

Isabella County, MI

Risk-assessment baseline packet

Unit **County area 26073** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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Plan clock

Status	Approved, expires 2028-01-25	Plan	Isabella County HMP (FEMA plan 108796)
Approved	2023-01-26	Expires	2028-01-25
As of	2026-09-28	Days	484 days to expiry

What changed since your last plan (approved 2023-01-26)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	7 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2	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: 22 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
Isabella County	County	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Clare city	City	Approved, expires 2028-05-31	Clare County HMP Update (FEMA plan 108944)	2023-06-01	2028-05-31	611		Also approved under plan 108796 (Isabella County HMP, expires 2028-01-25). 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. member approved 2023-06-09
Lake Isabella village	Village	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Mount Pleasant city	City	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		
Rosebush village	Village	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Shepherd village	Village	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Broomfield township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Chippewa township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Coe township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Coldwater township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Deerfield township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Denver township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Fremont township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Gilmore township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Isabella township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lincoln township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Nottawa township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Rolland township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Sherman township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Union charter township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26
Vernon township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wise township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	484		member approved 2026-08-26

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 Low	Relatively Low	\$12,233,433	\$32,550	\$2,727	\$12,268,711	17		
2	Tornado	Relatively Moderate	Relatively Moderate	\$2,045,376	\$2,937	\$1,473,802	\$3,522,116	5		
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$697	\$121,624	\$2,617,272	\$2,739,593	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
4	Strong Wind	Relatively High	Relatively High	\$1,331,339	\$51,499	\$419,601	\$1,802,438	81		Includes 9 High Wind records, event types the NRI definition of this hazard leaves out.
5	Hail	Relatively Moderate	Relatively Moderate	\$669,139	\$53,348	\$32,045	\$754,533	39		
6	Winter Weather	Relatively High	Relatively High	\$15,767	\$829	\$582,897	\$599,493	59		Includes 1 Sleet record, event types the NRI definition of this hazard leaves out.
7	Lightning	Relatively Low	Relatively Low	\$7,449		\$237,887	\$245,336	1		
8	Heat Wave	Very Low	Very Low	\$2,515	\$1	\$180,171	\$182,686	1		
9	Ice Storm	Relatively Moderate	Relatively Low	\$130,657		\$1,788	\$132,445	5		
10	Earthquake	Very Low	Very Low	\$83,348		\$26,815	\$110,163			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
11	Hurricane	Very Low	Very Low	\$11,702	\$4,154	\$15	\$15,870	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$5,143	\$13	\$681	\$5,837	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	\$60		\$723	\$782	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	0		Declared 1 time; no Storm Events record of this type.

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
	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 18
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 18
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	18 of 18
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 18
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.	18 of 18
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	18 of 18
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	18 of 18
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.	18 of 18

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.	18 of 18
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.	18 of 18
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.	15 of 18
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	18 of 18
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	18 of 18
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.	18 of 18
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 18
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 18
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.	16 of 18
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	18 of 18

