

Allegan County, MI

Risk-assessment baseline packet

Unit **County area 26005** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2026-10-27	Plan	Allegan County 2021 HMP Update (FEMA plan 107872)
Approved	2021-10-28	Expires	2026-10-27
As of	2026-09-28	Days	29 days to expiry
Update underway	none in FEMA's plan tracker		

What changed since your last plan (approved 2021-10-28)

New federal declarations	DR-4925-MI (1 declaration row; 1 counted incident)	Storm Events records since approval	47 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 3	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: 36 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
Allegan County	County	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		
Allegan city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Douglas city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fennville city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Holland city	City	Approved, expires 2028-01-25	Ottawa County (Kent County) (FEMA plan 108780)	2023-01-26	2028-01-25	484		member approved 2023-08-04
Hopkins village	Village	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Martin village	Village	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Otsego city	City	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2021-11-17
Plainwell city	City	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2021-12-17

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Saugatuck city	City	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2022-06-30
South Haven city	City	Expired on 2021-03-01	Van Buren County (FEMA plan 102083)	2016-03-01	2021-03-01	-2,037		
Wayland city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Allegan township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Casco township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Cheshire township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clyde township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dorr township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fillmore township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ganges township	Township	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2021-12-17
Gun Plain township	Township	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2022-01-24
Heath township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Hopkins township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Laketown township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lee township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Leighton township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Manlius township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Martin township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Monterey township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Otsego township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Overisel township	Township	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2022-01-07
Salem township	Township	Approved, expires 2026-10-27	Allegan County 2021 HMP Update (FEMA plan 107872)	2021-10-28	2026-10-27	29		member approved 2022-12-12
Saugatuck township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
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Trowbridge township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Valley township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Watson township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wayland township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	Allegan County 2021 HMP Update (FEMA plan 107872), pending adoption here	2021-10-28 by FEMA; not yet adopted here	2026-10-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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

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	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>statistical value of life and injury, \$13.7M per life, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	<i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$21,573,594	\$213,492	\$267,326	\$22,054,413	20		
2	Tornado	Relatively Moderate	Relatively Moderate	\$2,390,523	\$4,406	\$1,424,963	\$3,819,892	16		

