

Porter County, IN

Risk-assessment baseline packet

County FIPS: 18127 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: Expired on 2025-10-15. Plan: Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381), approved 2020-10-16.

Since the plan was approved on 2020-10-16: 3 new hazard declarations (2 incidents) and 170 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 (\$25,173,189 a year), Tornado (\$14,061,291) and Cold Wave (\$12,998,909).

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; 18127 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Expired on 2025-10-15	Plan:	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)
Approved:	2020-10-16	Days since expiry:	350
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2020-10-16)

New federal declarations:	3 new hazard declarations (2 incidents): EM-3641-IN (Severe Winter Storm), EM-3651-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), DR-4933-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding)	Storm Events records since approval:	170 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1, SRL 1 (44 CFR 77.2); any definition: 17	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>	Notes
Porter County	County	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	
Beverly Shores town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-06-01
Burns Harbor town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-03-23
Chesterton town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-06-01
Dune Acres town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2020-02-23
Hebron town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-07-22
Kouts town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-03-23
Ogden Dunes town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-03-23
Portage city	City	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-06-01
Porter town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-06-01
Town of Pines town	Town	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	
Valparaiso city	City	Expired on 2025-10-15	Porter County 2020 Hazard Mitigation Plan (FEMA plan 106381)	2020-10-16	2025-10-15	-350	this jurisdiction approved 2021-07-22

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <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 Moderate	Relatively Moderate	\$24,677,180	\$119,396	\$376,612	\$25,173,189	63	
2	Tornado	Relatively High	Relatively High	\$5,953,056	\$831	\$8,107,403	\$14,061,291	12	
3	Cold Wave	Relatively High	Relatively High	\$53	\$18,961	\$12,979,894	\$12,998,909	17	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).
4	Strong Wind	Relatively High	Relatively High	\$743,850	\$4,634	\$2,065,473	\$2,813,957	249	Includes 26 High Wind and 3 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Heat Wave	Relatively Low	Relatively Low	\$9,933	\$1	\$1,180,654	\$1,190,588	8	
6	Earthquake	Relatively Low	Relatively Low	\$862,902	n/a	\$107,815	\$970,717		Storm Events does not record earthquakes.
7	Lightning	Relatively Moderate	Relatively Moderate	\$37,826	n/a	\$349,672	\$387,498	16	
8	Winter Weather	Relatively Moderate	Relatively Moderate	\$4,391	\$511	\$192,834	\$197,735	90	
9	Hail	Very Low	Relatively Low	\$151,199	\$8,720	\$5,672	\$165,591	77	
10	Wildfire	Very Low	Relatively Low	\$92,473	\$35	\$19,010	\$111,519	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Ice Storm	Relatively Low	Relatively Low	\$7,445	n/a	\$90,854	\$98,299	4	
12	Hurricane	Very Low	Very Low	\$2,602	\$1,436	\$1	\$4,039	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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	Coastal Flooding	Very Low	Very Low	\$3,619	n/a	\$398	\$4,017	1	
14	Landslide	Very Low	Very Low	\$637	n/a	\$1,710	\$2,347	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	4	
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local wildfire, landslide and tsunami records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche 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

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 510.09 (Relatively Low, 63.3); tract 502.03 (Relatively Low, 63.0); tract 505.09 (Relatively Low, 62.8)
Hurricane	tract 511.02 (Very Low, 27.5); tract 510.09 (Very Low, 26.5); tract 510.10 (Very Low, 24.3)
Landslide	tract 501.07 (Relatively Low, 89.4); tract 503.02 (Relatively Low, 87.1); tract 510.05 (Relatively Low, 87.0)
Tornado	tract 502.03 (Very High, 96.7); tract 505.08 (Very High, 95.9); tract 505.06 (Very High, 95.9)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 510.05 (Relatively Low, 84.6); tract 501.05 (Relatively Low, 84.3); tract 506.06 (Relatively Low, 83.3)

