

Baltimore city, MD

Risk-assessment baseline packet

Independent city FIPS: 24510 **Release:** 2026-10 **Data as of:** 2026-09-30 **Storm Events data through:** 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2028-11-29. Plan: Baltimore City Hazard Mitigation Plan (FEMA plan 109331), approved 2023-11-30.

Since the plan was approved on 2023-11-30: 1 new hazard declaration (1 incident) and 41 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$52,423,310 a year), Heat Wave (\$38,131,711) and Cold Wave (\$12,275,961).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 24510 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2023-11-30), page 2
4. B1-a: hazard identification, page 3
5. B1-b: hazard location, page 4
6. B1-c: hazard extent, page 5
7. B1-d: previous occurrences, page 7
8. B1-e: probability of future events, page 12
9. B1-f: hazards that vary across jurisdictions, page 14
10. B2-a and B2-b: vulnerability and potential impacts, page 16
11. B2-a: vulnerability (county context), page 17
12. B2-c: repetitive loss properties, page 18
13. Sources, what the plan adds, disclaimer and citation, page 19

Plan clock

Status:	Approved, expires 2028-11-29	Plan:	Baltimore City Hazard Mitigation Plan (FEMA plan 109331)
Approved:	2023-11-30	Days to expiry:	791
What changed since your last plan (approved 2023-11-30)			
New federal declarations:	1 new hazard declaration (1 incident): EM-3634-MD (Severe Winter Storm)	Storm Events records since approval:	41 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 12 (44 CFR 77.2); any definition: 73	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>
Baltimore city	City	Approved, expires 2028-11-29	Baltimore City Hazard Mitigation Plan (FEMA plan 109331)	2023-11-30	2028-11-29	791

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively Moderate	\$51,512,280	\$0	\$911,031	\$52,423,310	71	
2	Heat Wave	Relatively High	Relatively High	\$136	\$0	\$38,131,574	\$38,131,711	86	
3	Cold Wave	Relatively High	Relatively High	\$2,537	\$0	\$12,273,425	\$12,275,961	33	Includes 17 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Tornado	Relatively High	Relatively High	\$2,158,155	\$0	\$7,866,637	\$10,024,793	7	
5	Hurricane	Relatively Moderate	Relatively High	\$9,452,405	\$0	\$294,727	\$9,747,132	3	
6	Earthquake	Relatively Moderate	Relatively Moderate	\$4,582,457	n/a	\$2,347,377	\$6,929,834		Storm Events does not record earthquakes.
7	Strong Wind	Relatively High	Relatively High	\$658,855	\$0	\$2,072,179	\$2,731,034	160	Includes 22 High Wind and 23 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Hail	Relatively Moderate	Relatively Moderate	\$1,160,526	\$0	\$26,830	\$1,187,356	18	
9	Lightning	Relatively High	Relatively High	\$48,588	n/a	\$1,027,500	\$1,076,088	4	
10	Winter Weather	Very High	Very High	\$36,340	\$0	\$907,352	\$943,692	184	
11	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$508,768	n/a	\$50,503	\$559,270	18	
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$108,711	n/a	\$139,414	\$248,125	4	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Wildfire	Very Low	Very Low	\$6,910	\$0	\$874	\$7,783	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$354	n/a	\$17	\$371	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	9	

