

Frederick County, MD

Risk-assessment baseline packet

Unit **County area 24021** 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.

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Plan clock

Status	Approved, expires 2027-05-18	Plan	Frederick County Hazard Mitigation Plan (FEMA plan 108151)
Approved	2022-05-19	Expires	2027-05-18
As of	2026-09-28	Days	232 days to expiry
Update underway	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2022-05-19)

New federal declarations	EM-3634-MD (1 declaration row; 1 counted incident)	Storm Events records since approval	169 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 6 (44 CFR 77.2); any definition: 25	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: 13 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock

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
Frederick County	County	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	
Brunswick city	City	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-05-31
Burkittsville town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2023-03-27
Emmitsburg town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-11-07
Frederick city	City	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-06-08
Middletown town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-10-10
Mount Airy town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan. member approved 2022-11-07
Myersville town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-07-12
New Market town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-08-11
Rosemont village	Village	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2023-03-27
Thurmont town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-05-24
Walkersville town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2022-12-14
Woodsboro town	Town	Approved, expires 2027-05-18	Frederick County Hazard Mitigation Plan (FEMA plan 108151)	2022-05-19	2027-05-18	232	FEMA tracker shows a plan in progress	member approved 2023-05-09

SOURCE

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

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	\$26,535,414	\$23,421	\$5,677,887	\$32,236,722	310		
2	Tornado	Relatively Moderate	Relatively Moderate	\$1,735,406	\$3,981	\$1,757,129	\$3,496,516	22		
3	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$1,812	\$3,097,438	\$3,099,251	45		
4	Hurricane	Relatively Low	Relatively Moderate	\$1,969,427	\$553,749	\$80,975	\$2,604,152	2		
5	Strong Wind	Relatively Moderate	Relatively High	\$369,244	\$61,612	\$1,589,970	\$2,020,825	616		Includes 34 High Wind records and 28 Strong Wind records, event types the NRI definition of this hazard leaves out.
6	Earthquake	Relatively Low	Relatively Low	\$1,323,934		\$367,496	\$1,691,430			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
7	Lightning	Relatively High	Relatively High	\$93,342		\$1,135,047	\$1,228,389	23		
8	Hail	Relatively Moderate	Relatively Moderate	\$1,019,637	\$36,466	\$1,503	\$1,057,605	70		
9	Drought	Relatively Moderate	Relatively Moderate		\$898,243		\$898,243	12		
10	Cold Wave	Relatively Low	Relatively Low	\$73,775	\$215,434	\$421,186	\$710,396	64		Includes 45 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
11	Winter Weather	Relatively High	Relatively High	\$48,799	\$61	\$596,027	\$644,887	226		
12	Ice Storm	Relatively Low	Relatively Moderate	\$39,977		\$111,215	\$151,192	8		

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
13	Wildfire	Very Low	Very Low	\$15,469	\$10	\$3,286	\$18,765	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	Landslide	Relatively Low	Very Low	\$6,053		\$591	\$6,643	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Avalanche	Very Low	Very Low	\$0		\$66	\$66	0		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.	5 of 65
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 65
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	56 of 65
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.	65 of 65
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
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.	65 of 65
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
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.	65 of 65
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.	65 of 65
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65
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.	65 of 65
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 65
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 65
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.	63 of 65
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	65 of 65

