

Lapeer County, MI

Risk-assessment baseline packet

Unit **County area 26087** 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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This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Plan clock

Status	Approved, expires 2027-04-13	Plan	Lapeer County (FEMA plan 107958)
Approved	2022-04-14	Expires	2027-04-13
As of	2026-09-28	Days	197 days to expiry
Update underway	none in FEMA's plan tracker		

What changed since your last plan (approved 2022-04-14)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	48 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	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: 29 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
Lapeer County	County	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Almont village	Village	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Brown City city	City	Expired on 2025-10-20	Sanilac HMP Update (FEMA plan 106301)	2020-10-21	2025-10-20	-343	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Clifford village	Village	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Columbiaville village	Village	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Dryden village	Village	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Imlay City city	City	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Lapeer city	City	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Metamora village	Village	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
North Branch village	Village	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
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.
Almont township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Arcadia township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Attica township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Burlington township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Burnside township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						negative = days since expiry		
Deerfield township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Dryden township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Elba township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Goodland township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Hadley township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Imlay township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Lapeer township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Marathon township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Mayfield township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Metamora township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
North Branch township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Oregon township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		
Rich township	Township	Approved, expires 2027-04-13	Lapeer County (FEMA plan 107958)	2022-04-14	2027-04-13	197		

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

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

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

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings	EAL agriculture	EAL population equivalence	EAL total (see note)	Storm Events records since 1996	Evidence for an omission	Storm Events coverage note
				modeled dollars per year	modeled dollars per year	statistical value of life and injury, \$13.7M per life, not property damage	modeled dollars per year	count	NRI Not Applicable, no declaration and no Storm Events record since 1996	
1	Inland Flooding	Relatively Low	Relatively Low	\$13,415,097	\$14,189	\$469	\$13,429,755	16		
2	Tornado	Relatively Moderate	Relatively Moderate	\$2,590,381	\$1,858	\$2,979,769	\$5,572,008	9		
3	Cold Wave	Relatively Moderate	Relatively High	\$1,499	\$65,489	\$4,981,984	\$5,048,972	15		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.

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
4	Strong Wind	Relatively High	Relatively High	\$1,628,274	\$4,596	\$785,024	\$2,417,894	251		Includes 29 High Wind records and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
5	Hail	Relatively Low	Relatively Low	\$414,456	\$27,985	\$18,354	\$460,795	75		
6	Heat Wave	Relatively Low	Relatively Low	\$4,170	\$1	\$357,644	\$361,815	14		
7	Lightning	Relatively Low	Relatively Low	\$86,018		\$195,714	\$281,732	10		
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$270,922		\$2,901	\$273,823	6		
9	Earthquake	Very Low	Very Low	\$101,942		\$23,941	\$125,883			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 Low	\$25,256	\$421	\$315	\$25,992	65		
11	Hurricane	Very Low	Very Low	\$7,041	\$7,886	\$49	\$14,976	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$5,693	\$2	\$826	\$6,521	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	\$460		\$2,579	\$3,039	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		
	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).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Tsunami	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 24
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 24
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	0 of 24
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.	24 of 24
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
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.	24 of 24
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
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.	24 of 24
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.	24 of 24
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24
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.	24 of 24
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 24

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 24
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.	24 of 24
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 24

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	13, 1996 to 2019 (13 zone-level)	1 day to 21 days (median 3 days); 13 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 MIZ062 (LAPEER), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	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).

