

LaPorte County, IN

Risk-assessment baseline packet

Unit **County area 18091** 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 2028-08-21	Plan	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)
Approved	2023-08-22	Expires	2028-08-21
As of	2026-09-28	Days	693 days to expiry

What changed since your last plan (approved 2023-08-22)

New federal declarations	EM-3641-IN, EM-3651-IN, DR-4933-IN (3 declaration rows; 2 counted incidents)	Storm Events records since approval	66 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 6	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
LaPorte County	County	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		
Kingsbury town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2024-04-01
Kingsford Heights town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2024-04-01
La Crosse town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2025-09-24

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
La Porte city	City	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2024-04-01
Long Beach town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		
Michiana Shores town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2024-04-01
Michigan City city	City	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2024-04-01
Pottawattamie Park town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2025-09-24
Trail Creek town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		
Wanatah town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2025-09-24
Westville town	Town	Approved, expires 2028-08-21	LaPorte County 2023 Hazard Mitigation Plan (FEMA plan 109375)	2023-08-22	2028-08-21	693		member approved 2025-09-24

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	Inland Flooding	Relatively Moderate	Relatively Low	\$14,853,703	\$133,059	\$9,794	\$14,996,555	12		
2	Cold Wave	Relatively High	Relatively High	\$39	\$52,637	\$9,963,968	\$10,016,644	8		
3	Tornado	Relatively High	Relatively High	\$3,617,798	\$1,697	\$4,817,210	\$8,436,705	16		
4	Hail	Relatively Moderate	Relatively Moderate	\$998,239	\$27,504	\$3,321	\$1,029,063	73		
5	Strong Wind	Relatively Moderate	Relatively Moderate	\$476,387	\$15,765	\$455,276	\$947,428	248		Includes 17 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
6	Heat Wave	Relatively Low	Relatively Low	\$8,490	\$3	\$759,775	\$768,267	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Earthquake	Relatively Low	Relatively Low	\$667,025		\$77,712	\$744,737			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
8	Lightning	Relatively Moderate	Relatively Moderate	\$28,750		\$396,643	\$425,393	6		
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$3,886	\$1,258	\$166,623	\$171,767	133		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Ice Storm	Relatively Low	Relatively Low	\$5,521		\$63,103	\$68,624	5		
11	Wildfire	Very Low	Very Low	\$15,853	\$14	\$2,558	\$18,425	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.
12	Hurricane	Very Low	Very Low	\$6,717	\$3,827	\$4	\$10,547	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Coastal Flooding	Very Low	Very Low	\$3,502		\$200	\$3,701	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$434		\$1,558	\$1,992	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.
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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).
	Tsunami	Insufficient Data	Insufficient Data					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.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity 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). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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 30
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.	6 of 30
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 30
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.	30 of 30
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
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.	30 of 30
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
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.	30 of 30
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.	30 of 30
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
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.	30 of 30
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.	0 of 30
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.	0 of 30
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.	23 of 30
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30

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)	0					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	8, 1996 to 2024 (8 zone-level)	1 day to 3 days (median 2 days); 8 with a recorded value	3 consecutive days, 2019-01-29 to 2019-01-31, 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	0					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)	92, 1955 to 2026	0.75 in to 3.5 in (median 1 in); 92 with a recorded value	3.5 in hail, 2024-05-07		Event records naming member places: La Porte city (14 records), Michigan City city (13 records), Wanatah town (6 records), La Crosse town (4 records), Trail Creek town (4 records), Westville town (3 records), Long Beach town (2 records), Kingsbury town (1 record), Kingsford Heights town (1 record).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
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)	5, 2002 to 2008 (5 zone-level)		Ice Storm, 2007-02-24, \$25,000 property; \$0 crops, reported for the zone (2007 dollars); NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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)	12, 1996 to 2025 (1 zone-level)		Flood, 2018-02-20, \$500,000 property; \$0 crops (2018 dollars)		Event records naming member places: Michigan City city (4 records), La Porte city (3 records). Zone-level records (1) 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)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	6, 1996 to 2011		Lightning, 2011-07-11, \$15,000 property; \$0 crops (2011 dollars)		Event records naming member places: La Porte city (2 records), Michigan City city (2 records), Westville town (1 record).	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)	18, 1996 to 2026 (18 zone-level)	43 kt (49 mph) to 60 kt (69 mph) (median 51 kt (59 mph)); 15 with a recorded value	60 kt (69 mph) measured gust, High Wind, 2004-10-30, 1 direct injury (reported for the zone); NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties	Strong Wind, 2026-04-27, \$10,000 property; \$0 crops, reported for the zone (2026 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	286, 1956 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 55 kt (63 mph)); 210 with a recorded value	87 kt (100 mph) measured gust, Thunderstorm Wind, 2006-08-23		Event records naming member places: La Porte city (58 records), Michigan City city (41 records), Wanatah town (16 records), Trail Creek town (11 records), Westville town (10 records), La Crosse town (7 records), Kingsbury town (4 records), Kingsford Heights town (4 records), Long Beach town (1 record).	

