

Genesee County, MI

Risk-assessment baseline packet

Unit **County area 26049** 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 2027-05-04	Plan	Genesee County HMP update (FEMA plan 107921)
Approved	2022-05-05	Expires	2027-05-04
As of	2026-09-28	Days	218 days to expiry
Update underway	none in FEMA's plan tracker		

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

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	52 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 5 (44 CFR 77.2); any definition: 44	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: 35 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
Genesee County	County	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Burton city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Clio city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Davison city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Fenton city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Flint city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Flushing city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Gaines village	Village	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Goodrich village	Village	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Grand Blanc city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Lennon village	Village	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Linden city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Montrose city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Mount Morris city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Otisville village	Village	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Otter Lake village	Village	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		Also approved under plan 107958 (Lapeer County, expires 2027-04-13). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Swartz Creek city	City	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Argentine township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Atlas township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Clayton charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Davison township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Fenton charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Flint charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Flushing charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Forest township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Gaines township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Genesee charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Grand Blanc charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Montrose charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Mount Morris township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Mundy township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Richfield township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Thetford township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
Vienna charter township	Township	Approved, expires 2027-05-04	Genesee County HMP update (FEMA plan 107921)	2022-05-05	2027-05-04	218		
University of Michigan-Flint Campus	College/University	Expired on 2018-01-11	University of Michigan Flint Campus (FEMA plan 1721)	2013-01-11	2018-01-11	-3,182		

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$50,842,950	\$25,703	\$3,399	\$50,872,052	34		
2	Tornado	Relatively High	Relatively High	\$11,841,534	\$2,153	\$17,032,179	\$28,875,867	25		
3	Cold Wave	Relatively High	Very High	\$5,299	\$65,490	\$21,329,973	\$21,400,762	17		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
4	Strong Wind	Relatively High	Relatively High	\$4,351,651	\$12,514	\$695,757	\$5,059,921	390		Includes 29 High Wind records and 6 Strong Wind records, event types the NRI definition of this hazard leaves out.
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$16,675	\$1	\$2,039,623	\$2,056,298	14		
6	Hail	Relatively Moderate	Relatively Moderate	\$1,722,860	\$35,262	\$103,622	\$1,861,744	178		
7	Lightning	Relatively High	Relatively High	\$98,579		\$1,027,500	\$1,126,079	15		
8	Ice Storm	Relatively High	Relatively High	\$847,876		\$14,431	\$862,308	7		
9	Earthquake	Relatively Low	Relatively Low	\$608,823		\$206,070	\$814,893			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
10	Winter Weather	Relatively Low	Relatively Moderate	\$83,536	\$341	\$1,108	\$84,985	65		
11	Hurricane	Very Low	Very Low	\$42,225	\$3,727	\$262	\$46,215	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$9,481	\$2	\$1,443	\$10,926	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Landslide	Very Low	Very Low	\$674		\$880	\$1,554	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Drought	No Rating	No Expected Annual Losses		\$0		\$0	2		

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 <i>(see note)</i> <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
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 134
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 134
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 134
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.	134 of 134
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134
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.	134 of 134

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134
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.	134 of 134
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.	127 of 134
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134
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.	134 of 134
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 134
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 134
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.	125 of 134
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	134 of 134

