

Oakland County, MI

Risk-assessment baseline packet

County FIPS: 26125 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2029-02-26. Plan: Oakland County HMP Update (FEMA plan 109566), approved 2024-02-27.

Since the plan was approved on 2024-02-27: no new federal declaration.

NOAA Storm Events records since that date: 70 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$164,905,990 a year), Tornado (\$102,052,062) and Cold Wave (\$55,368,805).

Repetitive-loss flood properties now: FMA RL 0, SRL 4 (44 CFR 77.2); any definition: 31.

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

TERMS USED

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

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

NFIP: National Flood Insurance Program.

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

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

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

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

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

FIPS: the federal code for a place; 26125 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2029-02-26	Plan:	Oakland County HMP Update (FEMA plan 109566)
Approved:	2024-02-27	Days to expiry:	880

What changed since your last plan (approved 2024-02-27)

New federal declarations:	none	Storm Events records since approval:	70 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 4 (44 CFR 77.2); any definition: 31	Repeat-flood change:	this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 62 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Oakland County	County	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-02-26
Auburn Hills city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Berkley city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Beverly Hills village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Bingham Farms village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Birmingham city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Bloomfield Hills city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Clawson city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Farmington city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Farmington Hills city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Ferndale city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Franklin village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Hazel Park city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Holly village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Huntington Woods city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Keego Harbor city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Lake Angelus city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2025-01-29
Lake Orion village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Lathrup Village city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Leonard village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Madison Heights city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Milford village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Northville city	City	Approved, expires 2031-05-03	Wayne County 2026 Hazard Mitigation Plan (FEMA plan 111635)	2026-05-04	2031-05-03	1,676	Also approved under plan 109566 (Oakland County HMP Update, expires 2029-02-26). 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. this jurisdiction approved 2026-06-10
Novi city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Oak Park city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Orchard Lake Village city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Ortonville village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2025-01-29
Oxford village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Pleasant Ridge city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Pontiac city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Rochester city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	
Rochester Hills city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2025-01-29
Royal Oak city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
South Lyon city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Southfield city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2025-01-29
Sylvan Lake city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Troy city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Notes
						negative = days since expiry	
Village of Clarkston city	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Walled Lake city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Wixom city	City	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Wolverine Lake village	Village	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Addison township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Bloomfield charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Brandon charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Commerce charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Groveland township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Highland charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Holly township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Independence charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Lyon charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Milford charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Novi township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2025-01-29
Oakland charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Orion charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Oxford charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Rose township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Royal Oak charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2025-01-29
Southfield township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Springfield charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
Waterford charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
West Bloomfield charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19
White Lake charter township	Township	Approved, expires 2029-02-26	Oakland County HMP Update (FEMA plan 109566)	2024-02-27	2029-02-26	880	this jurisdiction approved 2024-12-19

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$164,835,895	\$5,995	\$64,101	\$164,905,990	37	
2	Tornado	Very High	Very High	\$47,039,354	\$770	\$55,011,933	\$102,052,062	11	
3	Cold Wave	Very High	Very High	\$18,047	\$65,490	\$55,285,268	\$55,368,805	17	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Heat Wave	Relatively High	Relatively High	\$103,913	under \$1	\$13,318,807	\$13,422,721	18	
5	Strong Wind	Very High	Very High	\$6,040,120	\$1,512	\$2,967,981	\$9,009,613	644	Includes 40 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Ice Storm	Very High	Very High	\$4,937,286	n/a	\$587,142	\$5,524,428	6	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
7	Earthquake	Relatively Low	Relatively Moderate	\$3,028,828	n/a	\$935,743	\$3,964,571		Storm Events does not record earthquakes.
8	Hail	Relatively Moderate	Relatively High	\$2,788,744	\$11,735	\$198,382	\$2,998,861	201	
9	Lightning	Relatively High	Relatively High	\$306,891	n/a	\$742,441	\$1,049,331	40	
10	Winter Weather	Relatively High	Relatively High	\$428,074	\$112	\$128,587	\$556,772	66	
11	Hurricane	Very Low	Very Low	\$96,579	\$1,291	\$756	\$98,626	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Relatively Low	\$85,648	\$1	\$6,964	\$92,613	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Relatively Low	Relatively Low	\$10,595	n/a	\$5,689	\$16,284	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	2	