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 510.09 is Census Tract 510.09). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	1 record, 2010 (1 zone-level)		Coastal Flood, 2010-12-12, \$5,000 property; \$0 crops (2010 dollars); NWS zone INZ002		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	16 records, 1996 to 2026 (16 zone-level)	1 day to 3 days (median 2 days); 15 with a recorded value	3 consecutive days, 2024-01-14 to 2024-01-16, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2004 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	4 records, 2023 to 2024 (4 zone-level)	22 days to 36 days (median 29 days); 2 with a recorded value	36 days (about 1.2 months), 2023-06-13 to 2023-07-18, a run of 2 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	91 records, 1960 to 2026	0.75 in to 2 in (median 1 in); 91 with a recorded value	2 in hail, 1997-05-05	Hail, 2006-08-23, \$500,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Valparaiso city (19 records), Hebron town (10 records), Chesterton town (9 records), Portage city (8 records), Porter town (3 records), Burns Harbor town (2 records), Kouts town (2 records), Dune Acres town (1 record), Ogden Dunes town (1 record), Town of Pines town (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	8 records, 2012 to 2026 (8 zone-level)	1 day to 4 days (median 2 days); 8 with a recorded value	4 consecutive days, 2012-07-04 to 2012-07-07, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 2007 to 2021 (4 zone-level)		No damage reported in 4 records.		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)	63 records, 1996 to 2026 (7 zone-level)		Flash Flood, 2014-08-22, \$10,000,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Valparaiso city (13 records), Hebron town (10 records), Ogden Dunes town (6 records), Portage city (4 records), Burns Harbor town (2 records), Dune Acres town (2 records), Kouts town (2 records), Chesterton town (1 record), Porter town (1 record), Town of Pines town (1 record). Zone-level records (7) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	16 records, 1996 to 2012		Lightning, 2007-09-25, \$50,000 property; \$0 crops (2007 dollars)		Event records naming jurisdictions in the plan: Chesterton town (6 records), Valparaiso city (5 records), Portage 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)	29 records, 1996 to 2026 (29 zone-level)	46 kt (53 mph) to 57 kt (66 mph) (median 51 kt (59 mph)); 28 with a recorded value	57 kt (66 mph) measured gust, High Wind, 2013-11-17; NWS zone INZ002	High Wind, 2010-10-26, \$50,000 property; \$0 crops (zone total, 2010 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	247 records, 1960 to 2026	50 kt (58 mph) to 85 kt (98 mph) (median 55 kt (63 mph)); 223 with a recorded value	85 kt (98 mph) estimated gust, Thunderstorm Wind, 2007-08-15		Event records naming jurisdictions in the plan: Valparaiso city (39 records), Chesterton town (23 records), Portage city (23 records), Kouts town (18 records), Hebron town (9 records), Ogden Dunes town (8 records), Porter town (6 records), Dune Acres town (3 records), Town of Pines town (3 records), Beverly Shores town (2 records); and 1 more jurisdiction (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	29 records, 1958 to 2026	F/EF0 to F/EF3 (median F/EF1); 25 with a recorded value	F3 tornado, 1965-04-11, 14.8 mi path length (whole path, pre-1996), 33 yd wide, \$25,000,000 property; crops not recorded (1965 dollars)		Event records naming jurisdictions in the plan: Hebron town (3 records), Kouts town (2 records), Beverly Shores town (1 record), Chesterton town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	90 records, 1997 to 2026 (90 zone-level)		Winter Storm, 2010-12-11, \$75,000 property; \$0 crops (2010 dollars); NWS zone INZ002		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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, lightning and tsunami.