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	15, 1996 to 2026 (15 zone-level)	1 day to 21 days (median 3 days); 15 with a recorded value	21 days, 2003-01-10 to 2003-01-30, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level	Cold/Wind Chill, 2007-02-03, \$25,000 property; \$0 crops, reported for the zone (2007 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	2, 2007 to 2012 (2 zone-level)		Frost/Freeze, 2012-04-27, \$1,300,000 crop damage, reported for the zone (2012 dollars); NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Drought	US Drought Monitor D-scale	2, 2001 to 2002 (2 zone-level)	30 days to 31 days (median 30.5 days); 2 with a recorded value	31 days (1 month), 2001-07-01 to 2001-07-31, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	215, 1961 to 2025	0.75 in to 3 in (median 0.88 in); 215 with a recorded value	3 in hail, 1994-05-25	Hail, 2023-07-20, \$20,000,000 property; \$0 crops (2023 dollars)	Event records naming member places: Grand Blanc charter township (23 records), Grand Blanc city (23 records), Flint charter township (20 records), Flint city (20 records), Burton city (12 records), Goodrich village (12 records), Otisville village (11 records), Clio city (10 records), Davison city (10 records), Davison township (10 records); and 17 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	14, 1999 to 2026 (14 zone-level)	1 day to 7 days (median 4.5 days); 10 with a recorded value	7 consecutive days, 2012-07-01 to 2012-07-07, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	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)	7, 1997 to 2023 (7 zone-level)		Ice Storm, 2013-12-21, \$3,000,000 property; \$0 crops, reported for the zone (2013 dollars); NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	34, 1996 to 2025 (13 zone-level)		Flash Flood, 2012-05-04, \$7,100,000 property; \$0 crops (2012 dollars)		Event records naming member places: Flint charter township (3 records), Flint city (3 records), Goodrich village (3 records), Argentine township (2 records), Flushing charter township (2 records), Flushing city (2 records), Gaines township (2 records), Gaines village (2 records), Grand Blanc charter township (2 records), Grand Blanc city (2 records); and 9 more member places (see the XLSX file). Zone-level records (13) 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)	15, 1996 to 2014		Lightning, 1999-07-23, damage not reported, 1 direct death, 1 direct injury	Lightning, 2007-05-15, \$75,000 property; \$0 crops (2007 dollars)	Event records naming member places: Fenton charter township (3 records), Fenton city (3 records), Flint charter township (3 records), Flint city (3 records), Davison city (2 records), Davison township (2 records), Mount Morris city (2 records), Mount Morris township (2 records), Atlas township (1 record), Flushing charter township (1 record); and 2 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	35, 1996 to 2026 (35 zone-level)	35 kt (40 mph) to 72 kt (83 mph) (median 52 kt (60 mph)); 33 with a recorded value	72 kt (83 mph) measured gust, High Wind, 2003-11-12; NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties	High Wind, 2017-03-08, \$25,000,000 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)	459, 1956 to 2026	50 kt (58 mph) to 85 kt (98 mph) (median 52.5 kt (60 mph)); 394 with a recorded value	85 kt (98 mph), measurement type not recorded, Thunderstorm Wind, 1994-06-28		Event records naming member places: Flint charter township (56 records), Flint city (56 records), Mount Morris city (31 records), Mount Morris township (31 records), Grand Blanc charter township (22 records), Grand Blanc city (22 records), Flushing charter township (21 records), Flushing city (21 records), Davison city (20 records), Davison township (20 records); and 16 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	51, 1953 to 2026	F/EF0 to F/EF5 (median F/EF1); 50 with a recorded value	F5 tornado, 1953-06-08, 9.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 833 yd wide, \$25,000,000 property; crops not recorded (1953 dollars), 116 direct deaths, 785 direct injuries		Event records naming member places: Montrose charter township (4 records), Montrose city (4 records), Clio city (3 records), Fenton charter township (3 records), Fenton city (3 records), Atlas township (2 records), Flushing charter township (2 records), Flushing city (2 records), Goodrich village (2 records), Grand Blanc charter township (2 records); and 8 more member places (see the XLSX file).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	65, 1996 to 2023 (65 zone-level)		Heavy Snow, 2000-12-11, \$1,100,000 property; crops not reported, reported for the zone (2000 dollars), 1 direct injury (reported for the zone); NWS zone MIZ061 (GENESEE), 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

14

Counted incidents

9

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
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$15,651,982.53		
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4494
2016-01-16	2014-04-25	EM-3375-MI	Emergency	CONTAMINATED WATER	Non-natural, not counted	none found		
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		
2004-06-30	2004-05-20	DR-1527-MI	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	PA not declared for this county		
2003-09-23	2003-08-14	EM-3189-MI	Emergency	POWER OUTAGE	Non-natural, not counted	\$37,378.71		
2001-01-10	2000-12-11	EM-3160-MI	Emergency	SNOW	Winter Weather	\$496,371.38		
1997-07-11	1997-07-02	DR-1181-MI	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1986-09-18	1986-09-10	DR-774-MI	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	PA not declared for this county		
1985-09-18	1985-09-05	DR-744-MI	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1978-01-27	1978-01-27	EM-3057-MI	Emergency	BLIZZARDS & 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		

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 records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	17	1	0	1	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	215	10	2	11	0	0	1955 to 2026-06-30	
Heat Wave	14	1	0	1	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	7	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	34	3	0	3	7	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	15	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	494	30	10	33	2	0	1955 to 2026-06-30	Includes 29 High Wind records and 6 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	51	4	1	4	3	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
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	65	2	1	3	2	0	1996 to 2026-06-30	