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 1974 (Relatively Low, 74.0); tract 1622 (Relatively Low, 62.1); tract 1715 (Relatively Low, 60.7)
Hurricane	tract 1974 (Very Low, 37.0); tract 1520 (Very Low, 34.1); tract 9813 (Very Low, 34.0)
Landslide	tract 1326 (Relatively Low, 92.6); tract 1203 (Relatively Low, 91.2); tract 1240 (Relatively Low, 89.6)
Tornado	tract 1974 (Very High, 98.8); tract 1520 (Very High, 97.4); tract 1374 (Very High, 97.3)
Wildfire	tract 1520 (Relatively Low, 71.6); tract 1326 (Relatively Low, 70.1); tract 1902 (Relatively Low, 69.3)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 1974 is Census Tract 1974). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	15 records, 1996 to 2026 (15 zone-level)	1 day to 21 days (median 3 days); 15 with a recorded value	January 2003 (1 monthly summary record), zone-level	Cold/Wind Chill, 2007-02-03, \$25,000 property; \$0 crops, reported for the zone (2007 dollars)	Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2007 to 2012 (2 zone-level)		Frost/Freeze, 2012-04-27, \$1,300,000 crop damage (2012 dollars); NWS zone MIZ069		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 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		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	241 records, 1960 to 2026	0.75 in to 3 in (median 0.88 in); 241 with a recorded value	3 in hail, 1983-05-02	Hail, 2014-07-27, \$6,000,000 property; \$0 crops (2014 dollars)	Event records naming jurisdictions in the plan: Holly township (17 records), Holly village (17 records), Oxford charter township (11 records), Oxford village (11 records), Highland charter township (9 records), Troy city (9 records), Milford charter township (7 records), Milford village (7 records), South Lyon city (7 records), White Lake charter township (7 records); and 27 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	18 records, 1999 to 2026 (18 zone-level)	1 day to 7 days (median 4 days); 14 with a recorded value	7 consecutive days, 2012-07-01 to 2012-07-07, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). 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 type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	6 records, 1997 to 2023 (6 zone-level)		Ice Storm, 2003-04-03, \$100,000,000 property; crops not reported (2003 dollars), 1 direct death, 2 direct injuries (reported for the zone); NWS zone MIZ069		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	37 records, 1996 to 2026 (5 zone-level)		Flash Flood, 2014-08-11, \$400,000,000 property; \$0 crops (2014 dollars)		Event records naming jurisdictions in the plan: Ferndale city (7 records), Novi city (3 records), Novi township (3 records), Franklin village (2 records), South Lyon city (2 records), Waterford charter township (2 records), Bloomfield Hills city (1 record), Commerce charter township (1 record), Farmington city (1 record), Hazel Park city (1 record); and 12 more jurisdictions (see the Excel file). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	40 records, 1996 to 2021		Lightning, 1996-07-29, damage not reported, 1 direct death	Lightning, 1997-07-26, \$750,000 property; crops not reported (1997 dollars)	Event records naming jurisdictions in the plan: Troy city (7 records), Oxford charter township (3 records), Oxford village (3 records), Waterford charter township (3 records), White Lake charter township (3 records), Commerce charter township (2 records), Ortonville village (2 records), South Lyon city (2 records), Berkley city (1 record), Bloomfield Hills city (1 record); and 13 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	46 records, 1996 to 2026 (46 zone-level)	35 kt (40 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 45 with a recorded value	70 kt (81 mph), measurement type not recorded, High Wind, 1997-04-06; NWS zone MIZ069	High Wind, 2017-03-08, \$35,000,000 property; \$0 crops, reported for the zone (2017 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	725 records, 1957 to 2026	43 kt (49 mph) to 74 kt (85 mph) (median 52 kt (60 mph)); 636 with a recorded value	74 kt (85 mph), measurement type not recorded, Thunderstorm Wind, 1991-07-07	Thunderstorm Wind, 