02-15	DR-4215-GA	Major disaster	Severe Winter Storm	Ice Storm	\$320,345.55		
2014-02-11	2014-02-10	EM-3368-GA	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		
2011-04-29	2011-04-27	DR-1973-GA	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Associated Flooding	Inland Flooding; Strong Wind; Tornado	\$15,879.90		
2005-09-05	2005-08-27	EM-3218-GA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-09-18	2004-09-14	DR-1554-GA	Major disaster	Hurricane Ivan	Hurricane	\$250,652.94		
2000-01-28	2000-01-22	DR-1311-GA	Major disaster	Severe Winter Storm	Winter Weather	\$1,766,683.73		
1998-03-11	1998-02-14	DR-1209-GA	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1995-10-10	1995-10-04	DR-1071-GA	Major disaster	Hurricane Opal	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1994-03-31	1994-03-27	DR-1020-GA	Major disaster	Tornadoes, Flooding, and Severe Storms	Tornado (primary); also designated: Inland Flooding	no Public Assistance recorded		
1993-03-15	1993-03-13	EM-3097-GA	Emergency	Severe Snowfall, Winter Storm	Winter Weather	no Public Assistance recorded		
1992-12-01	1992-11-22	DR-969-GA	Major disaster	High Winds, Heavy Rains & Tornadoes	Tornado (primary); also designated: Strong Wind	no Public Assistance recorded		
1977-07-20	1977-07-20	EM-3044-GA	Emergency	Drought	Drought	no Public Assistance recorded		
1976-06-11	1976-06-11	DR-507-GA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1974-04-05	1974-04-05	DR-425-GA	Major disaster	Tornadoes	Tornado	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
1964-11-04	1964-11-04	DR-180-GA	Major disaster	Flooding	Inland Flooding
1964-09-10	1964-09-10	DR-177-GA	Major disaster	Hurricane Dora	Hurricane (primary); also designated: Inland Flooding
1963-03-26	1963-03-26	DR-150-GA	Major disaster	Severe Storms & Flooding	Inland Flooding
1961-03-02	1961-03-02	DR-110-GA	Major disaster	Floods	Inland Flooding
1954-03-17	1954-03-17	DR-16-GA	Major disaster	Tornado	Tornado
1953-05-02	1953-05-02	DR-1-GA	Major disaster	Tornado	Tornado

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.

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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	14	0	0	0	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	42	6	0	6	1	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	50	1	0	1	0	0	1955 to 2026-06-30	
Heat Wave	11	0	0	0	0	0	1996 to 2026-06-30	

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
Hurricane	18	2	0	2	5	1	1996 to 2026-06-30	
Ice Storm	11	1	0	1	2	0	1996 to 2026-06-30	
Inland Flooding	14	0	0	0	4	0	1996 to 2026-06-30	
Landslide	1	0	0	0	0	0	1996 to 2026-06-30	
Lightning	5	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	108	22	1	23	2	0	1955 to 2026-06-30	Includes 4 High Wind and 12 Strong Wind records.
Tornado	11	0	1	0	5	0	1950 to 2026-06-30	
Wildfire	12	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	65	2	1	3	3	1	1996 to 2026-06-30	Includes 1 Sleet record.