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 16 declarations covering 12 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
2026-08-25	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	no Public Assistance recorded	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		\$585,581.68	in the 12 months before plan approval
2020-03-13	2020-01-20	EM-3456-IN	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4515
2018-05-04	2018-02-14	DR-4363-IN	Major disaster	Severe Storms and Flooding	Inland Flooding		\$647,588.02	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2008-09-23	2008-09-12	DR-1795-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,392,390.89		
2007-03-12	2007-02-12	EM-3274-IN	Emergency	Snow	Winter Weather	\$185,164.72		
2005-09-10	2005-08-29	EM-3238-IN	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
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		
2003-07-11	2003-07-04	DR-1476-IN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2001-01-24	2000-12-11	EM-3162-IN	Emergency	Snow	Winter Weather	\$188,992.12		
1999-01-15	1999-01-01	EM-3135-IN	Emergency	In-Winter Storm 12/23/98	Winter Weather	\$217,112.25		
1998-05-08	1998-03-09	DR-1217-IN	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
1992-09-18	1992-06-16	DR-962-IN	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1991-01-05	1990-12-28	DR-891-IN	Major disaster	Severe Storms & Flooding	Inland Flooding	PA not declared for this county		

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
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, 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
Coastal Flooding	1	0	0	0	0	0	1996 to 2026-06-30	
Cold Wave	17	7	0	6	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	4	4	0	4	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	91	10	6	10	0	0	1955 to 2026-06-30	
Heat Wave	8	7	0	7	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	4	1	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	63	10	9	8	7	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	16	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	276	92	17	80	1	1	1955 to 2026-06-30	Includes 26 High Wind and 3 Strong Wind records.
Tornado	29	8	0	7	3	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
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	90	31	0	26	6	1	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-03-30	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$0 property; \$0 crops (2025 dollars)	1, 0	(VPZ) PORTER COUNTY REGIONAL AIRPORT	new since last plan; within last 5 years	deaths or injuries recorded
2024-01-14	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone INZ002 (PORTER), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2014-08-22	Flash Flood		\$10,000,000 property; \$0 crops (2014 dollars)	0, 0	SOUTH HAVEN to VALPARAISO		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2013-11-17	High Wind	57 kt (66 mph) measured gust	\$0 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone INZ002 (PORTER), zone-level		B1-c worst recorded: High Wind and Strong Wind
2012-07-04	Excessive Heat		\$0 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone INZ002 (PORTER), zone-level		B1-c worst recorded: Excessive Heat, Heat
2010-12-11	Winter Storm		\$75,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone INZ002 (PORTER), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2008-09-14	Flash Flood		\$2,000,000 property; \$0 crops (2008 dollars)	2, 0	OGDEN DUNES to TREMONT		deaths or injuries recorded
2007-09-25	Lightning		\$50,000 property; \$0 crops (2007 dollars)	0, 0	PORTAGE		B1-c worst recorded: Lightning
2007-08-15	Thunderstorm Wind	85 kt (98 mph) estimated gust	\$2,500,000 property; \$0 crops (2007 dollars)	0, 0	HURLBURT to CLANRICARDE		B1-c worst recorded: Thunderstorm Wind
2007-05-15	Thunderstorm Wind	55 kt (63 mph) estimated gust	\$15,000 property; \$0 crops (2007 dollars)	1, 0	SOUTH HAVEN		deaths or injuries recorded
1997-05-05	Hail	2 in	damage not reported	0, 0	HEBRON		B1-c worst recorded: Hail
1965-04-11	Tornado	F3, 14.8 mi path length (whole path, pre-1996), 33 yd wide	\$25,000,000 property; crops not recorded (1965 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" (599 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	0.0127	events per year at a location (modeled)	about 0.013 per year at a given location in the county	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Cold Wave	3.53	event-days per year	about 3.53 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	67	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 2 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.00127	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.127%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.29	events per year	about 3.29 per year	Highly likely	FEMA annualized frequency (modeled)	127.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.11	event-days per year	about 3.11 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	50	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00948	events per year	about 1 in 105 years	Unlikely	FEMA annualized frequency (modeled)	2	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	1.11	event-days per year	about 1.11 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	62	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.54	event-days per year	about 1.54 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	43	1996 to 2023 (28 years)	see B1-f	