2023-08-24, \$7,000,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Rochester Hills city (28 records), Farmington city (27 records), Holly township (26 records), Holly village (26 records), Oxford charter township (21 records), Oxford village (21 records), Highland charter township (20 records), Milford charter township (20 records), Milford village (20 records), Novi city (20 records); and 32 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	36 records, 1953 to 2024	F/EF0 to F/EF4 (median F/EF1); 36 with a recorded value	F4 tornado, 1976-03-20, 3.8 mi path length (whole path, pre-1996), 117 yd wide, \$25,000,000 property; crops not recorded (1976 dollars), 1 direct death, 55 direct injuries		Event records naming jurisdictions in the plan: Holly township (4 records), Holly village (4 records), Leonard village (1 record), Milford charter township (1 record), Milford village (1 record), Novi city (1 record), Novi township (1 record), White Lake charter township (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	66 records, 1996 to 2024 (66 zone-level)		Winter Storm, 2018-04-14, \$6,000,000 property; \$0 crops (2018 dollars); NWS zone MIZ069		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel 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 whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 15 declarations covering 11 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-02-08	2023-08-24	DR-4757-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	PA not declared for this county	in the 12 months before plan approval; within last 5 years	
2021-07-15	2021-06-25	DR-4607-MI	Major disaster	Severe Storms, Flooding, and Tornadoes	Inland Flooding; Tornado	PA not declared for this county		
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$93,360,399.65		
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4494
2014-09-25	2014-08-11	DR-4195-MI	Major disaster	Severe Storms and Flooding	Inland Flooding	\$5,740,118.54		
2005-09-07	2005-08-29	EM-3225-MI	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$3,700.14		
2004-06-30	2004-05-20	DR-1527-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2003-09-23	2003-08-14	EM-3189-MI	Emergency	Power Outage	Non-natural, not counted	\$906,308.61		
2001-01-10	2000-12-11	EM-3160-MI	Emergency	Snow	Winter Weather	\$1,063,048.55		
2000-10-17	2000-09-10	DR-1346-MI	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1999-01-27	1999-01-02	EM-3137-MI	Emergency	Mi - Severe Weather 1/2 /99	Winter Weather	\$814,603.75		
1997-07-11	1997-07-02	DR-1181-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
1978-01-27	1978-01-27	EM-3057-MI	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded		
1976-03-19	1976-03-19	DR-495-MI	Major disaster	Severe Storms, Tornadoes, Icing & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1975-04-26	1975-04-26	DR-465-MI	Major disaster	Severe Storms, High Winds & Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	17	1	0	1	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	241	14	4	18	0	0	1955 to 2026-06-30	
Heat Wave	18	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	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	37	3	0	4	8	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	40	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	771	50	20	81	1	0	1955 to 2026-06-30	Includes 40 High Wind and 6 Strong Wind records.
Tornado	36	1	0	3	5	0	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	66	0	2	4	3	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2014-08-11	Flash Flood		\$400,000,000 property; \$0 crops (2014 dollars)	0, 0	FERNDAL to BROOKLANDS	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-07-01	Heat		\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 20	NWS zone MIZ069 (OAKLAND), zone-level	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 MIZ069 (OAKLAND), zone-level	B1-c worst recorded: Frost/Freeze
2003-04-03	Ice Storm		\$100,000,000 property; crops not reported, reported for the zone (2003 dollars)	1, 2	NWS zone MIZ069 (OAKLAND), zone-level	B1-c worst recorded: Ice Storm
2003-01-10	Cold/Wind Chill		damage not reported	0, 0	NWS zone MIZ069 (OAKLAND), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-06-28	Heat		damage not reported	2, 0	NWS zone MIZ069 (OAKLAND), zone-level	deaths or injuries recorded