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
3	Strong Wind	Relatively High	Relatively High	\$1,296,520	\$54,614	\$624,257	\$1,975,391	187		Includes 15 High Wind records, event types the NRI definition of this hazard leaves out.
4	Cold Wave	Relatively Low	Relatively Moderate	\$549	\$135,665	\$1,370,568	\$1,506,782	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
5	Hail	Relatively Moderate	Relatively Moderate	\$1,208,275	\$112,004	\$16,097	\$1,336,376	59		
6	Heat Wave	Relatively Low	Relatively Low	\$6,310	\$6	\$333,085	\$339,400	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Lightning	Relatively Low	Relatively Moderate	\$21,845		\$304,057	\$325,902	1		
8	Earthquake	Very Low	Relatively Low	\$235,973		\$54,737	\$290,710			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Ice Storm	Relatively Moderate	Relatively Moderate	\$163,443		\$50,913	\$214,356	4		
10	Winter Weather	Relatively Moderate	Relatively Moderate	\$15,162	\$7,501	\$101,790	\$124,453	159		Includes 1 Sleet record, event types the NRI definition of this hazard leaves out.
11	Hurricane	Very Low	Very Low	\$12,816	\$17,601	\$12	\$30,430	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$17,927	\$41	\$1,719	\$19,687	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Coastal Flooding	Very Low	Very Low	\$3,714		\$271	\$3,985	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$707		\$2,508	\$3,215	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Drought	No Rating	No Expected Annual Losses		\$0		\$0	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	8 of 30
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 30
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	30 of 30
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	77, 1955 to 2023	0.75 in to 4 in (median 1 in); 77 with a recorded value	4 in hail, 1955-10-23	Hail, 2023-04-04, \$500,000 property; \$0 crops (2023 dollars)	Event records naming member places: Allegan city (11 records), Allegan township (11 records), Wayland city (8 records), Wayland township (8 records), Plainwell city (7 records), Saugatuck city (4 records), Saugatuck township (4 records), Dorr township (3 records), Fennville city (3 records), Holland city (3 records); and 9 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
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	4, 1997 to 2023 (4 zone-level)		Ice Storm, 2019-02-05, \$2,000,000 property; \$0 crops, reported for the zone (2019 dollars); NWS zone MIZ064 (ALLEGAN), 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)	20, 1996 to 2013 (4 zone-level)		Flash Flood, 1997-06-20, \$2,000,000 property; \$5,000,000 crops (1997 dollars), 4 direct injuries		Event records naming member places: Allegan city (2 records), Allegan township (2 records), Plainwell city (2 records), Wayland city (2 records), Wayland township (2 records), Fennville city (1 record), Holland city (1 record), Saugatuck city (1 record), Saugatuck township (1 record). Zone-level records (4) 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)	1, 2014 to 2014		Lightning, 2014-08-26, \$5,000 property; \$0 crops (2014 dollars)		Event records naming member places: Holland city (1 record).	Storm Events lists lightning with damage or casualties; physical measure 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
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	15, 1997 to 2024 (15 zone-level)	42 kt (48 mph) to 63 kt (72 mph) (median 53 kt (61 mph)); 14 with a recorded value	63 kt (72 mph) measured gust, High Wind, 2021-12-11; NWS zone MIZ064 (ALLEGAN), zone-level: may include parts of neighboring counties	High Wind, 2017-03-08, \$12,000,000 property; \$0 crops, reported for the zone (2017 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	243, 1955 to 2026	50 kt (58 mph) to 71 kt (82 mph) (median 52 kt (60 mph)); 158 with a recorded value	71 kt (82 mph) measured, Thunderstorm Wind, 2001-09-03	Thunderstorm Wind, 2024-06-25, \$500,000 property; \$0 crops (2024 dollars)	Event records naming member places: Allegan city (31 records), Allegan township (31 records), Wayland city (16 records), Wayland township (16 records), Plainwell city (12 records), Dorr township (11 records), Otsego city (9 records), Otsego township (9 records), Douglas city (8 records), Holland city (8 records); and 11 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	37, 1954 to 2026	F/EF0 to F/EF5 (median F/EF1); 37 with a recorded value	F5 tornado, 1956-04-03, 13.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide, \$25,000 property; crops not recorded (1956 dollars), 10 direct injuries	Tornado, 1956-04-03, \$2,500,000 property; crops not recorded (1956 dollars)	Event records naming member places: Dorr township (2 records), Lee township (2 records), Douglas city (1 record), Fennville city (1 record), Otsego city (1 record), Otsego township (1 record), Plainwell city (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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	159, 1996 to 2026 (159 zone-level)		Winter Storm, 2018-04-14, \$100,000 property; \$0 crops, reported for the zone (2018 dollars); NWS zone MIZ064 (ALLEGAN), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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 17 Counted incidents 14

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-06-30	2026-04-10	DR-4925-MI	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding (primary); also designated: Tornado	PA not declared for this county	new since last plan; within last 5 years	
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$19,610.46		
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4494
2013-06-18	2013-04-16	DR-4121-MI	Major disaster	FLOODING	Inland Flooding	\$224,820.07		
2008-07-14	2008-06-06	DR-1777-MI	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$455,577.90		
2005-09-07	2005-08-29	EM-3225-MI	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2001-01-10	2000-12-11	EM-3160-MI	Emergency	SNOW	Winter Weather	\$89,781.75		
1999-01-27	1999-01-02	EM-3137-MI	Emergency	MI - SEVERE WEATHER 1/2 /99	Winter Weather	\$80,971.12		
1986-09-18	1986-09-10	DR-774-MI	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1980-09-08	1980-09-08	DR-631-MI	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1978-01-27	1978-01-27	EM-3057-MI	Emergency	BLIZZARDS & SNOWSTORMS	Winter Weather	none found		
1977-02-05	1977-02-05	EM-3030-MI	Emergency	SNOWSTORMS	Winter Weather	none found		
1976-03-19	1976-03-19	DR-495-MI	Major disaster	SEVERE STORMS, TORNADOES, ICING & FLOODING	Inland Flooding; Tornado	none found		
1975-09-30	1975-09-30	DR-486-MI	Major disaster	SEVERE STORMS, HIGH WINDS & FLOODING	Inland Flooding (primary); also designated: Strong Wind	none found		
1975-04-26	1975-04-26	DR-465-MI	Major disaster	SEVERE STORMS, HIGH WINDS & FLOODING	Inland Flooding (primary); also designated: Strong Wind	none found		
1972-04-05	1972-04-05	DR-330-MI	Major disaster	SEVERE STORM & FREEZING	Winter Weather	none found		
1965-04-14	1965-04-14	DR-190-MI	Major disaster	TORNADOES & SEVERE STORMS	Tornado	none found		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars. Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1956-04-05	1956-04-05	DR-53-MI	Major disaster	TORNADO	Tornado		
1953-06-09	1953-06-09	DR-6-MI	Major disaster	TORNADO	Tornado		
1953-06-02	1953-06-02	DR-4-MI	Major disaster	TORNADO	Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	77	3	0	3	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	4	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	20	0	0	0	8	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	258	30	5	30	2	0	1955 to 2026-06-30	Includes 15 High Wind records, event types the NRI definition of this hazard leaves out.
Tornado	37	4	1	4	4	1	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	159	9	0	9	5	0	1996 to 2026-06-30	Includes 1 Sleet record, event types the NRI definition of this hazard leaves out.