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

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

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

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 2606.05 (Relatively Moderate, 79.9); tract 2605.01 (Relatively Moderate, 79.2); tract 2102 (Relatively Moderate, 78.4)
Hurricane	tract 2606.05 (Relatively Moderate, 88.1); tract 1202.02 (Relatively Moderate, 86.7); tract 1102 (Relatively Moderate, 84.8)
Landslide	tract 2713 (Very Low, 79.7); tract 2715.01 (Very Low, 77.3); tract 2803.01 (Very Low, 74.0)
Tornado	tract 1202.02 (Relatively Moderate, 73.1); tract 2606.05 (Relatively Moderate, 72.9); tract 1102 (Relatively Moderate, 70.1)
Wildfire	tract 2502.07 (Very Low, 56.2); tract 2714 (Very Low, 52.3); tract 2708.03 (Very Low, 51.3)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 2606.05 is Census Tract 2606.05). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	18 records, 1999 to 2024 (16 zone-level)		Coastal Flood, 2006-06-27, \$20,000 property; crops not reported (2006 dollars); NWS zone MDZ011		Event records naming jurisdictions in the plan: Baltimore city (2 records). Zone-level records (16) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	16 records, 1998 to 2026 (16 zone-level)	1 day to 11 days (median 2 days); 14 with a recorded value	11 consecutive days, 2026-01-23 to 2026-02-02, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	17 records, 2006 to 2020 (17 zone-level)		No crop damage reported in 17 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	9 records, 1998 to 2007 (9 zone-level)	30 days to 140 days (median 92 days); 3 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, 1998-11-01, property not reported; \$1,670,000 crops (zone total, 1998 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	24 records, 1957 to 2023	0.75 in to 4.5 in (median 1 in); 24 with a recorded value	4.5 in hail, 1970-06-18	Hail, 1998-06-02, \$5,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Baltimore city (7 records).	
Excessive Heat, Heat	heat index (in event narratives)	86 records, 1996 to 2025 (86 zone-level)	1 day to 8 days (median 2 days); 61 with a recorded value	8 consecutive days, 2002-08-12 to 2002-08-19, 3 direct deaths, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 1999 to 2011 (3 zone-level)		Strongest recorded: Tropical Storm record, 2003-09-18 to 2003-09-19, \$252,000,000 property; crops not reported (2003 dollars); NWS zone MDZ011		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 1999 to 2015 (4 zone-level)		Ice Storm, 1999-01-14, \$100,000 property; crops not reported (1999 dollars); NWS zone MDZ011		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	71 records, 1996 to 2025 (6 zone-level)		Flash Flood, 2018-05-27, \$3,000,000 property; \$0 crops (2018 dollars)		Event records naming jurisdictions in the plan: Baltimore city (11 records). Zone-level records (6) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4 records, 1996 to 2005		Lightning, 1998-06-26, damage not reported, 1 direct death, 1 direct injury	Lightning, 1996-07-08, \$30,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Baltimore city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	45 records, 1996 to 2025 (45 zone-level)	30 kt (35 mph) to 59 kt (68 mph) (median 50 kt (58 mph)); 30 with a recorded value	59 kt (68 mph) measured gust, High Wind, 2012-10-29, 2 direct injuries (reported for the zone); NWS zone MDZ011		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	150 records, 1957 to 2024	45 kt (52 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 100 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2010-11-17	Thunderstorm Wind, 2021-08-13, \$500,000 property; crops not reported (2021 dollars)	Event records naming jurisdictions in the plan: Baltimore city (41 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	7 records, 1996 to 2025	F/EF0 to F/EF1 (median F/EF1); 7 with a recorded value	EF1 tornado, 2010-11-17, 0.1 mi within this county, 175 yd wide, \$200,000 property; crops not reported (2010 dollars), 3 direct injuries	Tornado, 2024-06-05, \$2,000,000 property; crops not reported (2024 dollars)	No event record names a jurisdiction in the plan.	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	184 records, 1996 to 2026 (184 zone- level)		Winter Storm, 2003-02-14, \$1,500,000 property; crops not reported (2003 dollars), 1 direct injury (reported for the zone); NWS zone MDZ011		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 22 declarations covering 17 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-24	2026-01-23	EM-3634-MD	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	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	\$347,610,488.54		
2020-03-13	2020-01-20	EM-3430-MD	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4491
2016-03-04	2016-01-22	DR-4261-MD	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$483,648.41		
2012-11-20	2012-10-26	DR-4091-MD	Major disaster	Hurricane Sandy	Hurricane	\$119,240.68		
2012-10-28	2012-10-26	EM-3349-MD	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		same incident as DR-4091
2012-08-02	2012-06-29	DR-4075-MD	Major disaster	Severe Storms and Straight-Line Winds	Strong Wind	\$1,894,926.67		
2011-09-16	2011-08-24	DR-4034-MD	Major disaster	Hurricane Irene	Hurricane	\$1,426,409.53		
2011-08-27	2011-08-26	EM-3335-MD	Emergency	Hurricane Irene	Hurricane	\$23,538.42		same incident as DR-4034