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	Why listed
2016-06-01	Drought		\$0 property; \$0 crops (zone total, 2016 dollars)	0, 0	NWS zone GAZ015 (LUMPKIN), zone-level	B1-c worst recorded: Drought
2010-06-16	Thunderstorm Wind	69 kt (79 mph) estimated gust	\$500,000 property; \$0 crops (2010 dollars)	0, 0	PORTER SPGS to GARLAND	B1-c worst recorded: Thunderstorm Wind
2004-09-16	Flash Flood		\$150,000 property; crops not reported (2004 dollars)	0, 0	COUNTYWIDE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2004-09-16	High Wind	51 kt (59 mph) estimated gust	\$500,000 property; crops not reported (zone total, 2004 dollars)	0, 0	NWS zone GAZ015 (LUMPKIN), zone-level	B1-c worst recorded: High Wind and Strong Wind
2003-08-15	Lightning		\$175,000 property; crops not reported (2003 dollars)	0, 0	PORTER SPGS	B1-c worst recorded: Lightning
2000-12-01	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone GAZ015 (LUMPKIN), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2000-02-13	Lightning		damage not reported	0, 51	CHESTATEE	deaths or injuries recorded
2000-01-22	Ice Storm		\$980,000 property; crops not reported (zone total, 2000 dollars)	0, 0	NWS zone GAZ015 (LUMPKIN), zone-level	B1-c worst recorded: Ice Storm
1998-05-07	Hail	3 in	\$5,000 property; crops not reported (1998 dollars)	0, 0	DAHLONEGA	B1-c worst recorded: Hail
1996-11-07	Tornado	F1, 6 mi within this county, 75 yd wide	\$400,000 property; crops not reported (1996 dollars)	0, 12	DAHLONEGA	deaths or injuries recorded
1992-11-22	Tornado	F3, 10 mi path length (whole path, pre-1996), 867 yd wide	\$2,500,000 property; crops not recorded (1992 dollars)	1, 7	location not recorded	deaths or injuries recorded
1974-04-03	Tornado	F4, 3.3 mi path length (whole path, pre-1996), 200 yd wide	\$2,500,000 property; crops not recorded (1974 dollars)	0, 0	location not recorded	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (362 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

GEMA template B: Hazard profile (events and probability)

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
Cold Wave	2.37	event-days per year	about 2.37 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	45	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	38.2	event-days per year	about 38.2 days per year	Likely	Storm Events event-days in 14 of 30 years, 1996 to 2025 (46.7%)	1,106	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00232	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.232%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.89	events per year	about 4.89 per year	Highly likely	FEMA annualized frequency (modeled)	185.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.421	event-days per year	about 0.421 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	8	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0223	events per year	about 1 in 45 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.63	event-days per year	about 1.63 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	110	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.429	event-days per year	about 0.429 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	12	1996 to 2023 (28 years)	see B1-f	
Landslide	0.946	events per year (modeled)	about 0.95 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	61	days per year with a strike	about 61 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.62	events per year	about 2.62 per year	Highly likely	FEMA annualized frequency (modeled)	100	1986 to 2023 (38 years)	countywide	

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
Tornado	0.159	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00128	annual probability at a location	chance a given location in the county burns in a year: 0.128%	Likely	Storm Events records in 7 of 30 years, 1996 to 2025 (23.3%)	not shown	modeled	see B1-f	
Winter Weather	7.37	event-days per year	about 7.37 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	140	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	22	30	0.733
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	41	30	1.37
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	33	30	1.1
Tornado	EF0-1	1996 to 2025	6	30	0.2
Tornado	EF2-3	1996 to 2025	1	30	0.0333
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

GEMA template F: Multi-jurisdictional differences

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	
Cold Wave	8 of 8	74.4	80.6	88.5	Relatively High 6, Relatively Moderate 2
Drought	1 of 8	96.7	96.7	96.7	Relatively Moderate 1, No Rating 7
Earthquake	8 of 8	42.4	54.6	76.6	Relatively Low 8
Hail	8 of 8	62.5	70.3	88.2	Relatively Moderate 4, Relatively Low 4
Heat Wave	8 of 8	3.9	5.0	8.7	Very Low 8
Hurricane	8 of 8	42.0	47.4	50.8	Very Low 8
Ice Storm	8 of 8	69.9	81.1	95.1	Relatively High 1, Relatively Moderate 7
Inland Flooding	8 of 8	48.7	64.0	88.8	Relatively High 3, Relatively Moderate 5
Landslide	8 of 8	85.8	92.1	96.5	Relatively Moderate 2, Relatively Low 6
Lightning	8 of 8	99.8	99.9	100.0	Very High 8
Strong Wind	8 of 8	66.3	74.6	89.7	Relatively High 1, Relatively Moderate 7

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	8 of 8	67.6	75.7	95.8	Very High 1, Relatively High 3, Relatively Moderate 4
Wildfire	8 of 8	74.1	78.7	82.6	Relatively Low 8
Winter Weather	8 of 8	31.8	36.7	55.9	Relatively Moderate 1, Relatively Low 7