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
2021-12-11	High Wind	63 kt (72 mph) measured gust	damage not reported	0, 0	NWS zone MIZ064 (ALLEGAN), 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)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2019-02-05	Ice Storm		\$2,000,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MIZ064 (ALLEGAN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2018-04-14	Winter Storm		\$100,000 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone MIZ064 (ALLEGAN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2014-08-26	Lightning		\$5,000 property; \$0 crops (2014 dollars)	0, 0	HOLLAND		B1-c worst recorded: Lightning
2008-06-07	Flash Flood		\$2,000,000 property; \$2,000,000 crops (2008 dollars)	2, 0	CASTLE PARK to GLENN		deaths or injuries recorded
2001-09-03	Thunderstorm Wind	71 kt (82 mph) measured	\$5,000 property; crops not reported (2001 dollars)	0, 0	SAUGATUCK		B1-c worst recorded: Thunderstorm Wind
1997-06-20	Flash Flood		\$2,000,000 property; \$5,000,000 crops (1997 dollars)	0, 4	COUNTY-WIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1983-07-21	Tornado	F2, 13.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide	\$250,000 property; crops not recorded (1983 dollars)	1, 1	location not recorded		deaths or injuries recorded
1965-04-11	Tornado	F1, 15.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide	\$250,000 property; crops not recorded (1965 dollars)	1, 9	location not recorded		deaths or injuries recorded
1956-04-03	Tornado	F3, 8.3 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 200 yd wide	\$2,500,000 property; crops not recorded (1956 dollars)	0, 3	location not recorded		B1-c most damaging: Tornado
1956-04-03	Tornado	F5, 13.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 400 yd wide	\$25,000 property; crops not recorded (1956 dollars)	0, 10	location not recorded		B1-c worst recorded: Tornado
1955-10-23	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the XLSX file, sheet "B1-d Storm Events history" (556 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	0.0133	events per year at a location (modeled)	about 0.013 per year at a given location in the county		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Cold Wave	1.05	event-days per year	about 1.05 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	20	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	0	event-days per year	none modeled		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.000853	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0853%			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	1.51	events per year	about 1.51 per year	Highly likely	FEMA annualized frequency (modeled)	57.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.68	event-days per year	about 2.68 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	39	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.0111	events per year	about 1 in 90 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Ice Storm	1.44	event-days per year	about 1.44 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	45	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.44 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 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.
Inland Flooding	0.607	event-days per year	about 0.607 days per year	Likely	event-days in 12 of 30 years, 1996 to 2025 (40%)	17	1996 to 2023 (28 years)	see B1-f	
Landslide	0.194	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	34.2	days per year with a strike	about 34.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.88	events per year	about 2.88 per year	Highly likely	FEMA annualized frequency (modeled)	51	1986 to 2023 (38 years)	countywide	
Tornado	0.531	events per year	about 0.53 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000168	annual probability at a location	chance a given location in the county burns in a year: 0.00168%		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	30.3	event-days per year	about 30.3 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	575	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado,

hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	28	30	0.933
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	128	30	4.27
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	6	30	0.2
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	26	30	0.867
Tornado	EF0-1	1996 to 2025	13	30	0.433
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 30				Not Applicable 30	
Coastal Flooding	8 of 30	69.9	75.2	79.6	Relatively Low 3, Very Low 5, No Rating 22	
Cold Wave	30 of 30	24.5	48.0	61.1	Relatively Moderate 16, Relatively Low 14	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	0 of 30				No Rating 30	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Earthquake	30 of 30	4.7	24.0	44.0	Relatively Low 1, Very Low 29	
Hail	30 of 30	54.1	80.8	87.8	Relatively Moderate 24, Relatively Low 6	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	30 of 30	3.7	14.7	25.5	Relatively Low 9, Very Low 21	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	30 of 30	20.6	32.0	43.4	Very Low 30	
Ice Storm	30 of 30	26.8	59.0	72.5	Relatively Moderate 2, Relatively Low 27, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	30 of 30	4.6	55.4	83.5	Relatively High 3, Relatively Moderate 15, Relatively Low 11, Very Low 1	
Landslide	30 of 30	33.1	79.2	89.0	Relatively Low 10, Very Low 20	
Lightning	30 of 30	18.9	46.9	61.8	Relatively Moderate 10, Relatively Low 19, Very Low 1	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 rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Strong Wind	30 of 30	49.7	83.2	91.0	Relatively High 16, Relatively Moderate 13, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	30 of 30	36.7	61.1	77.6	Relatively High 2, Relatively Moderate 20, Relatively Low 8	
Tsunami	0 of 30				Insufficient Data 30	
Volcanic Activity	0 of 30				Not Applicable 30	
Wildfire	30 of 30	41.7	62.8	67.4	Very Low 30	
Winter Weather	30 of 30	37.5	60.0	71.9	Relatively Moderate 25, Relatively Low 5	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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
Allegan County	County	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	\$6,279.75	0; 0	
Allegan city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$16,107.64	44; no approved plan	
Douglas city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	10; no approved plan	
Fennville city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	10; no approved plan	
Holland city	City	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	13; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Hopkins village	Village	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	3; no approved plan	
Martin village	Village	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	8; no approved plan	
Otsego city	City	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	none found	12; 4	
Plainwell city	City	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	\$18,951.96	22; 1	
Saugatuck city	City	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 2	\$92,328.65	11; 0	
South Haven city	City	Expired on 2021-03-01	FMA RL 0, SRL 0; any 2	none found	0; 0	Whole community, including the part in Van Buren County; none of its repeat-flood properties are in this county.
Wayland city	City	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$14,318.21	26; no approved plan	
Allegan township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	44; no approved plan	
Casco township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Cheshire township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Clyde township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Dorr township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	16; no approved plan	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Fillmore township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	1; no approved plan	
Ganges township	Township	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	none found	4; 0	
Gun Plain township	Township	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	none found	0; 0	
Heath township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Hopkins township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	3; no approved plan	
Laketown township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	none found	0; no approved plan	
Lee township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	5; no approved plan	
Leighton township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Manlius township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Martin township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	8; no approved plan	
Monterey township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	2; no approved plan	

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
Otsego township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	12; no approved plan	
Overisel township	Township	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	none found	1; 0	
Salem township	Township	Approved, expires 2026-10-27	FMA RL 0, SRL 0; any 0	none found	0; 0	
Saugatuck township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	11; no approved plan	
Trowbridge township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Valley township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Watson township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Wayland township	Township	Plan 107872 approved 2021-10-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	26; no approved plan	

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-10-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$913,378,409		1,739	\$3,714		\$271	0.000407%				
Cold Wave	\$30,392,174,535	\$752,398,680	120,243	\$549	\$135,665	\$1,370,568	under 0.0001%				
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$52,715,454,386		120,502	\$235,973		\$54,737	0.000448%				
Hail	\$30,392,174,535	\$752,398,680	120,243	\$1,208,275	\$112,004	\$16,097	0.00398%	\$1,000,000			
Heat Wave	\$30,392,174,535	\$752,398,680	120,243	\$6,310	\$6	\$333,085	under 0.0001%				
Hurricane	\$30,266,099,017	\$745,618,359	119,697	\$12,816	\$17,601	\$12	under 0.0001%				
Ice Storm	\$30,389,113,387		120,238	\$163,443		\$50,913	0.000538%		\$500,000		
Inland Flooding	\$30,359,847,548	\$18,437,541	1,490	\$21,573,594	\$213,492	\$267,326	n/a (see note)			none found (1 declaration)	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/ B2-b. EAL as % of exposure: n/a.
Landslide	\$388,391,722		1,363	\$707		\$2,508	0.000182%				
Lightning	\$30,392,174,535		120,243	\$21,845		\$304,057	under 0.0001%				
Strong Wind	\$30,392,174,535	\$752,398,680	120,243	\$1,296,520	\$54,614	\$624,257	0.00427%	\$1,202,000	\$10,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$10,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$30,392,174,535	\$752,398,680	120,243	\$2,390,523	\$4,406	\$1,424,963	0.00787%			none found (1 declaration)	