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
Landslide	0.0914	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	43.3	days per year with a strike	about 43.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.26	events per year	about 5.26 per year	Highly likely	FEMA annualized frequency (modeled)	165	1986 to 2023 (38 years)	countywide	
Tornado	0.318	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 descriptor: no Storm Events record 1996 to 2025
Wildfire	0.000503	annual probability at a location	chance a given location in the county burns in a year: 0.0503%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	15.6	event-days per year	about 15.6 days per year	Likely	Storm Events event-days in 25 of 30 years, 1996 to 2025 (83.3%)	296	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	45	30	1.5
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	181	30	6.03
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	28	30	0.933
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	7	30	0.233
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	1	30	0.0333

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	9 of 42	68.7	71.3	80.2	Relatively Low 2, Very Low 7, No Rating 33
Cold Wave	42 of 42	15.5	87.9	96.6	Very High 2, Relatively High 33, Relatively Moderate 5, Very Low 2
Drought	0 of 42				No Rating 42
Earthquake	42 of 42	17.9	34.4	63.3	Relatively Low 15, Very Low 27
Hail	42 of 42	22.2	35.5	52.5	Relatively Low 15, Very Low 27
Heat Wave	42 of 42	1.8	34.8	61.2	Relatively Moderate 2, Relatively Low 36, Very Low 4
Hurricane	42 of 42	12.6	17.2	27.5	Very Low 42
Ice Storm	42 of 42	1.1	26.4	48.7	Relatively Low 11, Very Low 31
Inland Flooding	42 of 42	1.4	37.2	91.1	Relatively High 3, Relatively Moderate 9, Relatively Low 21, Very Low 9
Landslide	42 of 42	18.1	61.7	89.4	Relatively Low 6, Very Low 36
Lightning	42 of 42	0.8	39.0	61.7	Relatively Moderate 8, Relatively Low 31, Very Low 3
Strong Wind	42 of 42	22.7	80.9	92.7	Relatively High 15, Relatively Moderate 25, Relatively Low 2
Tornado	42 of 42	41.8	81.5	96.7	Very High 8, Relatively High 23, Relatively Moderate 9, Relatively Low 2
Tsunami	0 of 42				Insufficient Data 42
Wildfire	41 of 42	18.5	66.4	84.6	Relatively Low 19, Very Low 22, No Rating 1
Winter Weather	42 of 42	14.1	60.9	79.3	Relatively High 1, Relatively Moderate 34, Relatively Low 5, Very Low 2

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

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

Frequency data for cold wave, hail, 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.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>
Porter County	County	Expired on 2025-10-15	FMA RL 0, SRL 1; any 10	\$46,796.25	0 total; 0 since its plan
Beverly Shores town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	\$19,329.18	3 total; 3 since its plan
Burns Harbor town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	\$34,275.53	6 total; 2 since its plan
Chesterton town	Town	Expired on 2025-10-15	FMA RL 1, SRL 0; any 3	\$422,242.79	40 total; 4 since its plan
Dune Acres town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 2 since its plan
Hebron town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	32 total; 7 since its plan
Kouts town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	\$4,738.46	24 total; 10 since its plan
Ogden Dunes town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	\$17,717.67	15 total; 6 since its plan
Portage city	City	Expired on 2025-10-15	FMA RL 0, SRL 0; any 1	\$583,837.09	36 total; 14 since its plan
Porter town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	\$5,797.50	10 total; 4 since its plan
Town of Pines town	Town	Expired on 2025-10-15	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 2 since its plan
Valparaiso city	City	Expired on 2025-10-15	FMA RL 0, SRL 0; any 3	\$83,522.25	76 total; 11 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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2020-10-16 <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	\$1,021,103,135	n/a	2,859	\$3,619	n/a	\$398	0.000354%				
Cold Wave	\$41,360,154,928	\$99,529,804	173,161	\$53	\$18,961	\$12,979,894	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a			\$0		agriculture exposure is 0 in NRI
Earthquake	\$69,711,679,662	n/a	173,215	\$862,902	n/a	\$107,815	0.00124%				
Hail	\$41,360,154,928	\$99,529,804	173,161	\$151,199	\$8,720	\$5,672	0.000366%	\$0			
Heat Wave	\$41,360,154,928	\$99,529,804	173,161	\$9,933	\$1	\$1,180,654	under 0.0001%		\$0		
Hurricane	\$41,254,782,231	\$94,791,567	172,671	\$2,602	\$1,436	\$1	under 0.0001%				
Ice Storm	\$41,357,065,462	n/a	173,152	\$7,445	n/a	\$90,854	under 0.0001%		\$0		
Inland Flooding	\$41,311,316,422	\$6,722,065	1,013	\$24,677,180	\$119,396	\$376,612	n/a (see note)	\$0		no Public Assistance recorded (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.

