

Carteret County, NC

Risk-assessment baseline packet

County FIPS: 37031 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 2030-04-29. Plan: Pamlico Sound Regional (FEMA plan 110656), approved 2025-04-30.

Since the plan was approved on 2025-04-30: 1 new hazard declaration (1 incident) and 18 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$109,269,713 a year), Inland Flooding (\$9,629,730) and Coastal Flooding (\$4,490,646).

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; 37031 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 2030-04-29	Plan:	Pamlico Sound Regional (FEMA plan 110656)
Approved:	2025-04-30	Days to expiry:	1,307
What changed since your last plan (approved 2025-04-30)			
New federal declarations:	1 new hazard declaration (1 incident): EM-3637-NC (Severe Winter Storm)	Storm Events records since approval:	18 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 86, SRL 140 (44 CFR 77.2); any definition: 920	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

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Notes
						<i>negative = days since expiry</i>	
Carteret County (unincorporated area)	Unincorporated	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-05-27
Atlantic Beach town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-12-19
Beaufort town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-05-16
Bogue town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-07-30
Cape Carteret town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-06-18
Cedar Point town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-06-30
Emerald Isle town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-07-11
Indian Beach town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-05-27
Morehead City town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-07-10
Newport town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-07-30
Peletier town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-08-18
Pine Knoll Shores town	Town	Approved, expires 2030-04-29	Pamlico Sound Regional (FEMA plan 110656)	2025-04-30	2030-04-29	1,307	this jurisdiction approved 2025-07-08

Plan 110656 covers 27 other participants, named in the Excel file.

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

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	Hurricane	Very High	Very High	\$104,963,455	\$615,165	\$3,691,093	\$109,269,713	6	
2	Inland Flooding	Relatively Low	Relatively Low	\$8,564,962	\$194,575	\$870,193	\$9,629,730	68	
3	Coastal Flooding	Relatively High	Relatively High	\$4,085,326	n/a	\$405,322	\$4,490,646	2	
4	Wildfire	Relatively Low	Relatively Moderate	\$928,960	\$100	\$87,557	\$1,016,616	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
5	Tornado	Relatively Low	Relatively Low	\$622,547	\$229	\$366,358	\$989,134	62	
6	Heat Wave	Relatively Low	Relatively Low	\$92	\$60	\$878,639	\$878,791	6	
7	Lightning	Relatively Moderate	Relatively Moderate	\$68,163	n/a	\$587,143	\$655,306	3	
8	Winter Weather	Relatively High	Relatively High	\$132,156	\$39	\$452,596	\$584,791	3	
9	Cold Wave	Relatively Low	Relatively Low	\$5,309	\$9,932	\$524,818	\$540,059	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Strong Wind	Relatively Low	Relatively Low	\$64,953	\$10,410	\$407,356	\$482,719	187	Includes 4 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
11	Ice Storm	Relatively Moderate	Relatively Moderate	\$238,417	n/a	\$18,325	\$256,741	1	
12	Earthquake	Very Low	Very Low	\$135,818	n/a	\$26,041	\$161,859		Storm Events does not record earthquakes.
13	Hail	Very Low	Very Low	\$38,559	\$3,419	\$37,173	\$79,151	73	

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
14	Drought	Very Low	Very Low	n/a	\$14,492	n/a	\$14,492	5	
15	Landslide	Very Low	Very Low	\$259	n/a	\$1	\$260	0	Declared 1 time; no Storm Events record of this type.
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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, landslide and tsunami 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 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.