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hail	hail size (inches)	86, 1956 to 2026	0.75 in to 2.5 in (median 0.88 in); 86 with a recorded value	2.5 in hail, 1984-09-02		Event records naming member places: Lapeer city (20 records), Lapeer township (20 records), North Branch township (12 records), North Branch village (12 records), Elba township (7 records), Almont township (5 records), Almont village (5 records), Columbiaville village (5 records), Otter Lake village (5 records), Imlay City city (4 records); and 5 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)	6, 1997 to 2023 (6 zone- level)		Ice Storm, 2013-12-21, \$3,000,000 property; \$0 crops, reported for the zone (2013 dollars); NWS zone MIZ062 (LAPEER), 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)	16, 1996 to 2020 (1 zone- level)		Flash Flood, 1996-06-21, \$5,800,000 property; crops not reported (1996 dollars)		Event records naming member places: Hadley township (5 records), Almont township (2 records), Almont village (2 records), Clifford village (2 records), Metamora township (2 records), Metamora village (2 records), Otter Lake village (2 records), Attica township (1 record), Columbiaville village (1 record), Elba township (1 record); and 3 more member places (see the XLSX file). Zone-level records (1) 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)	10, 2000 to 2017		Lightning, 2000-07-27, \$650,000 property; crops not reported (2000 dollars)		Event records naming member places: Lapeer city (2 records), Lapeer township (2 records), North Branch township (2 records), North Branch village (2 records), Burnside township (1 record), Dryden township (1 record), Dryden village (1 record), Imlay City city (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)	33, 1996 to 2026 (33 zone-level)	35 kt (40 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 33 with a recorded value	70 kt (81 mph), measurement type not recorded, High Wind, 1997-04-06; NWS zone MIZ062 (LAPEER), 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)	263, 1956 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 54 kt (62 mph)); 224 with a recorded value	87 kt (100 mph) estimated, Thunderstorm Wind, 2001-10-24	Thunderstorm Wind, 1994-07-22, \$500,000 property; crops not recorded (1994 dollars)	Event records naming member places: Lapeer city (48 records), Lapeer township (48 records), Imlay City city (23 records), Almont township (20 records), Almont village (20 records), Attica township (14 records), Dryden township (13 records), Dryden village (13 records), Columbiaville village (12 records), Hadley township (12 records); and 9 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	20, 1951 to 2012	F/EF0 to F/EF5 (median F/EF1); 20 with a recorded value	F5 tornado, 1953-06-08, 833 yd wide, \$25,000,000 property; crops not recorded (1953 dollars), 59 direct injuries		Event records naming member places: Clifford village (2 records), Columbiaville village (2 records), Hadley township (2 records), Imlay City city (2 records), Lapeer city (1 record), Lapeer township (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)	65, 1996 to 2025 (65 zone- level)		Winter Storm, 2018-04-14, \$1,000,000 property; \$0 crops, reported for the zone (2018 dollars); NWS zone MIZ062 (LAPEER), 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 11 Counted incidents 7

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	\$4,927,799.40		
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4494
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		
2003-09-23	2003-08-14	EM-3189-MI	Emergency	POWER OUTAGE	Non-natural, not counted	\$4,946.31		
2001-01-10	2000-12-11	EM-3160-MI	Emergency	SNOW	Winter Weather	\$119,594.74		
1996-07-23	1996-06-21	DR-1128-MI	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
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		
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		Flags	Notes
						federal share obligated, nominal dollars			
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 <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	15	0	0	0	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	86	7	0	7	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	6	1	0	1	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	16	0	0	0	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	10	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	296	35	5	36	1	0	1955 to 2026-06-30	Includes 29 High Wind records and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	20	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	65	4	1	5	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
2022-08-03	Thunderstorm Wind	54 kt (62 mph) estimated gust	\$0 property; \$0 crops (2022 dollars)	1, 0	ATTICA	new since last plan; within last 5 years	deaths or injuries recorded
2013-12-21	Ice Storm		\$3,000,000 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone MIZ062 (LAPEER), 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, 0	NWS zone MIZ062 (LAPEER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2012-04-27	Frost/Freeze		\$0 property; \$1,300,000 crops, reported for the zone (2012 dollars)	0, 0	NWS zone MIZ062 (LAPEER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2007-02-03	Cold/Wind Chill		\$25,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 10	NWS zone MIZ062 (LAPEER), zone-level: may include parts of neighboring counties		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2003-01-10	Cold/Wind Chill		damage not reported	0, 0	NWS zone MIZ062 (LAPEER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2001-10-24	Thunderstorm Wind	87 kt (100 mph) estimated	\$100,000 property; crops not reported (2001 dollars)	0, 0	LUM		B1-c worst recorded: Thunderstorm Wind
2000-07-27	Lightning		\$650,000 property; crops not reported (2000 dollars)	0, 0	DRYDEN		B1-c worst recorded: Lightning
1997-04-06	High Wind	70 kt (81 mph), measurement type not recorded	\$50,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone MIZ062 (LAPEER), 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	Flash Flood		\$5,800,000 property; crops not reported (1996 dollars)	0, 0	NRN 1/2 OF CO.		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1984-09-02	Hail	2.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1953-06-08	Tornado	F5, 833 yd wide	\$25,000,000 property; crops not recorded (1953 dollars)	0, 59	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (530 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.