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 2020-10-16 <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
Landslide	\$501,632,851	n/a	1,507	\$637	n/a	\$1,710	0.000127%				
Lightning	\$41,360,154,928	n/a	173,161	\$37,826	n/a	\$349,672	under 0.0001%				
Strong Wind	\$41,360,154,928	\$99,529,804	173,161	\$743,850	\$4,634	\$2,065,473	0.0018%	\$0	\$0	no Public Assistance recorded (2 declarations)	
Tornado	\$41,360,154,928	\$99,529,804	173,161	\$5,953,056	\$831	\$8,107,403	0.0144%	\$0		no Public Assistance recorded (2 declarations)	
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$2,824,414,749	\$9,235,089	21,829	\$92,473	\$35	\$19,010	0.00327%				
Winter Weather	\$41,360,154,928	\$99,529,804	173,161	\$4,391	\$511	\$192,834	under 0.0001%		\$0	no Public Assistance recorded (1 declaration)	

Totals since 2020-10-16 (Storm Events through 2026-06-30): 113 county-coded records, 113 with a damage value recorded (including \$0), \$0; 57 zone-level records, 57 with a damage value recorded (including \$0), \$0 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)

County context

Source: 5

Measure	Value
Population	173,161
Building value (total, not at risk)	\$41,360,154,928
Agriculture value (total, not at risk)	\$99,529,804
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$32,701,691
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)	\$25,478,003
Social vulnerability rating	Very Low
Community resilience rating	Very High
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	1
Repetitive loss, NFIP insurance definition	17	Severe repetitive loss, NFIP insurance definition	1

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	1	1	17	1	17	0	3
of which: Chesterton town	1	0	3	0	3	0	2
of which: Portage city	0	0	1	0	1	0	0
of which: Valparaiso city	0	0	3	0	3	0	0
of which: Porter County (unincorporated area)	0	1	10	1	10	0	1
Statewide, no county in FEMA's file	0	0	6	0	6	0	0

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Porter County	180425	0	1	10	1	10	0	1
Beverly Shores town	185173	0	0	0	0	0	0	0
Burns Harbor town	180207	0	0	0	0	0	0	0
Chesterton town	180201	1	0	3	0	3	0	2
Dune Acres town	180205	0	0	0	0	0	0	0
Hebron town	180387	0	0	0	0	0	0	0
Kouts town	180335	0	0	0	0	0	0	0
Ogden Dunes town	180206	0	0	0	0	0	0	0
Portage city	180202	0	0	1	0	1	0	0
Porter town	180208	0	0	0	0	0	0	0
Town of Pines town	180388	0	0	0	0	0	0	0
Valparaiso city	180204	0	0	3	0	3	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	0	12	0	12	0	3
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	1	0	1	0	0
non-residential	0	1	4	1	4	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 16 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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