Coastal Flooding and 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 9707.03 (Very Low, 35.9); tract 9705.01 (Very Low, 33.6); tract 9711.03 (Very Low, 33.1)
Hurricane	tract 9710.03 (Very High, 100.0); tract 9706.06 (Very High, 100.0); tract 9709.04 (Very High, 99.9)
Landslide	tract 9710.03 (Very Low, 80.0); tract 9709.03 (Very Low, 76.9); tract 9709.04 (Very Low, 76.7)
Tornado	tract 9708.06 (Relatively Moderate, 56.8); tract 9709.04 (Relatively Moderate, 55.2); tract 9707.03 (Relatively Low, 51.3)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 9703.01 (Relatively Moderate, 95.9); tract 9701.02 (Relatively Moderate, 95.6); tract 9701.03 (Relatively Moderate, 95.3)

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 9707.03 is Census Tract 9707.03). 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
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	2 records, 2021 to 2023 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	5 records, 2025 to 2026 (5 zone-level)	11 days to 91 days (median 51 days); 2 with a recorded value	91 days (about 3.0 months), 2026-03-31 to 2026-06-29, a run of 4 consecutive Storm Events drought records, 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.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	88 records, 1978 to 2024	0.75 in to 2 in (median 0.88 in); 88 with a recorded value	2 in hail, 2024-05-15		Event records naming jurisdictions in the plan: Newport town (12 records), Beaufort town (6 records), Cape Carteret town (4 records), Bogue town (2 records), Atlantic Beach town (1 record), Morehead City town (1 record), Peletier town (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	6 records, 2020 to 2025 (6 zone-level)	1 day to 3 days (median 2 days); 5 with a recorded value	3 consecutive days, 2025-07-26 to 2025-07-28, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	6 records, 2019 to 2024 (6 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2019-09-06, category 2, \$0 property; \$0 crops (2019 dollars); NWS zone NCZ196		Countywide (zone-level records).	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)	1 record, 2022 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	68 records, 1996 to 2024		Flash Flood, 2010-09-30, \$10,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Cape Carteret town (9 records), Newport town (8 records), Atlantic Beach town (6 records), Morehead City town (6 records), Beaufort town (4 records), Peletier town (3 records), Bogue town (2 records), Emerald Isle town (1 record).	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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	3 records, 1998 to 2007		Lightning, 1998-05-23, damage not reported, 1 direct death	Lightning, 2007-06-09, \$5,000 property; \$0 crops (2007 dollars)	Event records naming jurisdictions in the plan: Atlantic Beach town (1 record), Newport town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	5 records, 2020 to 2024 (5 zone-level)	48 kt (55 mph) to 62 kt (71 mph) (median 54 kt (62 mph)); 5 with a recorded value	62 kt (71 mph) measured gust, High Wind, 2020-12-24; NWS zone NCZ196		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	209 records, 1965 to 2026	50 kt (58 mph) to 91 kt (105 mph) (median 51 kt (59 mph)); 184 with a recorded value	91 kt (105 mph), measurement type not recorded, Thunderstorm Wind, 1996-01-12	Thunderstorm Wind, 1993-11-28, \$500,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Beaufort town (19 records), Newport town (17 records), Morehead City town (14 records), Cape Carteret town (12 records), Atlantic Beach town (11 records), Bogue town (3 records), Peletier town (3 records), Emerald Isle town (2 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	80 records, 1963 to 2024	F/EF0 to F/EF2 (median F/EF0); 80 with a recorded value	EF2 tornado, 2013-11-26, 0.36 mi within this county, 200 yd wide, \$2,500,000 property; \$0 crops (2013 dollars), 2 direct injuries	Tornado, 1993-09-27, \$5,000,000 property; crops not recorded (1993 dollars)	Event records naming jurisdictions in the plan: Atlantic Beach town (7 records), Morehead City town (7 records), Cape Carteret town (6 records), Newport town (3 records), Beaufort town (2 records), Bogue town (2 records).	