2001-08-06	Heat		damage not reported	1, 80	NWS zone MIZ069 (OAKLAND), zone-level	deaths or injuries recorded
1999-01-04	Cold/Wind Chill		damage not reported	3, 4	NWS zone MIZ069 (OAKLAND), zone-level	deaths or injuries recorded
1997-04-06	High Wind	70 kt (81 mph), measurement type not recorded	\$100,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone MIZ069 (OAKLAND), zone-level	B1-c worst recorded: High Wind and Strong Wind
1991-07-07	Thunderstorm Wind	74 kt (85 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Thunderstorm Wind
1983-05-02	Hail	3 in	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Hail
1976-03-20	Tornado	F4, 3.8 mi path length (whole path, pre-1996), 117 yd wide	\$25,000,000 property; crops not recorded (1976 dollars)	1, 55	location not recorded	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,234 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	2.63	event-days per year	about 2.63 days per year	Likely (from Storm Events: 12 of 30 years)	event-days in 12 of 30 years, 1996 to 2025 (40%)	50	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Possible (from Storm Events: 2 of 30 years)	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); Storm Events has a record in 2 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.000782	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0782%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.77	events per year	about 2.77 per year	Highly likely	FEMA annualized frequency (modeled)	105.6 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.21	event-days per year	about 4.21 days per year	Likely (from Storm Events: 10 of 30 years)	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	66	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.011	events per year	about 1 in 91 years	Possible	FEMA annualized frequency (modeled)	6	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.81	event-days per year	about 1.81 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	122	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.07	event-days per year	about 1.07 days per year	Likely (from Storm Events: 18 of 30 years)	event-days in 18 of 30 years, 1996 to 2025 (60%)	30	1996 to 2023 (28 years)	see B1-f	
Landslide	0.273	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	34.8	days per year with a strike	about 34.8 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Strong Wind	5.46	events per year	about 5.46 per year	Highly likely	FEMA annualized frequency (modeled)	208	1986 to 2023 (38 years)	countywide	
Tornado	0.386	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000013	annual probability at a location	chance a given location in the county burns in a year: 0.0013%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	11.8	event-days per year	about 11.8 days per year	Likely (from Storm Events: 26 of 30 years)	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	225	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	90	30	3
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	571	30	19
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	15	30	0.5
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	11	30	0.367
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	350 of 350	15.5	73.8	92.9	Relatively High 113, Relatively Moderate 227, Relatively Low 5, Very Low 5
Drought	0 of 350				No Rating 350
Earthquake	350 of 350	0.2	23.8	74.0	Relatively Low 38, Very Low 312
Hail	350 of 350	1.1	48.9	80.0	Relatively Moderate 4, Relatively Low 309, Very Low 37
Heat Wave	350 of 350	1.5	43.7	77.6	Relatively Moderate 63, Relatively Low 276, Very Low 11
Hurricane	350 of 350	9.6	24.2	37.0	Very Low 350
Ice Storm	350 of 350	0.6	74.0	96.1	Relatively High 6, Relatively Moderate 229, Relatively Low 110, Very Low 5
Inland Flooding	350 of 350	0.1	27.2	89.0	Relatively High 4, Relatively Moderate 50, Relatively Low 215, Very Low 81
Landslide	337 of 350	13.1	55.6	92.6	Relatively Low 32, Very Low 305, No Rating 13
Lightning	350 of 350	0.1	15.5	35.4	Relatively Low 76, Very Low 274
Strong Wind	350 of 350	0.5	56.3	89.6	Relatively High 3, Relatively Moderate 189, Relatively Low 155, Very Low 3