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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	50, 1959 to 2020	0.75 in to 2 in (median 1 in); 50 with a recorded value	2 in hail, 2006-10-04	Hail, 2000-08-09, \$25,000 property; \$75,000 crops (2000 dollars)	Event records naming member places: Mount Pleasant city (11 records), Shepherd village (5 records), Rosebush village (2 records), Clare city (1 record), Lake Isabella village (1 record).	
Excessive Heat, Heat	heat index (narratives)	1, 2018 to 2018 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2018-06-30, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	5, 2002 to 2019 (5 zone-level)		Ice Storm, 2019-02-05, \$1,000,000 property; \$0 crops, reported for the zone (2019 dollars); NWS zone MIZ046 (ISABELLA), 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)	17, 1996 to 2022 (4 zone-level)		Flood, 2017-06-23, \$70,000,000 property; \$21,000,000 crops (2017 dollars)		Event records naming member places: Mount Pleasant city (4 records), Coe township (1 record), Rosebush village (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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1, 2012 to 2012		Lightning, 2012-07-03, \$10,000 property; crops not reported (2012 dollars)		Event records naming member places: Rosebush village (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	9, 1997 to 2021 (9 zone-level)	50 kt (58 mph) to 65 kt (75 mph) (median 52 kt (60 mph)); 8 with a recorded value	65 kt (75 mph), measurement type not recorded, High Wind, 1998-11-10; NWS zone MIZ046 (ISABELLA), zone-level: may include parts of neighboring counties	High Wind, 2017-03-08, \$10,000,000 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)	102, 1961 to 2026	40 kt (46 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 71 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2014-04-12; same speed and measurement basis also recorded on 2007-07-10, 2014-04-12	Thunderstorm Wind, 1998-05-31, \$250,000 property; crops not reported (1998 dollars)	Event records naming member places: Mount Pleasant city (17 records), Shepherd village (11 records), Rosebush village (6 records), Clare city (3 records), Wise township (1 record).	
Tornado	Enhanced Fujita (F before Feb 2007)	12, 1965 to 2004	F/EF0 to F/EF2 (median F/EF1); 12 with a recorded value	F2 tornado, 1965-10-07, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 50 yd wide, \$25,000 property; crops not recorded (1965 dollars)	Tornado, 1996-06-21, \$500,000 property; crops not reported (1996 dollars)	Event records naming member places: Mount Pleasant city (1 record), Rosebush village (1 record), Shepherd village (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)	59, 1997 to 2025 (59 zone- level)		Winter Storm, 2010-12-11, \$250,000 property; \$0 crops, reported for the zone (2010 dollars); NWS zone MIZ046 (ISABELLA), 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.

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 11 Counted incidents 8

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	\$2,834,748.97		
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4494
2017-08-02	2017-06-22	DR-4326-MI	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
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	\$54,003		
1986-09-18	1986-09-10	DR-774-MI	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
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		
1977-03-02	1977-03-02	EM-3035-MI	Emergency	DROUGHT	Drought	none found		
1976-03-19	1976-03-19	DR-495-MI	Major disaster	SEVERE STORMS, TORNADOES, ICING & FLOODING	Inland Flooding; Tornado	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Flags Notes
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	

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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	50	0	0	0	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	5	0	0	0	0	0	1996 to 2026-06-30	

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
Inland Flooding	17	0	1	1	5	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	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	111	4	1	6	1	0	1955 to 2026-06-30	Includes 9 High Wind records, event types the NRI definition of this hazard leaves out.
Tornado	12	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	59	3	1	4	2	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
2019-02-05	Ice Storm		\$1,000,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MIZ046 (ISABELLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2018-06-30	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone MIZ046 (ISABELLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2017-06-23	Flood		\$70,000,000 property; \$21,000,000 crops (2017 dollars)	0, 0	WINN to COE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2014-04-12	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$100,000 property; \$0 crops (2014 dollars)	0, 0	SHEPHERD		B1-c worst recorded: Thunderstorm Wind
2012-07-03	Lightning		\$10,000 property; crops not reported (2012 dollars)	0, 0	ROSEBUSH		B1-c worst recorded: Lightning