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)	30, 1955 to 2026	F/EF0 to F/EF3 (median F/EF1); 30 with a recorded value	F3 tornado, 1976-03-12, 12.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide, \$250,000 property; crops not recorded (1976 dollars), 7 direct injuries	Tornado, 1965-04-11, \$25,000,000 property; crops not recorded (1965 dollars)	Event records naming member places: Kingsford Heights town (2 records), La Porte city (2 records), Wanatah town (2 records), La Crosse town (1 record), Westville town (1 record).	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)	0					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)	133, 1997 to 2026 (133 zone-level)		No damage reported in 133 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

19

Counted incidents

15

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
2026-08-25	2026-08-11	DR-4933-IN	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	
2026-08-15	2026-08-11	EM-3651-IN	Emergency	SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	same incident as DR-4933
2026-01-24	2026-01-23	EM-3641-IN	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	
2020-04-03	2020-01-20	DR-4515-IN	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$268,868.80		
2020-03-13	2020-01-20	EM-3456-IN	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4515
2018-05-04	2018-02-14	DR-4363-IN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$537,514.90		
2009-04-22	2009-03-08	DR-1832-IN	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	PA not declared for this county		
2008-09-23	2008-09-12	DR-1795-IN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$64,678.81		
2008-01-30	2008-01-07	DR-1740-IN	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
2007-03-12	2007-02-12	EM-3274-IN	Emergency	SNOW	Winter Weather	\$135,596.38		
2005-09-10	2005-08-29	EM-3238-IN	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2005-01-21	2005-01-01	DR-1573-IN	Major disaster	SEVERE WINTER STORMS AND FLOODING	Inland Flooding; Winter Weather	PA not declared for this county		
2001-01-24	2000-12-11	EM-3162-IN	Emergency	SNOW	Winter Weather	\$64,078.48		
1999-01-15	1999-01-01	EM-3135-IN	Emergency	IN-WINTER STORM 12/23/98	Winter Weather	\$198,756		
1998-05-08	1998-03-09	DR-1217-IN	Major disaster	SEVERE WINTER STORM	Winter Weather	none found		
1992-09-18	1992-06-16	DR-962-IN	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1991-01-05	1990-12-28	DR-891-IN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1982-03-20	1982-03-20	DR-652-IN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	PA not declared for this county		
1965-04-14	1965-04-14	DR-189-IN	Major disaster	TORNADOES & SEVERE STORMS	Tornado	none found		

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
2002-06-13	2002-04-28	DR-1418-IN	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding; Tornado		
1964-03-17	1964-03-17	DR-162-IN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		
1961-05-20	1961-05-20	DR-113-IN	Major disaster	FLOODS	Inland Flooding		
1954-10-26	1954-10-26	DR-30-IN	Major disaster	FLOOD	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.

SOURCE

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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	8	1	1	2	0	0	1996 to 2026-06-30	
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	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	92	10	8	18	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

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
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	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	12	1	0	1	9	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	6	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	304	37	3	50	1	1	1955 to 2026-06-30	Includes 17 High Wind records and 1 Strong Wind record, event types the NRI definition of this hazard leaves out.
Tornado	30	2	0	2	4	1	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	133	15	6	25	6	1	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
2024-05-07	Hail	3.5 in	\$35,000 property; \$0 crops (2024 dollars)	0, 0	LONG BEACH	new since last plan; within last 5 years	B1-c worst recorded: Hail
2019-01-29	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2018-02-20	Flood		\$500,000 property; \$0 crops (2018 dollars)	0, 0	MICHIGAN CITY to WILDERS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-07-11	Lightning		\$15,000 property; \$0 crops (2011 dollars)	0, 0	LA PORTE		B1-c worst recorded: Lightning