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	350 of 350	1.7	79.2	98.8	Very High 19, Relatively High 200, Relatively Moderate 123, Relatively Low 6, Very Low 2
Wildfire	334 of 350	19.2	46.5	71.6	Relatively Low 3, Very Low 331, No Rating 16
Winter Weather	350 of 350	10.7	35.8	73.3	Relatively Moderate 20, Relatively Low 327, Very Low 3

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Oakland County	County	Approved, expires 2029-02-26		\$10,987,088.47	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$10,930,785.94 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI, EM-3225-MI).
Auburn Hills city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 1	\$142,663.75	0 total; 0 since its plan	Includes \$86,886.15 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Berkley city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$440,708.99	23 total; 3 since its plan	Includes \$2,381.46 for declarations not counted as hazard incidents (EM-3189-MI).
Beverly Hills village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$2,562.59	0 total; 0 since its plan	Includes \$2,562.59 for declarations not counted as hazard incidents (EM-3189-MI).
Bingham Farms village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$1,173.75	0 total; 0 since its plan	
Birmingham city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 2	\$1,434,988.72	11 total; 3 since its plan	Includes \$1,386,025.54 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Bloomfield Hills city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$2,154.68	19 total; 2 since its plan	Includes \$2,154.68 for declarations not counted as hazard incidents (EM-3189-MI).
Clawson city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$180,978.23	12 total; 1 since its plan	
Farmington city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$37,103.71	35 total; 2 since its plan	Includes \$21,582.52 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Farmington Hills city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 4; any 14	\$318,153.49	4 total; 0 since its plan	Includes \$242,482.52 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Ferndale city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$302,019.01	16 total; 0 since its plan	Includes \$55,370.52 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Franklin village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$6,971.01	7 total; 1 since its plan	Includes \$2,363.80 for declarations not counted as hazard incidents (EM-3189-MI).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Hazel Park city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$449,253.08	11 total; 3 since its plan	Includes \$79,255.20 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Holly village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$8,330.20	49 total; 6 since its plan	
Huntington Woods city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$669,243.31	13 total; 1 since its plan	
Keego Harbor city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$5,673.13	5 total; 0 since its plan	
Lake Angelus city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Lake Orion village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$4,081.11	26 total; 2 since its plan	
Lathrup Village city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Leonard village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$2,594.25	7 total; 1 since its plan	
Madison Heights city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$1,705,344.38	3 total; 0 since its plan	Includes \$1,221,707.84 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Milford village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$26,436.24	29 total; 0 since its plan	Includes \$12,067.83 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Northville city	City	Approved, expires 2031-05-03	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	Also approved under plan 109566 (Oakland County HMP Update, expires 2029-02-26). 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.
Novi city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$434,825.30	29 total; 2 since its plan	Includes \$343,385.04 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Oak Park city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$636,835.38	6 total; 0 since its plan	Includes \$49,430.12 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Orchard Lake Village city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$5,025.35	0 total; 0 since its plan	
Ortonville village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$7,615.55	28 total; 1 since its plan	
Oxford village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$17,305.64	36 total; 0 since its plan	
Pleasant Ridge city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$17,600.45	0 total; 0 since its plan	Includes \$1,811.51 for declarations not counted as hazard incidents (EM-3189-MI).
Pontiac city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$583,935.24	11 total; 0 since its plan	Includes \$477,165.55 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Rochester city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$140,673.41	1 total; 0 since its plan	Includes \$110,503.27 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Rochester Hills city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$232,123.09	33 total; 3 since its plan	Includes \$137,311.47 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Royal Oak city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 3	\$1,030,551.52	15 total; 0 since its plan	Includes \$73,686.60 for declarations not counted as hazard incidents (EM-3189-MI).
South Lyon city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$25,842.11	28 total; 1 since its plan	Includes \$4,462.85 for declarations not counted as hazard incidents (EM-3189-MI).
Southfield city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	16 total; 0 since its plan	
Sylvan Lake city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	
Troy city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 4	\$585,538.54	30 total; 1 since its plan	Includes \$270,452.80 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Village of Clarkston city	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	24 total; 2 since its plan	
Walled Lake city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$16,494.19	18 total; 0 since its plan	Includes \$3,600.74 for declarations not counted as hazard incidents (EM-3189-MI).
Wixom city	City	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$47,253.87	9 total; 0 since its plan	Includes \$29,335.12 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Wolverine Lake village	Village	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$8,232.20	0 total; 0 since its plan	
Addison township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Bloomfield charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 1	\$287,531.37	0 total; 0 since its plan	Includes \$253,115.37 for declarations not counted as hazard incidents (DR-4494-MI, EM-3189-MI).
Brandon charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Commerce charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	22 total; 0 since its plan	
Groveland township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Highland charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	30 total; 2 since its plan	
Holly township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	49 total; 6 since its plan	
Independence charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	\$14,639.92	0 total; 0 since its plan	Includes \$11,456.58 for declarations not counted as hazard incidents (EM-3189-MI).
Lyon charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Milford charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	29 total; 0 since its plan	
Novi township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	29 total; 2 since its plan	
Oakland charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Orion charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Oxford charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	36 total; 0 since its plan	
Rose township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Royal Oak charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 0 since its plan	
Southfield township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	16 total; 0 since its plan	
Springfield charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 1 since its plan	
Waterford charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 5	no Public Assistance recorded	13 total; 0 since its plan	
West Bloomfield charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	1 total; 0 since its plan	
White Lake charter township	Township	Approved, expires 2029-02-26	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	29 total; 0 since its plan	