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2010-12-11	Winter Storm		\$250,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone MIZ046 (ISABELLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2006-10-04	Hail	2 in	\$15,000 property; \$15,000 crops (2006 dollars)	0, 0	SHEPHERD		B1-c worst recorded: Hail
2001-05-21	Tornado	F1, 4 mi within this county, 40 yd wide	\$150,000 property; crops not reported (2001 dollars)	0, 1	SHEPHERD		deaths or injuries recorded
1998-11-10	High Wind	65 kt (75 mph), measurement type not recorded	damage not reported	0, 0	NWS zone MIZ046 (ISABELLA), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
1996-06-21	Tornado	F1, 4.4 mi within this county, 80 yd wide	\$500,000 property; crops not reported (1996 dollars)	0, 0	WEIDMAN to ROSEBUSH		B1-c most damaging: Tornado
1988-04-03	Tornado	F1, 1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 40 yd wide	\$25,000 property; crops not recorded (1988 dollars)	0, 6	location not recorded		deaths or injuries recorded
1965-10-07	Tornado	F2, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 50 yd wide	\$25,000 property; crops not recorded (1965 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the **XLSX** file, sheet **"B1-d Storm Events history" (256 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 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.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	2.21	event-days per year	about 2.21 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	42	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	0.000535	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0535%			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	1.83	events per year	about 1.83 per year	Highly likely	FEMA annualized frequency (modeled)	69.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.79	event-days per year	about 1.79 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	32	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.79 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 1 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	0.0126	events per year	about 1 in 79 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.
Ice Storm	0.833	event-days per year	about 0.833 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	56	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.571	event-days per year	about 0.571 days per year	Likely	event-days in 12 of 30 years, 1996 to 2025 (40%)	16	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0875	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	30.3	days per year with a strike	about 30.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.78	events per year	about 2.78 per year	Highly likely	FEMA annualized frequency (modeled)	106	1986 to 2023 (38 years)	countywide	
Tornado	0.206	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000587	annual probability at a location	chance a given location in the county burns in a year: 0.00587%		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	16.7	event-days per year	about 16.7 days per year	Likely	event-days in 24 of 30 years, 1996 to 2025 (80%)	318	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	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	56	30	1.87
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	5	30	0.167
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 18				Not Applicable 18	
Coastal Flooding	0 of 18				Not Applicable 18	
Cold Wave	18 of 18	59.0	77.5	89.8	Relatively High 8, Relatively Moderate 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.
Drought	0 of 18				No Rating 18	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Earthquake	18 of 18	6.0	17.9	37.3	Very Low 18	
Hail	18 of 18	50.3	80.9	88.9	Relatively High 2, Relatively Moderate 14, Relatively 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.
Heat Wave	18 of 18	6.2	13.4	27.5	Relatively Low 7, Very Low 11	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	18 of 18	20.8	34.2	40.3	Very Low 18	
Ice Storm	18 of 18	17.3	61.0	79.8	Relatively Moderate 5, Relatively Low 12, 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	18 of 18	1.3	58.2	93.6	Relatively High 4, Relatively Moderate 8, Relatively Low 2, Very Low 4	
Landslide	15 of 18	10.0	55.8	88.1	Relatively Low 3, Very Low 12, No Rating 3	
Lightning	18 of 18	36.2	55.0	75.7	Relatively Moderate 13, 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.
Strong Wind	18 of 18	63.3	90.9	97.3	Very High 2, Relatively High 14, Relatively Moderate 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.
Tornado	18 of 18	52.1	74.0	91.2	Relatively High 9, Relatively Moderate 8, Relatively Low 1	
Tsunami	0 of 18				Not Applicable 18	
Volcanic Activity	0 of 18				Not Applicable 18	
Wildfire	16 of 18	22.1	45.4	70.7	Relatively Low 3, Very Low 13, No Rating 2	
Winter Weather	18 of 18	90.6	96.6	98.9	Very High 12, Relatively High 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.