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	3	event-days per year	about 3 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	57	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 10 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	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	0.000611	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0611%			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	2.31	events per year	about 2.31 per year	Highly likely	FEMA annualized frequency (modeled)	87.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.47	event-days per year	about 2.47 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	39	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.47 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	0.0163	events per year	about 1 in 61 years	Possible	FEMA annualized frequency (modeled)	2	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	1.33	event-days per year	about 1.33 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	90	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.33 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 6 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.

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
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	0.149	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32.1	days per year with a strike	about 32.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.75	events per year	about 4.75 per year	Highly likely	FEMA annualized frequency (modeled)	181	1986 to 2023 (38 years)	countywide	
Tornado	0.244	events per year	about 1 in 4 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	0.0000278	annual probability at a location	chance a given location in the county burns in a year: 0.00278%		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 26 of 30 years, 1996 to 2025 (86.7%)	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
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	29	30	0.967
Hail	2.00 in+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	205	30	6.83
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	11	30	0.367
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 24				Not Applicable 24	
Coastal Flooding	0 of 24				Not Applicable 24	
Cold Wave	24 of 24	36.5	83.6	93.1	Relatively High 21, Relatively Moderate 2, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	0 of 24				No Rating 24	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	24 of 24	2.2	16.9	40.3	Very Low 24	
Hail	24 of 24	23.7	68.6	79.1	Relatively Moderate 10, Relatively Low 13, 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	24 of 24	3.1	21.3	39.7	Relatively Low 19, 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.
Hurricane	24 of 24	11.9	28.3	42.4	Very Low 24	
Ice Storm	24 of 24	6.3	71.1	85.9	Relatively Moderate 14, Relatively Low 8, 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.
Inland Flooding	24 of 24	0.4	53.0	80.0	Relatively High 1, Relatively Moderate 14, Relatively Low 6, Very Low 3	
Landslide	24 of 24	13.3	77.3	90.9	Relatively Low 9, Very Low 15	
Lightning	24 of 24	8.2	50.3	68.9	Relatively Moderate 13, Relatively Low 10, 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.
Strong Wind	24 of 24	34.3	89.8	97.1	Very High 1, Relatively High 20, Relatively Moderate 2, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	24 of 24	35.1	76.5	93.2	Relatively High 14, Relatively Moderate 9, Relatively Low 1	
Tsunami	0 of 24				Not Applicable 24	
Volcanic Activity	0 of 24				Not Applicable 24	
Wildfire	24 of 24	19.2	49.4	66.2	Very Low 24	
Winter Weather	24 of 24	15.3	33.9	43.6	Relatively Low 23, 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
Lapeer County	County	Approved, expires 2027-04-13		none found	0; 0	No NFIP community ID on this member's plan row.
Almont village	Village	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$2,429.25	27; 1	
Brown City city	City	Expired on 2025-10-20	FMA RL 0, SRL 0; any 0	none found	0; 0	
Clifford village	Village	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$1,014.75	9; 0	
Columbiaville village	Village	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$1,860.75	20; 5	
Dryden village	Village	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$2,024.25	14; 2	
Imlay City city	City	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$8,076.57	31; 2	Includes \$2,208.67 for declarations not counted as hazard incidents (EM-3189-MI).
Lapeer city	City	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$22,572.14	72; 3	Includes \$2,737.64 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Metamora village	Village	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$1,110	17; 2	
North Branch village	Village	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$2,308.50	25; 0	
Otter Lake village	Village	Approved, expires 2027-05-04	FMA RL 0, SRL 0; any 0	\$1,594.50	10; 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.
Almont township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	27; 1	
Arcadia township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	0; 0	
Attica township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	\$1,264.50	17; 2	
Burlington township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	0; 0	
Burnside township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	5; 1	
Deerfield township	Township	Approved, expires 2027-04-13	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
Dryden township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	14; 2	
Elba township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	16; 1	
Goodland township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	4; 1	
Hadley township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	21; 2	
Imlay township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	0; 0	
Lapeer township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	72; 3	
Marathon township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	0; 0	
Mayfield township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	0; 0	
Metamora township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	17; 2	
North Branch township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	25; 0	
Oregon township	Township	Approved, expires 2027-04-13	FMA RL 0, SRL 0; any 0	none found	0; 0	
Rich township	Township	Approved, expires 2027-04-13	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 2022-04-14 <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	\$21,796,512,538	\$111,957,801	88,578	\$1,499	\$65,489	\$4,981,984	under 0.0001%				
Drought		\$0			\$0						agriculture exposure is 0 in NRI
Earthquake	\$36,120,961,267		88,619	\$101,942		\$23,941	0.000282%				
Hail	\$21,796,512,538	\$111,957,801	88,578	\$414,456	\$27,985	\$18,354	0.0019%	\$0			
Heat Wave	\$21,796,512,538	\$111,957,801	88,578	\$4,170	\$1	\$357,644	under 0.0001%		\$0		
Hurricane	\$21,711,351,102	\$110,264,494	88,278	\$7,041	\$7,886	\$49	under 0.0001%				
Ice Storm	\$21,794,982,938		88,574	\$270,922		\$2,901	0.00124%		\$0		
Inland Flooding	\$21,781,214,555	\$1,908,427	980	\$13,415,097	\$14,189	\$469	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	\$195,599,427		747	\$460		\$2,579	0.000235%				
Lightning	\$21,796,512,538		88,578	\$86,018		\$195,714	0.000395%				
Strong Wind	\$21,796,512,538	\$111,957,801	88,578	\$1,628,274	\$4,596	\$785,024	0.00747%	\$155,000	\$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	\$21,796,512,538	\$111,957,801	88,578	\$2,590,381	\$1,858	\$2,979,769	0.0119%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$2,880,260,262	\$11,461,990	14,389	\$5,693	\$2	\$826	0.000198%				
Winter Weather	\$21,796,512,538	\$111,957,801	88,578	\$25,256	\$421	\$315	0.000116%		\$0		