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-02-27 <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
Cold Wave	\$319,114,747,357	\$28,752,087	1,274,114	\$18,047	\$65,490	\$55,285,268	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$544,218,385,309	n/a	1,274,395	\$3,028,828	n/a	\$935,743	0.000557%				
Hail	\$319,114,747,357	\$28,752,087	1,274,114	\$2,788,744	\$11,735	\$198,382	0.000874%	\$0			
Heat Wave	\$319,114,747,357	\$28,752,087	1,274,114	\$103,913	under \$1	\$13,318,807	under 0.0001%		\$0		
Hurricane	\$316,596,233,731	\$28,352,203	1,266,819	\$96,579	\$1,291	\$756	under 0.0001%				
Ice Storm	\$319,089,390,020	n/a	1,273,964	\$4,937,286	n/a	\$587,142	0.00155%				
Inland Flooding	\$318,605,869,380	\$438,769	9,529	\$164,835,895	\$5,995	\$64,101	n/a (see note)	\$500,000			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.
Landslide	\$2,457,749,007	n/a	8,601	\$10,595	n/a	\$5,689	0.000431%				
Lightning	\$319,114,747,357	n/a	1,274,114	\$306,891	n/a	\$742,441	under 0.0001%				
Strong Wind	\$319,114,747,357	\$28,752,087	1,274,114	\$6,040,120	\$1,512	\$2,967,981	0.00189%	\$60,500	\$1,400,000		Storm Events damage since the plan includes 2 zone-level High Wind records (\$1,400,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$319,114,747,357	\$28,752,087	1,274,114	\$47,039,354	\$770	\$55,011,933	0.0147%	\$0			