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.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	19, 1998 to 2026 (19 zone-level)	1 day to 11 days (median 2 days); 17 with a recorded value	11 consecutive days, 2026-01-23 to 2026-02-02, 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	45, 1997 to 2020 (45 zone- level)		Frost/Freeze, 1997-04-10, \$112,000 crop damage, reported for the zone (1997 dollars); NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	12, 1997 to 2007 (12 zone- level)	22 days to 140 days (median 31 days); 5 with a recorded value	140 days (about 4.6 months), 1999-05-01 to 1999-09-17, a run of 5 consecutive Storm Events drought records, zone- level	Drought, 1997-07-01, property not reported; \$14,200,000 crops, reported for the zone (1997 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	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)	86, 1957 to 2025	0.75 in to 2.5 in (median 1 in); 85 with a recorded value	2.5 in hail, 2018-05-15; same size also recorded on 2000-05-10	Hail, 2008-07-26, \$5,000 property; \$5,000 crops (2008 dollars)	Event records naming member places: Frederick city (18 records), Myersville town (5 records), Brunswick city (4 records), Burkittsville town (3 records), Walkersville town (3 records), Thurmont town (2 records), Middletown town (1 record), New Market town (1 record), Woodsboro town (1 record).	
Excessive Heat, Heat	heat index (narratives)	45, 1996 to 2025 (45 zone- level)	1 day to 8 days (median 2 days); 34 with a recorded value	8 consecutive days, 2002-08-12 to 2002-08-19, 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. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2, 2008 to 2011 (2 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2011-08-27 to 2011-08-28, \$5,000 property; crops not reported, reported for the zone (2011 dollars); NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Ice Storm	Sperry-Piltz (local data)	8, 1996 to 2022 (8 zone- level)		Ice Storm, 1998-01-15, \$10,000 property; \$15,000 crops, reported for the zone (1998 dollars); NWS zone MDZ004 (FREDERICK), 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.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	310, 1996 to 2025 (23 zone- level)		Flash Flood, 2018-05-15, \$43,200,000 property; \$0 crops (2018 dollars)		Event records naming member places: Emmitsburg town (31 records), Frederick city (19 records), Walkersville town (12 records), Thurmont town (11 records), Brunswick city (8 records), Woodsboro town (4 records), Middletown town (3 records), Myersville town (2 records), New Market town (2 records), Rosemont village (1 record). Zone-level records (23) 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)	23, 1996 to 2021		Lightning, 2002-08-03, damage not reported, 1 direct death	Lightning, 2000-08-07, \$750,000 property; crops not reported (2000 dollars)	Event records naming member places: Frederick city (6 records), Brunswick city (1 record), Middletown town (1 record), New Market town (1 record), Thurmont town (1 record), Walkersville town (1 record), Woodsboro 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)	62, 1996 to 2026 (60 zone- level)	30 kt (35 mph) to 66 kt (76 mph) (median 50 kt (58 mph)); 43 with a recorded value	66 kt (76 mph) measured gust, High Wind, 2025-02-16; NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties	High Wind, 2012-10-29, \$1,210,000 property; \$0 crops, reported for the zone (2012 dollars)	Event records naming member places: Thurmont town (1 record), Walkersville town (1 record). Zone-level records (60) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	629, 1958 to 2026	39 kt (45 mph) to 76 kt (87 mph) (median 52 kt (60 mph)); 517 with a recorded value	76 kt (87 mph), measurement type not recorded, Thunderstorm Wind, 1992-01-14	Thunderstorm Wind, 2026-06-14, \$1,000,000 property; crops not reported (2026 dollars)	Event records naming member places: Frederick city (46 records), Brunswick city (21 records), Middletown town (20 records), Myersville town (17 records), New Market town (17 records), Thurmont town (17 records), Emmitsburg town (16 records), Walkersville town (11 records), Woodsboro town (10 records), Rosemont village (8 records); and 2 more member places (see the XLSX file).	

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)	38, 1952 to 2021	F/EF0 to F/EF3 (median F/EF1); 38 with a recorded value	F3 tornado, 1983-05-22, 1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 37 yd wide, \$25,000 property; crops not recorded (1983 dollars)	Tornado, 1999-08-14, \$800,000 property; crops not reported (1999 dollars)	Event records naming member places: Frederick city (3 records), Brunswick city (2 records), Mount Airy town (1 record), Rosemont village (1 record), Thurmont town (1 record), Woodsboro 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)	226, 1996 to 2026 (225 zone-level)		Winter Storm, 2003-02-14, \$200,000 property; crops not reported, reported for the zone (2003 dollars); NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		No event record names a member place. Zone-level records (225) apply countywide.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