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 2021-10-28 <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
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$13,514,632,281	\$291,927,389	57,916	\$17,927	\$41	\$1,719	0.000133%				
Winter Weather	\$30,392,174,535	\$752,398,680	120,243	\$15,162	\$7,501	\$101,790	under 0.0001%		\$0		

Totals since 2021-10-28 (Storm Events through 2026-06-30): 35 county-coded records, 12 with a damage value recorded (including \$0), \$2,202,000; 12 zone-level records, 8 with a damage value recorded (including \$0), \$510,000 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	120,243
Building value (total, not at risk)	\$30,392,174,535
Agriculture value (total, not at risk)	\$752,398,680
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$27,492,689
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)	\$4,552,304
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	3	Severe repetitive loss, NFIP insurance definition	0

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

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

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	3	0	3	0	2
LAKETOWN, TOWNSHIP OF	0	0	1	0	1	0	0
SAUGATUCK, CITY OF	0	0	2	0	2	0	2
State level, not in this county: county not reported	0	0	4	0	4	0	0

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
Allegan County	261804	0	0	0	0	0	0	0	
Allegan city	260003	0	0	0	0	0	0	0	
Douglas city	260549	0	0	0	0	0	0	0	
Fennville city	261460	0	0	0	0	0	0	0	
Holland city	260006	0	0	0	0	0	0	0	
Hopkins village	261458	0	0	0	0	0	0	0	
Martin village	260793	0	0	0	0	0	0	0	
Otsego city	260007	0	0	0	0	0	0	0	
Plainwell city	260008	0	0	0	0	0	0	0	

Member	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Saugatuck city	260305	0	0	2	0	2	0	2	
South Haven city	260211	0	0	2	0	2	0	1	Whole community, including the part in Van Buren County; none of its repeat-flood properties are in this county.
South Haven city	261523	0	0	0	0	0	0	0	
Wayland city	260744	0	0	0	0	0	0	0	
Allegan township	261512	0	0	0	0	0	0	0	
Casco township	260004	0	0	0	0	0	0	0	
Cheshire township	261513	0	0	0	0	0	0	0	
Clyde township	261514	0	0	0	0	0	0	0	
Dorr township	261515	0	0	0	0	0	0	0	
Fillmore township	261516	0	0	0	0	0	0	0	
Ganges township	260005	0	0	0	0	0	0	0	
Gun Plain township	260614	0	0	0	0	0	0	0	
Heath township	260347	0	0	0	0	0	0	0	
Hopkins township	261517	0	0	0	0	0	0	0	
Laketown township	260253	0	0	1	0	1	0	0	
Lee township	260722	0	0	0	0	0	0	0	
Leighton township	261518	0	0	0	0	0	0	0	
Manlius township	260348	0	0	0	0	0	0	0	
Martin township	261900	0	0	0	0	0	0	0	
Monterey township	261000	0	0	0	0	0	0	0	
Otsego township	260740	0	0	0	0	0	0	0	
Overisel township	261822	0	0	0	0	0	0	0	
Salem township	261823	0	0	0	0	0	0	0	
Saugatuck township	260009	0	0	0	0	0	0	0	
Trowbridge township	261519	0	0	0	0	0	0	0	
Valley township	261520	0	0	0	0	0	0	0	
Watson township	261521	0	0	0	0	0	0	0	
Wayland township	261522	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	0	1	0	1	0	0
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	1	0	1	0	1
non-residential	0	0	1	0	1	0	1
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 3 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_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_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MI_26005. Preview: automated baseline.