

St. Joseph County, IN

Risk-assessment baseline packet

Unit **County area 18141** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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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.

OPENFEMA DISCLAIMER

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Plan clock

Status	Approved, expires 2030-11-16	Plan	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559)
Approved	2025-11-17	Expires	2030-11-16
As of	2026-09-28	Days	1,510 days to expiry

What changed since your last plan (approved 2025-11-17)

New federal declarations	EM-3641-IN, EM-3651-IN (2 declaration rows; 2 counted incidents)	Storm Events records since approval	17 (data through 2026-06-30)
Repetitive loss now	FMA RL 1, SRL 2 (44 CFR 77.2); any definition: 13	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
St. Joseph County	County	Approved, expires 2030-11-16	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559)	2025-11-17	2030-11-16	1,510		
Indian Village town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lakeville town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Mishawaka city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Carlisle town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
North Liberty town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Osceola town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Roseland town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South Bend city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Walkerton town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 <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
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$27,013,158	\$82,799	\$445,777	\$27,541,734	23		
2	Cold Wave	Relatively High	Relatively High	\$5,160	\$30,520	\$15,858,721	\$15,894,400	6		
3	Tornado	Relatively High	Relatively Moderate	\$4,122,082	\$988	\$3,577,147	\$7,700,217	18		
4	Hail	Relatively High	Relatively Moderate	\$2,474,570	\$12,123	\$219,331	\$2,706,023	130		
5	Strong Wind	Relatively High	Relatively High	\$250,014	\$12,521	\$1,911,004	\$2,173,539	355		Includes 14 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$18,653	\$2	\$1,488,641	\$1,507,296	2		
7	Earthquake	Relatively Low	Relatively Low	\$1,284,869		\$159,123	\$1,443,992			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	\$130,507		\$619,636	\$750,142	12		
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$1,627	\$824	\$251,125	\$253,576	138		
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$12,401		\$163,507	\$175,908	5		

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
11	Hurricane	Very Low	Very Low	\$36,448	\$5,325	\$36	\$41,808	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$8,202	\$2	\$883	\$9,088	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.
13	Landslide	Very Low	Very Low	\$458		\$933	\$1,391	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Drought	Very Low	Very Low		\$18		\$18	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).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding 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	Not Applicable	Not Applicable					0	NRI rates tsunami 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.
	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 82
Coastal Flooding	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 82
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	1 of 82
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.	82 of 82
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82
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.	82 of 82
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82
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.	82 of 82
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.	80 of 82
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82
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.	82 of 82
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 82
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 82
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.	76 of 82
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	82 of 82

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	6, 1996 to 2024 (6 zone-level)	1 day to 3 days (median 2 days); 6 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)	182, 1961 to 2024	0.75 in to 3.5 in (median 1 in); 182 with a recorded value	3.5 in hail, 1963-04-17	Hail, 2008-06-15, \$1,000,000 property; \$250,000 crops (2008 dollars)	Event records naming member places: South Bend city (43 records), Mishawaka city (21 records), Lakeville town (8 records), North Liberty town (8 records), Osceola town (5 records), New Carlisle town (4 records), Roseland town (3 records), Walkerton town (2 records).	
Excessive Heat, Heat	heat index (narratives)	2, 2006 to 2011 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2011-07-21, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
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 INZ004 (ST. JOSEPH), 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)	23, 1996 to 2023 (1 zone-level)		Flash Flood, 2016-08-15, \$5,100,000 property; \$0 crops (2016 dollars)		Event records naming member places: South Bend city (5 records), Mishawaka city (2 records), North Liberty town (2 records), Walkerton town (2 records), New Carlisle town (1 record), Roseland town (1 record). 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)	12, 2000 to 2024		Lightning, 2008-06-22, \$1,000,000 property; \$0 crops (2008 dollars)		Event records naming member places: Mishawaka city (4 records), South Bend city (3 records), Osceola 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)	17, 1996 to 2026 (17 zone-level)	43 kt (49 mph) to 61 kt (70 mph) (median 50 kt (58 mph)); 15 with a recorded value	61 kt (70 mph) measured gust, High Wind, 2026-04-27; NWS zone INZ104 (EASTERN ST. JOSEPH COUNTY), zone-level: may include parts of neighboring counties	High Wind, 2009-02-11, \$50,000 property; \$0 crops, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	456, 1957 to 2026	50 kt (58 mph) to 81 kt (93 mph) (median 55 kt (63 mph)); 338 with a recorded value	81 kt (93 mph), measurement type not recorded, Thunderstorm Wind, 1997-05-18	Thunderstorm Wind, 1998-07-21, \$500,000 property; crops not reported (1998 dollars)	Event records naming member places: South Bend city (94 records), Mishawaka city (55 records), North Liberty town (16 records), New Carlisle town (13 records), Roseland town (10 records), Lakeville town (8 records), Walkerton town (8 records), Osceola town (2 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	34, 1950 to 2026	F/EF0 to F/EF4 (median F/EF1); 32 with a recorded value	F4 tornado, 1965-04-11, 6.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 333 yd wide, damage not recorded (pre-1996 record), 27 direct injuries	Tornado, 1965-04-11, \$25,000,000 property; crops not recorded (1965 dollars)	Event records naming member places: South Bend city (3 records), Mishawaka city (2 records), Lakeville town (1 record), New Carlisle town (1 record), Osceola town (1 record), Roseland town (1 record), Walkerton 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)	138, 1997 to 2026 (138 zone-level)		No damage reported in 138 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