SOURCES

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

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

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2013-12-21	Ice Storm		\$3,000,000 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2012-07-01	Heat		\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 5	NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2012-05-04	Flash Flood		\$7,100,000 property; \$0 crops (2012 dollars)	0, 0	LENNON to GAINES		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-04-27	Frost/Freeze		\$0 property; \$1,300,000 crops, reported for the zone (2012 dollars)	0, 0	NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2003-11-12	High Wind	72 kt (83 mph) measured gust	\$2,000,000 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2003-01-10	Cold/Wind Chill		damage not reported	0, 0	NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2000-12-11	Heavy Snow		\$1,100,000 property; crops not reported, reported for the zone (2000 dollars)	0, 1	NWS zone MIZ061 (GENESEE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1999-07-23	Lightning		damage not reported	1, 1	FENTON		deaths or injuries recorded
1994-06-28	Thunderstorm Wind	85 kt (98 mph), measurement type not recorded	\$5,000,000 property; crops not recorded (1994 dollars)	0, 0	Flint to Davison		B1-c worst recorded: Thunderstorm Wind
1994-05-25	Hail	3 in	property not recorded; \$5,000,000 crops (1994 dollars)	0, 0	Linden to Fenton		B1-c worst recorded: Hail

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1956-05-12	Tornado	F4, 6.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$2,500,000 property; crops not recorded (1956 dollars)	3, 116	location not recorded		deaths or injuries recorded
1953-06-08	Tornado	F5, 9.6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 833 yd wide	\$25,000,000 property; crops not recorded (1953 dollars)	116, 785	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (914 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	2.84	event-days per year	about 2.84 days per year	Likely	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	54	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.84 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 11 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.

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
Drought	0	event-days per year	none modeled	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only), but Storm Events has a record in 2 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out, so the two use different thresholds; read them together.
Earthquake	0.000682	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0682%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.79	events per year	about 2.79 per year	Highly likely	FEMA annualized frequency (modeled)	106.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.63	event-days per year	about 2.63 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	42	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.63 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 8 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.00971	events per year	about 1 in 103 years	Unlikely	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.
Ice Storm	1.25	event-days per year	about 1.25 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	84	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.25 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 7 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	0.929	event-days per year	about 0.929 days per year	Likely	event-days in 18 of 30 years, 1996 to 2025 (60%)	26	1996 to 2023 (28 years)	see B1-f	
Landslide	0.115	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32.7	days per year with a strike	about 32.7 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	5.57	events per year	about 5.57 per year	Highly likely	FEMA annualized frequency (modeled)	212	1986 to 2023 (38 years)	countywide	
Tornado	0.286	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000268	annual probability at a location	chance a given location in the county burns in a year: 0.00268%		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	11.4	event-days per year	about 11.4 days per year	Likely	event-days in 24 of 30 years, 1996 to 2025 (80%)	217	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

Unit	Descriptor	Definition
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	76	30	2.53
Hail	2.00 in+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	331	30	11
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	19	30	0.633
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	18	30	0.6
Tornado	EF2-3	1996 to 2025	6	30	0.2
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 134				Not Applicable 134	
Coastal Flooding	0 of 134				Not Applicable 134	
Cold Wave	134 of 134	15.6	77.2	92.9	Relatively High 63, Relatively Moderate 68, Relatively Low 1, Very Low 2	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 134				No Rating 134	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	134 of 134	4.5	18.7	59.0	Relatively Low 3, Very Low 131	
Hail	134 of 134	29.2	60.1	80.3	Relatively Moderate 23, Relatively Low 110, 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.
Heat Wave	134 of 134	1.6	20.7	49.0	Relatively Low 91, Very Low 43	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	134 of 134	15.7	26.0	34.2	Very Low 134	
Ice Storm	134 of 134	11.7	54.5	84.1	Relatively Moderate 23, Relatively Low 101, Very Low 10	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	134 of 134	1.0	23.8	96.0	Very High 1, Relatively High 2, Relatively Moderate 19, Relatively Low 75, Very Low 37	
Landslide	127 of 134	10.1	49.6	87.2	Relatively Low 2, Very Low 125, No Rating 7	
Lightning	134 of 134	0.5	39.8	67.6	Relatively Moderate 32, Relatively Low 97, Very 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.
Strong Wind	134 of 134	22.1	69.6	91.7	Relatively High 22, Relatively Moderate 91, Relatively 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.
Tornado	134 of 134	26.1	75.4	94.8	Very High 3, Relatively High 69, Relatively Moderate 61, Very Low 1	
Tsunami	0 of 134				Not Applicable 134	
Volcanic Activity	0 of 134				Not Applicable 134	
Wildfire	125 of 134	18.7	36.3	58.9	Very Low 125, No Rating 9	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>		Median	Max	Tracts by rating	Note
Winter Weather	134 of 134	16.2	25.2	43.9	Relatively Low 133, 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.