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2010-05-06	2010-02-05	DR-1910-MD	Major disaster	Severe Winter Storms and Snowstorms	Winter Weather	\$6,755,305.91			
2010-02-19	2009-12-18	DR-1875-MD	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$2,008,134.67			
2005-09-13	2005-08-29	EM-3251-MD	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$94,533.13			
2003-09-19	2003-09-18	DR-1492-MD	Major disaster	Hurricane Isabel	Hurricane	\$5,511,449.39			
2003-03-14	2003-02-14	EM-3179-MD	Emergency	Snow	Winter Weather	\$1,293,453.77			
2000-04-10	2000-01-25	DR-1324-MD	Major disaster	Severe Winter Storm	Winter Weather	\$928,814.03			
1996-01-11	1996-01-06	DR-1081-MD	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	no Public Assistance recorded			
1993-03-16	1993-03-13	EM-3100-MD	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded			
1979-09-14	1979-09-14	DR-601-MD	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded			
1977-01-26	1977-01-26	DR-524-MD	Major disaster	Ice Conditions	Winter Weather	PA not declared for this county			
1975-10-04	1975-10-04	DR-489-MD	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded			
1972-06-23	1972-06-23	DR-341-MD	Major disaster	Tropical Storm Agnes	Inland Flooding (primary); also designated: Hurricane	no Public Assistance recorded			
1971-08-17	1971-08-17	DR-309-MD	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded			

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
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, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Public Assistance filed under this county for declarations that do not list it: 5 rows, \$95,993.77

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4170-MD	2014-04-10	Snowstorm	Mount Saint Joseph High School	\$6,023.81
DR-4170-MD	2014-04-10	Snowstorm	Maryland Port Administration	\$48,894.26
DR-4170-MD	2014-04-10	Snowstorm	Baltimore, City of	\$24,170.80
DR-4170-MD	2014-04-10	Snowstorm	Associated Catholic Charities	\$10,924.67
DR-4038-MD	2011-10-05	Remnants of Tropical Storm Lee	Maryland Port Administration	\$5,980.23

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.