17

Counted incidents

14

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
2026-08-15	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	
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	\$81,685,012.39		
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	\$260,118.03		
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	PA not declared for this county		
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	\$43,522.63		
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	\$269,615.80		
1999-01-15	1999-01-01	EM-3135-IN	Emergency	IN-WINTER STORM 12/23/98	Winter Weather	\$198,340.56		
1998-05-08	1998-03-09	DR-1217-IN	Major disaster	SEVERE WINTER STORM	Winter Weather	none found		
1991-01-05	1990-12-28	DR-891-IN	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1977-02-02	1977-02-02	EM-3028-IN	Emergency	SNOWSTORMS	Winter Weather	none found		
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 <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	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	6	0	0	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	182	0	0	20	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	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	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	23	0	0	2	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	12	0	0	2	0	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Strong Wind	473	7	15	92	1	1	1955 to 2026-06-30	Includes 14 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	34	1	0	3	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
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	138	9	4	31	7	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
2026-04-27	High Wind	61 kt (70 mph) measured gust	\$10,000 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone INZ104 (EASTERN ST. JOSEPH COUNTY), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2019-01-29	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone INZ004 (ST. JOSEPH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2016-08-15	Flash Flood		\$5,100,000 property; \$0 crops (2016 dollars)	0, 0	NORTH LIBERTY to WALKERTON		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-07-21	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone INZ004 (ST. JOSEPH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2008-06-22	Lightning		\$1,000,000 property; \$0 crops (2008 dollars)	0, 0	INDIAN VLG		B1-c worst recorded: Lightning
2007-02-24	Ice Storm		\$25,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone INZ004 (ST. JOSEPH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2001-10-24	Tornado	F3, 15 mi within this county, 1,320 yd wide	\$3,000,000 property; crops not reported (2001 dollars)	1, 2	CRUMSTOWN		deaths or injuries recorded
1997-05-18	Thunderstorm Wind	81 kt (93 mph), measurement type not recorded	damage not reported	0, 0	SOUTH BEND		B1-c worst recorded: Thunderstorm Wind

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1990-08-28	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	1, 1	location not recorded		deaths or injuries recorded
1965-04-11	Tornado	F4, 6.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 333 yd wide	damage not recorded (pre-1996 record)	0, 27	location not recorded		B1-c worst recorded: Tornado
1965-04-11	Tornado	F3, 12.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 250 yd wide	\$25,000,000 property; crops not recorded (1965 dollars)	3, 27	location not recorded		deaths or injuries recorded
1963-04-17	Hail	3.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the XLSX file, sheet "B1-d Storm Events history" (875 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		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	3.32	event-days per year	about 3.32 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	63	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.32 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 6 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	0.191	event-days per year	about 0.191 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	42	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00114	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.114%			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	2.74	events per year	about 2.74 per year	Highly likely	FEMA annualized frequency (modeled)	103.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.1	event-days per year	about 4.1 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	67	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 4.1 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 2 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.0194	events per year	about 1 in 51 years	Possible	FEMA annualized frequency (modeled)	6	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.
Ice Storm	1.33	event-days per year	about 1.33 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	90	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.33 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	0.643	event-days per year	about 0.643 days per year	Likely	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	18	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	0.0885	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	40.7	days per year with a strike	about 40.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.61	events per year	about 4.61 per year	Highly likely	FEMA annualized frequency (modeled)	176	1986 to 2023 (38 years)	countywide	
Tornado	0.22	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000178	annual probability at a location	chance a given location in the county burns in a year: 0.00178%		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	18.7	event-days per year	about 18.7 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	355	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	78	30	2.6
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	285	30	9.5
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	22	30	0.733
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	26	30	0.867
Tornado	EF0-1	1996 to 2025	14	30	0.467
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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 rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 82				Not Applicable 82	
Coastal Flooding	0 of 82				Not Applicable 82	
Cold Wave	82 of 82	52.7	79.9	98.4	Very High 1, Relatively High 49, Relatively Moderate 32	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	1 of 82	70.2	70.2	70.2	Very Low 1, No Rating 81	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	82 of 82	11.0	32.3	69.6	Relatively Low 28, Very Low 54	
Hail	82 of 82	53.3	73.4	94.7	Relatively High 2, Relatively Moderate 50, Relatively Low 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.
Heat Wave	82 of 82	6.5	23.2	73.2	Relatively Moderate 1, Relatively Low 60, Very Low 21	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	82 of 82	20.5	27.6	40.7	Very Low 82	
Ice Storm	82 of 82	7.5	25.1	68.1	Relatively Low 20, Very Low 62	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	82 of 82	1.4	17.7	65.9	Relatively Moderate 8, Relatively Low 40, Very Low 34	
Landslide	80 of 82	12.3	44.7	85.8	Relatively Low 5, Very Low 75, No Rating 2	
Lightning	82 of 82	17.0	40.4	87.6	Relatively High 1, Relatively Moderate 17, Relatively Low 60, Very Low 4	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	82 of 82	30.9	60.2	92.5	Relatively High 1, Relatively Moderate 55, Relatively Low 26	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	82 of 82	35.7	55.0	92.8	Relatively High 2, Relatively Moderate 42, Relatively Low 38	
Tsunami	0 of 82				Not Applicable 82	
Volcanic Activity	0 of 82				Not Applicable 82	
Wildfire	76 of 82	18.8	35.6	61.6	Very Low 76, No Rating 6	
Winter Weather	82 of 82	30.7	51.4	87.1	Relatively High 1, Relatively Moderate 51, Relatively Low 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.