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

23

Counted incidents

19

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
2026-01-24	2026-01-23	EM-3634-MD	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	
2020-03-26	2020-01-20	DR-4491-MD	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$17,872,911.05		
2020-03-13	2020-01-20	EM-3430-MD	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4491
2018-06-25	2018-05-15	DR-4374-MD	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$4,623,608.13		
2016-03-04	2016-01-22	DR-4261-MD	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$1,711,274.58		
2012-11-20	2012-10-26	DR-4091-MD	Major disaster	HURRICANE SANDY	Hurricane	\$964,316.19		
2012-10-28	2012-10-26	EM-3349-MD	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4091
2011-08-27	2011-08-26	EM-3335-MD	Emergency	HURRICANE IRENE	Hurricane	\$25,929.70		
2010-05-06	2010-02-05	DR-1910-MD	Major disaster	SEVERE WINTER STORMS AND SNOWSTORMS	Winter Weather	\$1,060,682.63		
2005-09-13	2005-08-29	EM-3251-MD	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2003-09-19	2003-09-18	DR-1492-MD	Major disaster	HURRICANE ISABEL	Hurricane	\$573,511.43		
2003-03-14	2003-02-14	EM-3179-MD	Emergency	SNOW	Winter Weather	\$400,921.30		
2000-04-10	2000-01-25	DR-1324-MD	Major disaster	SEVERE WINTER STORM	Winter Weather	\$337,334.07		
1996-09-17	1996-09-06	DR-1139-MD	Major disaster	SEVERE STORMS AND FLOODING ASSOC WITH TROPICAL STORM FRAN	Hurricane (primary); also designated: Inland Flooding	PA not declared for this county		
1996-01-23	1996-01-19	DR-1094-MD	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1996-01-11	1996-01-06	DR-1081-MD	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather	none found		
1994-03-16	1994-02-08	DR-1016-MD	Major disaster	SEVERE WINTER WEATHER AND ICE STORMS	Winter Weather (primary); also designated: Ice Storm	none found		
1993-03-16	1993-03-13	EM-3100-MD	Emergency	SEVERE SNOWFALL & WINTER STORM	Winter Weather	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1979-09-14	1979-09-14	DR-601-MD	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1976-10-14	1976-10-14	DR-522-MD	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1975-10-04	1975-10-04	DR-489-MD	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		
1972-06-23	1972-06-23	DR-341-MD	Major disaster	TROPICAL STORM AGNES	Inland Flooding (primary); also designated: Hurricane	none found		
1971-08-17	1971-08-17	DR-309-MD	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	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
1962-03-09	1962-03-09	DR-127-MD	Major disaster	SEVERE STORMS, HIGH TIDES & FLOODING	Inland Flooding (primary); also designated: Coastal 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)

Public Assistance filed under this county for declarations that do not list it: 1 row, \$18,663.97

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-4170-MD	2014-04-10	SNOWSTORM	Mount Airy	\$18,663.97

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

SOURCES
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance not placed in a county in this state: 1 row, \$112,415.86

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	Why not placed
				<i>federal share obligated, nominal dollars</i>	
4491	2020-03-26	Board of Child Care of the United Methodist Church	Berkeley County	\$112,415.86	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	64	4	0	4	0	0	1996 to 2026-06-30	Includes 45 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	12	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	86	7	0	7	0	0	1955 to 2026-06-30	
Heat Wave	45	1	1	1	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	8	1	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	310	6	68	19	8	0	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	23	0	1	0	0	0	1996 to 2026-06-30	
Strong Wind	691	126	32	131	0	0	1955 to 2026-06-30	Includes 34 High Wind records and 28 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	38	0	0	0	1	0	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	226	24	7	31	8	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
2025-02-16	High Wind	66 kt (76 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone MDZ004 (FREDERICK), 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)
2022-12-23	High Wind	50 kt (58 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2022 dollars)	1, 0	NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	deaths or injuries recorded
2019-07-21	Excessive Heat		damage not reported	1, 0	NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2018-05-15	Flash Flood		\$43,200,000 property; \$0 crops (2018 dollars)	0, 0	FT DETRICK to GROVE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-05-15	Hail	2.5 in	damage not reported	0, 0	FREDERICK		B1-c worst recorded: Hail
2011-08-27	Tropical Storm		\$5,000 property; crops not reported, reported for the zone (2011 dollars)	0, 0	NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2006-06-27	Flash Flood		\$500,000 property; crops not reported (2006 dollars)	5, 1	COUNTYWIDE		deaths or injuries recorded
2002-08-12	Heat		damage not reported	0, 0	NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2002-08-03	Lightning		damage not reported	1, 0	FREDERICK		B1-c worst recorded: Lightning
1999-05-01	Drought		damage not reported	0, 0	NWS zone MDZ004 (FREDERICK), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
1992-01-14	Thunderstorm Wind	76 kt (87 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1983-05-22	Tornado	F3, 1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 37 yd wide	\$25,000 property; crops not recorded (1983 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,505 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.