Totals since 2022-04-14 (Storm Events through 2026-06-30): 41 county-coded records, 41 with a damage value recorded (including \$0), \$155,000; 7 zone-level records, 7 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	88,578
Building value (total, not at risk)	\$21,796,512,538
Agriculture value (total, not at risk)	\$111,957,801
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$18,673,636
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)	\$9,349,568
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

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

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: 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	0	0	0	0	0
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
Almont village	260311	0	0	0	0	0	0	0	
Brown City city	261331	0	0	0	0	0	0	0	
Clifford village	260579	0	0	0	0	0	0	0	
Columbiaville village	260433	0	0	0	0	0	0	0	
Dryden village	261046	0	0	0	0	0	0	0	
Imlay City city	260337	0	0	0	0	0	0	0	
Lapeer city	260112	0	0	0	0	0	0	0	
Metamora village	261009	0	0	0	0	0	0	0	
North Branch village	260338	0	0	0	0	0	0	0	
Otter Lake village	261003	0	0	0	0	0	0	0	
Almont township	261429	0	0	0	0	0	0	0	
Arcadia township	260991	0	0	0	0	0	0	0	
Attica township	261430	0	0	0	0	0	0	0	
Burlington township	261010	0	0	0	0	0	0	0	
Burnside township	260960	0	0	0	0	0	0	0	
Deerfield township	260434	0	0	0	0	0	0	0	
Dryden township	261431	0	0	0	0	0	0	0	
Elba township	260776	0	0	0	0	0	0	0	
Goodland township	260988	0	0	0	0	0	0	0	
Hadley township	261045	0	0	0	0	0	0	0	
Imlay township	261433	0	0	0	0	0	0	0	
Lapeer township	260435	0	0	0	0	0	0	0	
Marathon township	260609	0	0	0	0	0	0	0	

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Mayfield township	260436	0	0	0	0	0	0	0	
Metamora township	261434	0	0	0	0	0	0	0	
North Branch township	261435	0	0	0	0	0	0	0	
Oregon township	261436	0	0	0	0	0	0	0	
Rich township	261023	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	0	0	0	0	0
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 0 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

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

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Cite this: Hazard Plain (2026). Lapeer County, MI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 26087). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_MI_26087. Preview: automated baseline.