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
St. Joseph County	County	Approved, expires 2030-11-16	FMA RL 1, SRL 1; any 4	\$342,117.83	0; 0	Includes \$234,688.47 for declarations not counted as hazard incidents (DR-4515-IN).
Indian Village town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Lakeville town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	17; no approved plan	
Mishawaka city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 3	none found	84; no approved plan	
New Carlisle town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	19; no approved plan	
North Liberty town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	26; no approved plan	
Osceola town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	9; no approved plan	
Roseland town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 2	none found	15; no approved plan	
South Bend city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 4	\$184,920.27	148; no approved plan	
Walkerton town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	13; no approved plan	

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

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

SOURCES

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-11-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$58,760,814,337	\$133,858,934	272,680	\$5,160	\$30,520	\$15,858,721	under 0.0001%				
Drought		\$13,543			\$18		0.135% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$103,996,882,174		272,912	\$1,284,869		\$159,123	0.00124%				
Hail	\$58,760,814,337	\$133,858,934	272,680	\$2,474,570	\$12,123	\$219,331	0.00421%				
Heat Wave	\$58,760,814,337	\$133,858,934	272,680	\$18,653	\$2	\$1,488,641	under 0.0001%				
Hurricane	\$58,667,926,498	\$131,986,306	272,126	\$36,448	\$5,325	\$36	under 0.0001%				
Ice Storm	\$58,760,767,955		272,680	\$12,401		\$163,507	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-11-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$58,729,631,697	\$14,485,405	2,349	\$27,013,158	\$82,799	\$445,777	n/a (see note)			none found (1 declaration)	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	\$327,939,829		1,297	\$458		\$933	0.00014%				
Lightning	\$58,760,814,337		272,680	\$130,507		\$619,636	0.000222%				
Strong Wind	\$58,760,814,337	\$133,858,934	272,680	\$250,014	\$12,521	\$1,911,004	0.000425%	\$47,000	\$11,000	none found (1 declaration)	Storm Events damage since the plan includes 2 zone-level High Wind records (\$11,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$58,760,814,337	\$133,858,934	272,680	\$4,122,082	\$988	\$3,577,147	0.00702%	\$0		none found (1 declaration)	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$7,156,647,717	\$12,376,050	33,109	\$8,202	\$2	\$883	0.000115%				
Winter Weather	\$58,760,814,337	\$133,858,934	272,680	\$1,627	\$824	\$251,125	under 0.0001%		\$0	none found (1 declaration)	

Totals since 2025-11-17 (Storm Events through 2026-06-30): 6 county-coded records, 6 with a damage value recorded (including \$0), \$47,000; 11 zone-level records, 11 with a damage value recorded (including \$0), \$11,000 reported for the zone; Public Assistance on counted declarations none found (2 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)

Supports B2-a: context

County context

Measure	Value
Population	272,680
Building value (total, not at risk)	\$58,760,814,337
Agriculture value (total, not at risk)	\$133,858,934
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$35,503,268
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)	\$24,695,865
Social vulnerability rating	Relatively Low
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	13	Severe repetitive loss, NFIP insurance definition	2

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	1	2	13	2	13	0	3
ST. JOSEPH COUNTY*	1	1	4	1	4	0	1
MISHAWAKA, CITY OF	0	0	3	0	3	0	0
SOUTH BEND, CITY OF	0	0	4	0	4	0	2

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>
ROSELAND, TOWN OF	0	1	2	1	2	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
St. Joseph County	180224	1	1	4	1	4	0	1	
Indian Village town	180225	0	0	0	0	0	0	0	
Lakeville town	180226	0	0	0	0	0	0	0	
Mishawaka city	180227	0	0	3	0	3	0	0	
New Carlisle town	180312	0	0	0	0	0	0	0	
North Liberty town	180228	0	0	0	0	0	0	0	
Osceola town	180229	0	0	0	0	0	0	0	
Roseland town	185179	0	1	2	1	2	0	0	
South Bend city	180231	0	0	4	0	4	0	2	
Walkerton town	180232	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	1	2	13	2	13	0	3
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

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

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

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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 12 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_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

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_IN_18141. Preview: automated baseline.