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
Genesee County	County	Approved, expires 2027-05-04		\$26,015.22	0; 0	No NFIP community ID on this member's plan row. Includes \$3,548.97 for declarations not counted as hazard incidents (EM-3189-MI).
Burton city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 8	\$22,017.11	31; 2	Includes \$3,344.36 for declarations not counted as hazard incidents (EM-3189-MI).
Clio city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$5,841	26; 3	
Davison city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$6,792.75	33; 7	
Fenton city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$7,796.58	34; 3	Includes \$919.08 for declarations not counted as hazard incidents (EM-3189-MI).
Flint city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 2; any 22	\$309,031.27	83; 4	Includes \$249,332.77 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Flushing city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$11,313	33; 1	Includes \$0 for declarations not counted as hazard incidents (EM-3189-MI).
Gaines village	Village	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$0	14; 0	
Goodrich village	Village	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$2,322.75	25; 1	
Grand Blanc city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 2	\$22,248.31	49; 5	Includes \$22,248.31 for declarations not counted as hazard incidents (DR-4494-MI).
Lennon village	Village	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	8; 2	
Linden city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$3,221.25	28; 1	
Montrose city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$3,737.62	21; 2	Includes \$781.87 for declarations not counted as hazard incidents (EM-3189-MI).

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
Mount Morris city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$5,837.24	44; 2	Includes \$2,506.49 for declarations not counted as hazard incidents (EM-3189-MI).
Otisville village	Village	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$1,939.50	28; 0	
Otter Lake village	Village	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	2; 0	Also approved under plan 107958 (Lapeer County, expires 2027-04-13). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Swartz Creek city	City	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	25; 1	
Argentine township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$8,398.78	16; 1	Includes \$6,778.78 for declarations not counted as hazard incidents (DR-4494-MI).
Atlas township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	11; 2	
Clayton charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	0; 0	
Davison township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 1	\$823.50	33; 7	
Fenton charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	34; 3	
Flint charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 1	none found	83; 4	
Flushing charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 1; any 2	none found	33; 1	
Forest township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	0; 0	
Gaines township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 1	none found	14; 0	
Genesee charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 1; any 2	none found	6; 0	
Grand Blanc charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 1; any 3	\$30,877.29	49; 5	Includes \$23,714.04 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Montrose charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	21; 2	
Mount Morris township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	44; 2	
Mundy township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 1	none found	0; 0	
Richfield township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	0; 0	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Thetford township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$2,372.25	0; 0	
Vienna charter township	Township	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	none found	0; 0	

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-05-05 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$81,933,332,064	\$90,683,525	406,019	\$5,299	\$65,490	\$21,329,973	under 0.0001%		\$0		
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$142,540,155,708		406,211	\$608,823		\$206,070	0.000427%				
Hail	\$81,933,337,377	\$90,683,525	406,019	\$1,722,860	\$35,262	\$103,622	0.0021%	\$20,000,000			
Heat Wave	\$81,933,332,064	\$90,683,525	406,019	\$16,675	\$1	\$2,039,623	under 0.0001%		\$0		