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

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

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

Frequency data for cold wave, drought, hail, heat wave, 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 (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
Lumpkin County (unincorporated area)	Unincorporated	Approved, expires 2027-04-19	FMA RL 0, SRL 0; any 1	\$3,186,238.93	0 total; 0 since its plan
Dahlonega city	City	Approved, expires 2027-04-19	FMA RL 0, SRL 0; any 1	\$206,118.63	76 total; 3 since its plan

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

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

GEMA template C/D: Community exposure; Estimate of potential losses

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
- The 2024 Georgia Hazard Mitigation Strategy says the State provides a Level 2 Hazus analysis as part of each county's plan update, and GMIS holds critical-facility data. Use them for B2-a and B2-b. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>
- The 2024 Georgia Hazard Mitigation Strategy notes that FEMA restricted access to repetitive-loss property data. The current list comes from GEMA/HS or the state NFIP coordinator. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

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 2022-04-20 <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
Cold Wave	\$6,869,924,646	\$66,025,516	33,448	\$11,395	\$132,435	\$1,159,614	0.000166%				
Drought	n/a	\$4,521,993	n/a	n/a	\$134,986	n/a	2.99% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$12,567,104,444	n/a	33,488	\$306,027	n/a	\$70,392	0.00244%				
Hail	\$6,869,924,646	\$66,025,516	33,448	\$175,196	\$161	\$10,394	0.00255%				
Heat Wave	\$6,869,924,646	\$66,025,516	33,448	\$2	\$17	\$30,809	under 0.0001%				
Hurricane	\$6,842,807,221	\$65,785,534	33,244	\$16,175	\$19,551	\$786	0.000236%		\$1,000	no Public Assistance recorded (2 declarations)	
Ice Storm	\$6,869,924,646	n/a	33,448	\$148,216	n/a	\$1,604	0.00216%				

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 2022-04-20 <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
Inland Flooding	\$6,865,640,794	\$5,383,733	343	\$6,241,425	\$23,398	\$5,953	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	\$1,592,039,289	n/a	9,032	\$7,601	n/a	\$4,501	0.000477%				
Lightning	\$6,869,924,646	n/a	33,448	\$31,979	n/a	\$2,495,357	0.000465%				
Strong Wind	\$6,869,924,646	\$66,025,516	33,448	\$92,246	\$4,839	\$234,543	0.00134%	\$73,000			
Tornado	\$6,869,924,646	\$66,025,516	33,448	\$707,284	\$2,516	\$1,044,120	0.0103%				
Wildfire	\$284,358,702	\$12,352,884	4,185	\$26,072	\$126	\$7,847	0.00917%				
Winter Weather	\$6,869,924,646	\$66,025,516	33,448	\$3,865	\$9	\$7,267	under 0.0001%		\$0	no Public Assistance recorded (1 declaration)	

Totals since 2022-04-20 (Storm Events through 2026-06-30): 23 county-coded records, 21 with a damage value recorded (including \$0), \$73,000; 11 zone-level records, 9 with a damage value recorded (including \$0), \$1,000 reported for the zone; Public Assistance: none recorded on the 3 counted declarations.

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)

GEMA template I: Social vulnerability

County context

Source: 5

Measure	Value
Population	33,448
Building value (total, not at risk)	\$6,869,924,646
Agriculture value (total, not at risk)	\$66,025,516
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$8,085,523
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)	\$5,073,187
Social vulnerability rating	Relatively Moderate
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	2	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 properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	0	0	2	0	2	0	2
of which: Dahlenega city	0	0	1	0	1	0	1
of which: Lumpkin County (unincorporated area)	0	0	1	0	1	0	1
Statewide, no county in FEMA's file	2	2	5	2	6	1	6

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>
Lumpkin County (unincorporated area)	130354	0	0	1	0	1	0	1
Dahlonega city	130129	0	0	1	0	1	0	1

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	2	0	2	0	2
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 2 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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_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/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)

GEMA local plan template

Section headings show the GEMA local hazard mitigation plan template letter (A to I) next to the FEMA checklist item (template: <https://gema.georgia.gov/document/publication/local-hazard-mitigation-plan-update-template/download>). No letter is documented for repetitive loss; place B2-c where your GEMA template puts it.

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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