FEMA's declaration data list no tribal or special-area declarations for this state.

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	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	1.79	event-days per year	about 1.79 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	34	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.79 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 10 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	3.97	event-days per year	about 3.97 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	161	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 3.97 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 4 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.
Earthquake	0.00109	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.109%			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	3.78	events per year	about 3.78 per year	Highly likely	FEMA annualized frequency (modeled)	143.6 (modeled)	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Heat Wave	4.21	event-days per year	about 4.21 days per year	Likely	event-days in 18 of 30 years, 1996 to 2025 (60%)	71	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0888	events per year	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	32	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	event-days per year	about 1 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	68	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1 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 8 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	4.68	event-days per year	about 4.68 days per year	Likely	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	131	1996 to 2023 (28 years)	see B1-f	
Landslide	0.606	events per year (modeled)	about 0.61 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	37.3	days per year with a strike	about 37.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	7.7	events per year	about 7.7 per year	Highly likely	FEMA annualized frequency (modeled)	293	1986 to 2023 (38 years)	countywide	
Tornado	0.453	events per year	about 1 in 2 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.

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
Wildfire	0.0000718	annual probability at a location	chance a given location in the county burns in a year: 0.00718%		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	14.3	event-days per year	about 14.3 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	272	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)

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	47	30	1.57
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	471	30	15.7
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	15	30	0.5
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	51	30	1.7
Tornado	EF0-1	1996 to 2025	21	30	0.7
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	5 of 65	9.4	11.3	12.1	Very Low 5, Not Applicable 60	
Coastal Flooding	0 of 65				Not Applicable 65	
Cold Wave	65 of 65	17.8	22.7	38.5	Relatively Low 61, 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.
Drought	56 of 65	67.4	83.8	96.3	Relatively Moderate 8, Relatively Low 32, Very Low 16, No Rating 9	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. 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	65 of 65	15.3	35.2	70.6	Relatively Low 21, Very Low 44	
Hail	65 of 65	37.8	59.7	81.2	Relatively Moderate 7, Relatively Low 58	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.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Heat Wave	65 of 65	17.3	50.2	80.1	Relatively Moderate 19, Relatively Low 46	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	65 of 65	49.8	60.7	77.6	Relatively Low 63, Very Low 2	
Ice Storm	65 of 65	6.8	24.5	48.7	Relatively Low 14, Very Low 51	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	65 of 65	1.2	25.0	86.5	Relatively High 2, Relatively Moderate 10, Relatively Low 37, Very Low 16	
Landslide	65 of 65	9.7	65.4	92.5	Relatively Low 16, Very Low 49	
Lightning	65 of 65	27.9	58.4	87.6	Relatively High 3, Relatively Moderate 45, Relatively Low 17	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	65 of 65	31.0	61.5	83.1	Relatively High 1, Relatively Moderate 46, Relatively Low 18	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	65 of 65	26.7	42.5	60.7	Relatively Moderate 3, Relatively Low 59, Very Low 3	
Tsunami	0 of 65				Not Applicable 65	
Volcanic Activity	0 of 65				Not Applicable 65	
Wildfire	63 of 65	19.5	38.7	77.3	Relatively Low 2, Very Low 61, No Rating 2	
Winter Weather	65 of 65	50.0	77.2	93.1	Relatively High 27, Relatively Moderate 38	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
Frederick County	County	Approved, expires 2027-05-18	FMA RL 0, SRL 5; any 20	\$913,441.13	0; 0	Includes \$585,762.36 for declarations not counted as hazard incidents (DR-4491-MD).
Brunswick city	City	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 1	\$324,241.29	36; 3	
Burkittsville town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$38,625.77	7; 0	