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-05-05 <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
Hurricane	\$81,865,638,712	\$89,787,859	405,596	\$42,225	\$3,727	\$262	under 0.0001%				
Ice Storm	\$81,931,120,787		406,007	\$847,876		\$14,431	0.00103%		\$0		
Inland Flooding	\$81,839,516,671	\$2,031,304	4,983	\$50,842,950	\$25,703	\$3,399	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$372,406,471		1,547	\$674		\$880	0.000181%				
Lightning	\$81,933,337,377		406,019	\$98,579		\$1,027,500	0.00012%				
Strong Wind	\$81,933,337,377	\$90,683,525	406,019	\$4,351,651	\$12,514	\$695,757	0.00531%	\$0	\$25,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$25,000), an event type the NRI definition of this hazard leaves out.
Tornado	\$81,933,337,377	\$90,683,525	406,019	\$11,841,534	\$2,153	\$17,032,179	0.0145%	\$1,035,000			
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$6,660,229,229	\$7,801,056	37,037	\$9,481	\$2	\$1,443	0.000142%				
Winter Weather	\$81,933,332,064	\$90,683,525	406,019	\$83,536	\$341	\$1,108	0.000102%		\$0		

Totals since 2022-05-05 (Storm Events through 2026-06-30): 46 county-coded records, 46 with a damage value recorded (including \$0), \$21,035,000; 6 zone-level records, 6 with a damage value recorded (including \$0), \$25,000 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

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

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

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

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

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

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	406,019
Building value (total, not at risk)	\$81,933,337,377
Agriculture value (total, not at risk)	\$90,683,525
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$70,617,356
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)	\$42,456,247
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	5
Repetitive loss, NFIP insurance definition	44	Severe repetitive loss, NFIP insurance definition	4

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	5	44	4	44	0	9
FLINT, CITY OF	0	2	22	1	22	0	1
GENESEE, TOWNSHIP OF	0	1	2	1	2	0	0
GRAND BLANC, TOWNSHIP OF	0	1	3	1	3	0	2
GRAND BLANC, CITY OF	0	0	2	0	2	0	1

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>
GENESSEE COUNTY * (community ID not in plan data)	0	0	1	0	1	0	0
BURTON, CITY OF	0	0	8	0	8	0	2
GAINES, TOWNSHIP OF	0	0	1	0	1	0	1
FLINT, TOWNSHIP OF	0	0	1	0	1	0	0
FLUSHING, TOWNSHIP OF	0	1	2	1	2	0	0
MUNDY, TOWNSHIP OF	0	0	1	0	1	0	1
DAVISON, TOWNSHIP OF	0	0	1	0	1	0	1
State level, not in this county: county not reported	0	0	4	0	4	0	0

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Burton city	260287	0	0	8	0	8	0	2	
Clio city	260667	0	0	0	0	0	0	0	
Davison city	260074	0	0	0	0	0	0	0	
Fenton city	260075	0	0	0	0	0	0	0	
Flint city	260076	0	2	22	1	22	0	1	
Flushing city	260077	0	0	0	0	0	0	0	
Gaines village	260294	0	0	0	0	0	0	0	
Goodrich village	260397	0	0	0	0	0	0	0	
Grand Blanc city	260255	0	0	2	0	2	0	1	
Lennon village	260866	0	0	0	0	0	0	0	
Lennon village	261183	0	0	0	0	0	0	0	
Linden city	260398	0	0	0	0	0	0	0	
Montrose city	260864	0	0	0	0	0	0	0	
Mount Morris city	260626	0	0	0	0	0	0	0	
Otisville village	260865	0	0	0	0	0	0	0	
Otter Lake village	261003	0	0	0	0	0	0	0	
Swartz Creek city	260080	0	0	0	0	0	0	0	
Argentine township	260392	0	0	0	0	0	0	0	
Atlas township	260393	0	0	0	0	0	0	0	
Clayton charter township	260663	0	0	0	0	0	0	0	
Davison township	260664	0	0	1	0	1	0	1	

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
Fenton charter township	260394	0	0	0	0	0	0	0	
Flint charter township	260395	0	0	1	0	1	0	0	
Flushing charter township	260396	0	1	2	1	2	0	0	
Forest township	260863	0	0	0	0	0	0	0	
Gaines township	260293	0	0	1	0	1	0	1	
Genesee charter township	260078	0	1	2	1	2	0	0	
Grand Blanc charter township	260079	0	1	3	1	3	0	2	
Montrose charter township	260399	0	0	0	0	0	0	0	
Mount Morris township	260400	0	0	0	0	0	0	0	
Mundy township	260401	0	0	1	0	1	0	1	
Richfield township	260402	0	0	0	0	0	0	0	
Thetford township	260683	0	0	0	0	0	0	0	
Vienna charter township	260665	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	3	27	3	27	0	8
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	13	0	13	0	0
non-residential	0	2	2	1	2	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 44 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MI_26049. Preview: automated baseline.