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2008-01-19	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2008 dollars)	2, 0	NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2007-02-24	Ice Storm		\$25,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2006-08-23	Thunderstorm Wind	87 kt (100 mph) measured gust	\$1,500,000 property; crops not reported (2006 dollars)	0, 0	MICHIGAN CITY		B1-c worst recorded: Thunderstorm Wind
2004-12-19	Heavy Snow		damage not reported	1, 0	NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2004-10-30	High Wind	60 kt (69 mph) measured gust	\$4,000 property; crops not reported, reported for the zone (2004 dollars)	0, 1	NWS zone INZ003 (LA PORTE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2001-10-24	Tornado	F2, 33 mi within this county, 1,760 yd wide	\$750,000 property; crops not reported (2001 dollars)	1, 0	WANATAH		deaths or injuries recorded
1976-03-12	Tornado	F3, 12.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide	\$250,000 property; crops not recorded (1976 dollars)	0, 7	location not recorded		B1-c worst recorded: Tornado
1965-04-11	Tornado	F3, 18.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide	\$25,000,000 property; crops not recorded (1965 dollars)	0, 0	location not recorded		B1-c most damaging: Tornado

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (590 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	0.0141	events per year at a location (modeled)	about 0.014 per year at a given location in the county		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)
Cold Wave	3.49	event-days per year	about 3.49 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	66.2	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.49 cold 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 7 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. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0	event-days per year	none modeled		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00125	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.125%			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	2.97	events per year	about 2.97 per year	Highly likely	FEMA annualized frequency (modeled)	113.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4	event-days per year	about 4 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	63.8	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.00995	events per year	about 1 in 101 years	Unlikely	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 counted separately in B1-d and need not match.

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	1.21	event-days per year	about 1.21 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	81	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.21 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 3 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.
Inland Flooding	0.357	event-days per year	about 0.357 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	10	1996 to 2023 (28 years)	see B1-f	
Landslide	0.12	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	42.1	days per year with a strike	about 42.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.99	events per year	about 4.99 per year	Highly likely	FEMA annualized frequency (modeled)	188	1986 to 2023 (38 years)	countywide	
Tornado	0.346	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			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		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000145	annual probability at a location	chance a given location in the county burns in a year: 0.0145%		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)
Winter Weather	17.9	event-days per year	about 17.9 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	339	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	42	30	1.4
Hail	2.00 in+	1996 to 2025	6	30	0.2
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	175	30	5.83
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	23	30	0.767
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	28	30	0.933
Tornado	EF0-1	1996 to 2025	14	30	0.467
Tornado	EF2-3	1996 to 2025	1	30	0.0333

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
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 30				Not Applicable 30	
Coastal Flooding	6 of 30	68.1	76.4	80.5	Relatively Low 3, Very Low 3, No Rating 24	
Cold Wave	30 of 30	64.3	90.6	97.1	Very High 5, Relatively High 23, Relatively Moderate 2	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	0 of 30				No Rating 30	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.
Earthquake	30 of 30	11.8	43.5	68.5	Relatively Low 18, Very Low 12	
Hail	30 of 30	40.4	78.7	89.6	Relatively High 1, Relatively Moderate 24, Relatively Low 5	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	30 of 30	8.4	35.0	58.3	Relatively Moderate 1, Relatively Low 27, Very Low 2	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	30 of 30	13.8	26.0	35.5	Very Low 30	
Ice Storm	30 of 30	6.6	30.2	47.7	Relatively Low 12, Very Low 18	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	30 of 30	0.7	42.8	79.4	Relatively High 1, Relatively Moderate 11, Relatively Low 13, Very Low 5	
Landslide	30 of 30	18.5	65.0	89.8	Relatively Low 6, Very Low 24	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Lightning	30 of 30	22.1	56.2	78.6	Relatively High 1, Relatively Moderate 20, Relatively Low 9	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	30 of 30	25.2	69.6	85.5	Relatively High 1, Relatively Moderate 24, Relatively Low 5	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.
Tornado	30 of 30	48.3	85.4	97.3	Very High 2, Relatively High 22, Relatively Moderate 5, Relatively Low 1	
Tsunami	0 of 30				Insufficient Data 30	
Volcanic Activity	0 of 30				Not Applicable 30	
Wildfire	23 of 30	22.0	53.6	76.8	Relatively Low 7, Very Low 16, No Rating 7	
Winter Weather	30 of 30	38.9	68.3	83.6	Relatively High 5, Relatively Moderate 23, Relatively Low 2	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
LaPorte County	County	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 2	\$80,497.50	0; 0	
Kingsbury town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	none found	5; 1	
Kingsford Heights town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	none found	7; 0	
La Crosse town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 1	none found	12; 0	
La Porte city	City	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	\$50,992.95	79; 5	
Long Beach town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 1	none found	3; 3	
Michiana Shores town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	none found	0; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>			
Michigan City city	City	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 2	\$139,231.20	60; 3	
Pottawattamie Park town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	none found	0; 0	
Trail Creek town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	none found	15; 6	
Wanatah town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	\$13,869.44	24; 3	
Westville town	Town	Approved, expires 2028-08-21	FMA RL 0, SRL 0; any 0	\$10,885.17	15; 4	