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
Isabella County	County	Approved, expires 2028-01-25		\$1,923.75	0; 0	No NFIP community ID on this member's plan row.
Clare city	City	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	none found	4; 0	Also approved under plan 108796 (Isabella County HMP, expires 2028-01-25). 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.
Lake Isabella village	Village	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	\$2,184	1; 0	
Mount Pleasant city	City	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	33; 1	
Rosebush village	Village	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	11; no approved plan	
Shepherd village	Village	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	\$2,321.25	17; 1	
Broomfield township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Chippewa township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Coe township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	1; 0	
Coldwater township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Deerfield township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Denver township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Fremont township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Gilmore township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Isabella township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; 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
Lincoln township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Nottawa township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 1	none found	0; 0	
Rolland township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Sherman township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	0; 0	
Union charter township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 1	none found	0; 0	
Vernon township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	none found	0; no approved plan	
Wise township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	none found	1; 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 2023-01-26 <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	\$18,169,816,440	\$150,453,853	64,345	\$697	\$121,624	\$2,617,272	under 0.0001%				
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$31,627,716,541		64,394	\$83,348		\$26,815	0.000264%				
Hail	\$18,169,816,440	\$150,453,853	64,345	\$669,139	\$53,348	\$32,045	0.00368%				
Heat Wave	\$18,169,816,440	\$150,453,853	64,345	\$2,515	\$1	\$180,171	under 0.0001%				
Hurricane	\$17,288,006,063	\$147,706,302	62,907	\$11,702	\$4,154	\$15	under 0.0001%				
Ice Storm	\$18,169,407,370		64,342	\$130,657		\$1,788	0.000719%				
Inland Flooding	\$18,154,013,805	\$3,601,305	1,061	\$12,233,433	\$32,550	\$2,727	n/a (see note)				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	\$43,377,079		157	\$60		\$723	0.000138%				
Lightning	\$18,169,816,440		64,345	\$7,449		\$237,887	under 0.0001%				
Strong Wind	\$18,169,816,440	\$150,453,853	64,345	\$1,331,339	\$51,499	\$419,601	0.00733%	\$175,000			
Tornado	\$18,169,816,440	\$150,453,853	64,345	\$2,045,376	\$2,937	\$1,473,802	0.0113%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,620,538,654	\$23,860,514	7,432	\$5,143	\$13	\$681	0.000317%				
Winter Weather	\$18,169,816,440	\$150,453,853	64,345	\$15,767	\$829	\$582,897	under 0.0001%		\$100,000		

Totals since 2023-01-26 (Storm Events through 2026-06-30): 4 county-coded records, 2 with a damage value recorded (including \$0), \$175,000; 3 zone-level records, 3 with a damage value recorded (including \$0), \$100,000 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	64,345
Building value (total, not at risk)	\$18,169,816,440
Agriculture value (total, not at risk)	\$150,453,853
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$16,803,579
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)	\$5,576,423
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)	0
Repetitive loss, NFIP insurance definition	2	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	2	0	2	0	1
UNION, CHARTER TOWNSHIP OF	0	0	1	0	1	0	0
NOTTAWA, 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
Clare city	260629	0	0	0	0	0	0	0	
Lake Isabella village	261226	0	0	0	0	0	0	0	
Mount Pleasant city	260104	0	0	0	0	0	0	0	
Rosebush village	260921	0	0	0	0	0	0	0	
Shepherd village	260922	0	0	0	0	0	0	0	
Broomfield township	260815	0	0	0	0	0	0	0	
Chippewa township	260824	0	0	0	0	0	0	0	
Coe township	260819	0	0	0	0	0	0	0	
Coldwater township	260918	0	0	0	0	0	0	0	
Deerfield township	260816	0	0	0	0	0	0	0	
Denver township	260817	0	0	0	0	0	0	0	
Fremont township	260818	0	0	0	0	0	0	0	
Gilmore township	260919	0	0	0	0	0	0	0	
Isabella township	260820	0	0	0	0	0	0	0	
Lincoln township	260920	0	0	0	0	0	0	0	
Nottawa township	260821	0	0	1	0	1	0	1	
Rolland township	260422	0	0	0	0	0	0	0	
Sherman township	260822	0	0	0	0	0	0	0	
Union charter township	260812	0	0	1	0	1	0	0	
Vernon township	260825	0	0	0	0	0	0	0	
Wise township	260823	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	2	0	2	0	1
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

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

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 2 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_cousubs_national.zip

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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_26073. Preview: automated baseline.