Public Assistance not placed in any Maryland county: 1 row, \$112,415.86; listed on the Maryland state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	18	2	0	2	0	0	1996 to 2026-06-30	
Cold Wave	33	4	1	5	0	0	1996 to 2026-06-30	Includes 17 Frost/Freeze records.
Drought	9	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	24	0	1	1	0	0	1955 to 2026-06-30	
Heat Wave	86	8	1	9	0	0	1996 to 2026-06-30	
Hurricane	3	0	0	0	4	0	1996 to 2026-06-30	
Ice Storm	4	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	71	1	3	5	4	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	4	0	0	0	0	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Strong Wind	195	6	9	18	1	0	1955 to 2026-06-30	Includes 22 High Wind and 23 Strong Wind records.
Tornado	7	4	0	4	1	0	1950 to 2026-06-30	
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	184	16	1	25	9	1	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-01-23	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2026 dollars)	0, 0	NWS zone MDZ011 (SOUTHERN BALTIMORE), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2018-07-03	Excessive Heat		damage not reported	8, 0	NWS zone MDZ011 (SOUTHERN BALTIMORE), zone-level		deaths or injuries recorded
2018-05-27	Flash Flood		\$3,000,000 property; \$0 crops (2018 dollars)	0, 0	CATONSVILLE to WALBROOK		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-10-29	High Wind	59 kt (68 mph) measured gust	\$7,120,000 property; \$0 crops (zone total, 2012 dollars)	0, 2	NWS zone MDZ011 (SOUTHERN BALTIMORE), zone-level		B1-c worst recorded: High Wind and Strong Wind
2010-11-17	Tornado	EF1, 0.1 mi within this county, 175 yd wide	\$200,000 property; crops not reported (2010 dollars)	0, 3	RASPEBURG		B1-c worst recorded: Tornado
2010-11-17	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$10,000 property; crops not reported (2010 dollars)	0, 0	GARDENVILLE to RASPEBURG		B1-c worst recorded: Thunderstorm Wind
2003-09-18	Tropical Storm		\$252,000,000 property; crops not reported (zone total, 2003 dollars)	0, 0	NWS zone MDZ011 (SOUTHERN BALTIMORE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2002-08-12	Heat		damage not reported	3, 0	NWS zone MDZ011 (SOUTHERN BALTIMORE / BALTIMORE (C)), zone-level		B1-c worst recorded: Excessive Heat, Heat
2002-07-02	Heat		damage not reported	17, 0	NWS zone MDZ011 (SOUTHERN BALTIMORE), zone-level		deaths or injuries recorded
1999-07-04	Heat		damage not reported	15, 200	NWS zone MDZ011 (SOUTHERN BALTIMORE), zone-level		deaths or injuries recorded
1998-06-26	Lightning		damage not reported	1, 1	WEST BALTIMORE		B1-c worst recorded: Lightning
1970-06-18	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (638 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.69	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.5	event-days per year	about 1.5 days per year	Likely	Storm Events event-days in 8 of 30 years, 1996 to 2025 (26.7%)	25.4	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	6.12	event-days per year	about 6.12 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	161	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00108	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.108%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.6	events per year	about 3.6 per year	Highly likely	FEMA annualized frequency (modeled)	154.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.8	event-days per year	about 6.8 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	99.7	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.104	events per year	about 1 in 10 years	Likely	FEMA annualized frequency (modeled)	24	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.953	event-days per year	about 0.953 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	64	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.89	event-days per year	about 1.89 days per year	Likely	Storm Events event-days in 23 of 30 years, 1996 to 2025 (76.7%)	53	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0399	events per year (modeled)	about 1 in 25 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	38.7	days per year with a strike	about 38.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	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
Strong Wind	8.13	events per year	about 8.13 per year	Highly likely	FEMA annualized frequency (modeled)	309	1986 to 2023 (38 years)	countywide	
Tornado	0.0696	events per year	about 1 in 14 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00000999	annual probability at a location	chance a given location in the county burns in a year: 0.000999%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	10.8	event-days per year	about 10.8 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	184	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	16	30	0.533
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	94	30	3.13
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	20	30	0.667
Tornado	EF0-1	1996 to 2025	7	30	0.233
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	25 of 199	70.2	82.8	96.2	Relatively High 1, Relatively Moderate 5, Relatively Low 14, Very Low 5, No Rating 174
Cold Wave	199 of 199	16.2	55.6	81.5	Relatively High 6, Relatively Moderate 139, Relatively Low 53, Very Low 1
Drought	0 of 199				No Rating 199
Earthquake	199 of 199	14.8	50.2	79.9	Relatively Moderate 4, Relatively Low 141, Very Low 54
Hail	199 of 199	30.6	44.6	81.8	Relatively Moderate 6, Relatively Low 166, Very Low 27
Heat Wave	199 of 199	2.6	91.0	97.3	Very High 9, Relatively High 144, Relatively Moderate 45, Very Low 1
Hurricane	199 of 199	55.9	66.2	88.1	Relatively Moderate 17, Relatively Low 182
Ice Storm	199 of 199	5.0	16.3	56.2	Relatively Low 10, Very Low 189
Inland Flooding	199 of 199	0.9	13.6	85.3	Relatively High 2, Relatively Moderate 12, Relatively Low 78, Very Low 107
Landslide	196 of 199	8.6	25.6	79.7	Very Low 196, No Rating 3
Lightning	199 of 199	0.8	30.7	62.7	Relatively Moderate 16, Relatively Low 147, Very Low 36