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
Emmitsburg town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$48,740.04	47; 3	
Frederick city	City	Approved, expires 2027-05-18	FMA RL 0, SRL 1; any 4	\$2,410,138.76	92; 13	
Middletown town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$55,918.95	25; 4	
Mount Airy town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$129,181.82	2; 0	
Myersville town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$172,258.08	24; 4	
New Market town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$21,104.59	21; 3	
Rosemont village	Village	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	none found	10; 3	
Thurmont town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$58,218.76	33; 3	
Walkersville town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$61,274.53	28; 1	
Woodsboro town	Town	Approved, expires 2027-05-18	FMA RL 0, SRL 0; any 0	\$30,352.10	17; 3	

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 2022-05-19 <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	\$0		under 1	\$0		\$66					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$55,998,831,154	\$169,431,879	271,433	\$73,775	\$215,434	\$421,186	0.000132%		\$0		
Drought		\$71,943,474			\$898,243		1.25% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$94,521,594,948		271,717	\$1,323,934		\$367,496	0.0014%				
Hail	\$55,998,864,278	\$169,431,879	271,433	\$1,019,637	\$36,466	\$1,503	0.00182%				
Heat Wave	\$55,998,831,154	\$169,431,879	271,433	under \$1	\$1,812	\$3,097,438	under 0.0001%		\$0		
Hurricane	\$55,992,126,289	\$168,865,832	271,384	\$1,969,427	\$553,749	\$80,975	0.00352%				
Ice Storm	\$55,981,260,908		271,400	\$39,977		\$111,215	under 0.0001%				
Inland Flooding	\$55,975,145,460	\$8,527,216	2,831	\$26,535,414	\$23,421	\$5,677,887	n/a (see note)	\$0			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	\$1,979,406,861		10,571	\$6,053		\$591	0.000306%				
Lightning	\$55,998,864,278		271,433	\$93,342		\$1,135,047	0.000167%				
Strong Wind	\$55,998,864,278	\$169,431,879	271,433	\$369,244	\$61,612	\$1,589,970	0.000659%	\$3,103,000	\$0		
Tornado	\$55,998,864,278	\$169,431,879	271,433	\$1,735,406	\$3,981	\$1,757,129	0.0031%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$5,065,402,310	\$21,130,174	30,656	\$15,469	\$10	\$3,286	0.000305%				

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 2022-05-19 <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
Winter Weather	\$55,998,831,154	\$169,431,879	271,433	\$48,799	\$61	\$596,027	under 0.0001%		\$0	none found (1 declaration)	

Totals since 2022-05-19 (Storm Events through 2026-06-30): 133 county-coded records, 119 with a damage value recorded (including \$0), \$3,103,000; 36 zone-level records, 16 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (1 declaration, 0 with PA).

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

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	271,433
Building value (total, not at risk)	\$55,998,864,278
Agriculture value (total, not at risk)	\$169,431,879
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$35,025,265
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)	\$14,839,816
Social vulnerability rating	Very Low
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	6
Repetitive loss, NFIP insurance definition	25	Severe repetitive loss, NFIP insurance definition	6

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 total and NFIP communities

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	6	25	6	25	0	2
FREDERICK COUNTY *	0	5	20	5	20	0	1
BRUNSWICK, CITY OF	0	0	1	0	1	0	0
FREDERICK, CITY OF	0	1	4	1	4	0	1

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 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
Frederick County	240027	0	5	20	5	20	0	1	
Brunswick city	240028	0	0	1	0	1	0	0	
Burkittsville town	240164	0	0	0	0	0	0	0	
Emmitsburg town	240029	0	0	0	0	0	0	0	
Frederick city	240030	0	1	4	1	4	0	1	
Middletown town	240162	0	0	0	0	0	0	0	
Mount Airy town	240200	0	0	0	0	0	0	0	
Myersville town	240116	0	0	0	0	0	0	0	
New Market town	240088	0	0	0	0	0	0	0	
Rosemont village	240085	0	0	0	0	0	0	0	
Thurmont town	240031	0	0	0	0	0	0	0	
Walkersville town	240032	0	0	0	0	0	0	0	

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
Woodsboro town	240033	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.

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)

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	5	20	5	20	0	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	1	5	1	5	0	0
not reported	0	0	0	0	0	0	0

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

SOURCES

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's 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 25 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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Cite this: Hazard Plain (2026). Frederick County, MD: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 24021). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MD_24021. Preview: automated baseline.