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-02-27 <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
Wildfire	\$80,844,456,259	\$9,994,100	322,240	\$85,648	\$1	\$6,964	0.000106%				
Winter Weather	\$319,114,747,357	\$28,752,087	1,274,114	\$428,074	\$112	\$128,587	0.000134%				

Totals since 2024-02-27 (Storm Events through 2026-06-30): 65 county-coded records, 65 with a damage value recorded (including \$0), \$560,500; 5 zone-level records, 5 with a damage value recorded (including \$0), \$1,400,000 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	1,274,114
Building value (total, not at risk)	\$319,114,747,357
Agriculture value (total, not at risk)	\$28,752,087
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$229,806,883
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)	\$129,253,791
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	4
Repetitive loss, NFIP insurance definition	31	Severe repetitive loss, NFIP insurance definition	4

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	4	31	4	31	0	14
of which: Birmingham city	0	0	2	0	2	0	0
of which: Bloomfield township	0	0	1	0	1	0	1
of which: Farmington Hills city	0	4	14	4	14	0	6
of which: Royal Oak city	0	0	3	0	3	0	2
of which: Troy city	0	0	4	0	4	0	4
of which: West Bloomfield township	0	0	1	0	1	0	0
of which: Auburn Hills city	0	0	1	0	1	0	1
of which: Waterford charter township	0	0	5	0	5	0	0
Statewide, no county in FEMA's file	0	0	4	0	4	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Auburn Hills city	260263	0	0	1	0	1	0	1
Berkley city	260292	0	0	0	0	0	0	0
Beverly Hills village	260256	0	0	0	0	0	0	0
Bingham Farms village	260713	0	0	0	0	0	0	0
Birmingham city	260168	0	0	2	0	2	0	0
Bloomfield Hills city	260712	0	0	0	0	0	0	0
Clawson city	260170	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Farmington city	260171	0	0	0	0	0	0	0
Farmington Hills city	260172	0	4	14	4	14	0	6
Ferndale city	260262	0	0	0	0	0	0	0
Franklin village	260325	0	0	0	0	0	0	0
Hazel Park city	260289	0	0	0	0	0	0	0
Holly village	260587	0	0	0	0	0	0	0
Huntington Woods city	260723	0	0	0	0	0	0	0
Keego Harbor city	260173	0	0	0	0	0	0	0
Lake Angelus city	260700	0	0	0	0	0	0	0
Lake Orion village	260588	0	0	0	0	0	0	0
Lathrup Village city	260297	0	0	0	0	0	0	0
Leonard village	261030	0	0	0	0	0	0	0
Madison Heights city	260174	0	0	0	0	0	0	0
Milford village	260317	0	0	0	0	0	0	0
Northville city	260235	0	0	0	0	0	0	0
Novi city	260175	0	0	0	0	0	0	0
Oak Park city	260323	0	0	0	0	0	0	0
Orchard Lake Village city	260477	0	0	0	0	0	0	0
Ortonville village	261034	0	0	0	0	0	0	0
Oxford village	261036	0	0	0	0	0	0	0
Pleasant Ridge city	260606	0	0	0	0	0	0	0
Pontiac city	260177	0	0	0	0	0	0	0
Rochester city	260326	0	0	0	0	0	0	0
Rochester Hills city	260471	0	0	0	0	0	0	0
Royal Oak city	260178	0	0	3	0	3	0	2
South Lyon city	261037	0	0	0	0	0	0	0
Southfield city	260179	0	0	0	0	0	0	0
Sylvan Lake city	260701	0	0	0	0	0	0	0
Troy city	260180	0	0	4	0	4	0	4
Village of Clarkston city	260472	0	0	0	0	0	0	0
Walled Lake city	260181	0	0	0	0	0	0	0
Wixom city	261038	0	0	0	0	0	0	0
Wolverine Lake village	260480	0	0	0	0	0	0	0
Addison township	261029	0	0	0	0	0	0	0
Bloomfield charter township	260169	0	0	1	0	1	0	1

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Brandon charter township	261031	0	0	0	0	0	0	0
Commerce charter township	260473	0	0	0	0	0	0	0
Groveland township	260992	0	0	0	0	0	0	0
Highland charter township	260650	0	0	0	0	0	0	0
Holly township	260474	0	0	0	0	0	0	0
Independence charter township	260475	0	0	0	0	0	0	0
Lyon charter township	261032	0	0	0	0	0	0	0
Milford charter township	261040	0	0	0	0	0	0	0
Novi township	261039	0	0	0	0	0	0	0
Oakland charter township	260476	0	0	0	0	0	0	0
Orion charter township	261033	0	0	0	0	0	0	0
Oxford charter township	261035	0	0	0	0	0	0	0
Rose township	260729	0	0	0	0	0	0	0
Royal Oak charter township	260341	0	0	0	0	0	0	0
Southfield township	260176	0	0	0	0	0	0	0
Springfield charter township	260478	0	0	0	0	0	0	0
Waterford charter township	260284	0	0	5	0	5	0	0
West Bloomfield charter township	260182	0	0	1	0	1	0	0
White Lake charter township	260479	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	2	21	2	21	0	7
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	2	6	2	6	0	5
non-residential	0	0	4	0	4	0	2
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 31 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

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

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

OpenFEMA disclaimer

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).

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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.