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	199 of 199	16.7	44.4	80.2	Relatively Moderate 44, Relatively Low 154, Very Low 1
Tornado	199 of 199	21.9	45.9	73.1	Relatively Moderate 39, Relatively Low 159, Very Low 1
Wildfire	121 of 199	19.5	33.6	56.2	Very Low 121, No Rating 78
Winter Weather	199 of 199	17.6	65.5	88.9	Relatively High 25, Relatively Moderate 156, Relatively Low 17, Very Low 1

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

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

Frequency data for cold wave, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Baltimore city	City	Approved, expires 2028-11-29	FMA RL 0, SRL 12; any 73	\$211,427,638.35	62 total; 1 since its plan	Includes \$195,150,483.93 for declarations not counted as hazard incidents (DR-4491-MD, EM-3251-MD).

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-11-30 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$4,795,505,635	n/a	9,643	\$508,768	n/a	\$50,503	0.0106%		\$0		
Cold Wave	\$116,785,448,311	\$0	585,581	\$2,537	\$0	\$12,273,425	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$207,869,610,530	n/a	585,708	\$4,582,457	n/a	\$2,347,377	0.0022%				
Hail	\$116,785,448,311	\$0	585,581	\$1,160,526	\$0	\$26,830	0.000994%				
Heat Wave	\$116,785,448,311	\$0	585,581	\$136	\$0	\$38,131,574	under 0.0001%		\$0		
Hurricane	\$116,717,991,505	\$0	585,326	\$9,452,405	\$0	\$294,727	0.0081%				
Ice Storm	\$116,717,052,734	n/a	585,182	\$108,711	n/a	\$139,414	under 0.0001%				
Inland Flooding	\$116,560,250,262	\$0	4,589	\$51,512,280	\$0	\$911,031	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.

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-11-30 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Landslide	\$1,758,086,296	n/a	8,062	\$354	n/a	\$17	under 0.0001%				
Lightning	\$116,785,448,311	n/a	585,581	\$48,588	n/a	\$1,027,500	under 0.0001%				
Strong Wind	\$116,785,448,311	\$0	585,581	\$658,855	\$0	\$2,072,179	0.000564%	\$240,000	\$0		
Tornado	\$116,785,448,311	\$0	585,581	\$2,158,155	\$0	\$7,866,637	0.00185%	\$2,760,000			
Wildfire	\$6,804,045,681	\$0	44,810	\$6,910	\$0	\$874	0.000102%				
Winter Weather	\$116,785,448,311	\$0	585,581	\$36,340	\$0	\$907,352	under 0.0001%		\$0	no Public Assistance recorded (1 declaration)	

Totals since 2023-11-30 (Storm Events through 2026-06-30): 10 county-coded records, 10 with a damage value recorded (including \$0), \$3,000,000; 31 zone-level records, 19 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	585,581
Building value (total, not at risk)	\$116,785,448,311
Agriculture value (total, not at risk)	\$0
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$70,237,020
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)	\$66,049,438
Social vulnerability rating	Relatively High
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	12
Repetitive loss, NFIP insurance definition	71	Severe repetitive loss, NFIP insurance definition	10

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	12	71	10	73	10	31
of which: Baltimore city	0	12	71	10	73	10	31

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Baltimore city	240087	0	12	71	10	73	10	31

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	34	0	34	0	11
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	2	0	2	0	1
non-residential	0	12	35	10	37	10	19
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 71 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

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