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	Agriculture exposure	Population exposed	EAL		EAL population equivalence	EAL as % of exposure	Storm Events damage since 2023-08-22	Zone-level damage since plan	Public Assistance since plan	Note
				buildings	agriculture						
	<i>modeled dollars</i>	<i>modeled dollars</i>	<i>people</i>	<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>buildings; agriculture where noted</i>	<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>	<i>nominal dollars; see note</i>	
Avalanche											Not Applicable in NRI for this county

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 2023-08-22 <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
Coastal Flooding	\$628,235,160		1,046	\$3,502		\$200	0.000557%				
Cold Wave	\$27,445,754,219	\$214,200,313	112,304	\$39	\$52,637	\$9,963,968	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$49,275,843,933		112,417	\$667,025		\$77,712	0.00135%				
Hail	\$27,445,754,219	\$214,200,313	112,304	\$998,239	\$27,504	\$3,321	0.00364%	\$125,000			
Heat Wave	\$27,445,754,219	\$214,200,313	112,304	\$8,490	\$3	\$759,775	under 0.0001%				
Hurricane	\$27,321,128,346	\$211,278,725	111,833	\$6,717	\$3,827	\$4	under 0.0001%				
Ice Storm	\$27,430,435,733		112,185	\$5,521		\$63,103	under 0.0001%				
Inland Flooding	\$27,412,996,212	\$32,321,097	1,032	\$14,853,703	\$133,059	\$9,794	n/a (see note)	\$5,000		none found (2 declarations)	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	\$231,588,667		724	\$434		\$1,558	0.000187%				
Lightning	\$27,445,754,219		112,304	\$28,750		\$396,643	0.000105%				
Strong Wind	\$27,445,754,219	\$214,200,313	112,304	\$476,387	\$15,765	\$455,276	0.00174%	\$465,500	\$10,000	none found (2 declarations)	Storm Events damage since the plan includes 1 zone-level Strong Wind record (\$10,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$27,445,754,219	\$214,200,313	112,304	\$3,617,798	\$1,697	\$4,817,210	0.0132%	\$100,000		none found (2 declarations)	
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,041,886,510	\$12,895,932	8,564	\$15,853	\$14	\$2,558	0.00152%				
Winter Weather	\$27,445,754,219	\$214,200,313	112,304	\$3,886	\$1,258	\$166,623	under 0.0001%		\$0	none found (1 declaration)	

Totals since 2023-08-22 (Storm Events through 2026-06-30): 49 county-coded records, 49 with a damage value recorded (including \$0), \$695,500; 17 zone-level records, 17 with a damage value recorded (including \$0), \$10,000 reported for the zone; Public Assistance on counted declarations none found (3 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	112,304
Building value (total, not at risk)	\$27,445,754,219
Agriculture value (total, not at risk)	\$214,200,313
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$20,922,105
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)	\$16,717,743
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	6	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.

SOURCES

FEMA, 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	6	0	6	0	1
LA PORTE COUNTY*	0	0	2	0	2	0	0
LACROSSE, TOWN OF	0	0	1	0	1	0	0
MICHIGAN CITY, CITY OF	0	0	2	0	2	0	1
LONG BEACH, TOWN OF	0	0	1	0	1	0	0
State level, not in this county: county not reported	0	0	6	0	6	0	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
LaPorte County	180144	0	0	2	0	2	0	0	
Kingsbury town	180616	0	0	0	0	0	0	0	
Kingsford Heights town	180617	0	0	0	0	0	0	0	
La Crosse town	180145	0	0	1	0	1	0	0	
La Porte city	180490	0	0	0	0	0	0	0	
Long Beach town	185177	0	0	1	0	1	0	0	
Michiana Shores town	180505	0	0	0	0	0	0	0	
Michigan City city	180147	0	0	2	0	2	0	1	
Pottawattamie Park town	180618	0	0	0	0	0	0	0	
Trail Creek town	180619	0	0	0	0	0	0	0	
Wanatah town	180620	0	0	0	0	0	0	0	
Westville town	180525	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	6	0	6	0	1

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>
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.

SOURCES

FEMA, 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 fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) 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 6 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_cousubs_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/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

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Cite this: Hazard Plain (2026). LaPorte County, IN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 18091). Preview: automated baseline. 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: 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_IN_18091. Preview: automated baseline.