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).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	3 records, 2025 to 2026 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow, lightning and tsunamis.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that 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.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 30 declarations covering 19 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
2026-01-24	2026-01-21	EM-3637-NC	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	
2024-10-19	2024-09-16	DR-4837-NC	Major disaster	Potential Tropical Cyclone Eight	Hurricane (primary); also designated: Inland Flooding	\$174,589.68	in the 12 months before plan approval; within last 5 years	
2024-09-26	2024-09-25	EM-3617-NC	Emergency	Hurricane Helene	Hurricane (primary); also designated: Inland Flooding, Landslide	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	
2024-08-06	2024-08-05	EM-3608-NC	Emergency	Tropical Storm Debby	Hurricane	\$27,353.93	in the 12 months before plan approval; within last 5 years	
2022-10-01	2022-09-28	EM-3586-NC	Emergency	Hurricane Ian	Hurricane	no Public Assistance recorded	within last 5 years	
2020-10-14	2020-07-31	DR-4568-NC	Major disaster	Hurricane Isaias	Hurricane	\$115,607.84		
2020-08-02	2020-07-31	EM-3534-NC	Emergency	Hurricane Isaias	Hurricane	no Public Assistance recorded		same incident as DR-4568
2020-03-25	2020-01-20	DR-4487-NC	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$876,387.95		
2020-03-13	2020-01-20	EM-3471-NC	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4487
2019-10-04	2019-09-01	DR-4465-NC	Major disaster	Hurricane Dorian	Hurricane	\$1,312,951.93		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2019-09-03	2019-09-01	EM-3423-NC	Emergency	Hurricane Dorian	Hurricane	no Public Assistance recorded		same incident as DR-4465
2018-09-14	2018-09-07	DR-4393-NC	Major disaster	Hurricane Florence	Hurricane	\$78,513,748.65		
2018-09-10	2018-09-07	EM-3401-NC	Emergency	Hurricane Florence	Hurricane	no Public Assistance recorded		same incident as DR-4393
2016-10-10	2016-10-04	DR-4285-NC	Major disaster	Hurricane Matthew	Hurricane	\$437,876.04		
2016-10-07	2016-10-04	EM-3380-NC	Emergency	Hurricane Matthew	Hurricane	no Public Assistance recorded		same incident as DR-4285
2011-08-31	2011-08-25	DR-4019-NC	Major disaster	Hurricane Irene	Hurricane	\$7,734,283.76		
2011-08-25	2011-08-25	EM-3327-NC	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4019
2010-09-01	2010-09-01	EM-3314-NC	Emergency	Hurricane Earl	Hurricane	\$50,039.86		
2005-10-07	2005-09-11	DR-1608-NC	Major disaster	Hurricane Ophelia	Hurricane	\$12,489,619.93		
2005-09-14	2005-09-11	EM-3254-NC	Emergency	Hurricane Ophelia	Hurricane	\$103,243.83		same incident as DR-1608
2005-09-05	2005-08-29	EM-3222-NC	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-09-18	2003-09-18	DR-1490-NC	Major disaster	Hurricane Isabel	Hurricane	\$2,158,270.80		
1999-09-16	1999-09-15	DR-1292-NC	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$2,053,629.82		
1999-09-15	1999-09-15	EM-3146-NC	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded		same incident as DR-1292
1999-09-09	1999-08-29	DR-1291-NC	Major disaster	Hurricane Dennis	Hurricane	PA not declared for this county		
1999-09-01	1999-08-29	EM-3141-NC	Emergency	Hurricane Dennis	Hurricane	\$223,324.75		same incident as DR-1291
1998-08-27	1998-08-20	DR-1240-NC	Major disaster	Hurricane Bonnie	Hurricane	no Public Assistance recorded		
1996-09-06	1996-09-05	DR-1134-NC	Major disaster	Hurricane Fran	Hurricane	no Public Assistance recorded		
1996-07-18	1996-07-10	DR-1127-NC	Major disaster	Hurricane Bertha	Hurricane	no Public Assistance recorded		
1993-03-17	1993-03-13	EM-3110-NC	Emergency	Severe Snowfall & Winter Storm	Winter Weather	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
1964-10-13	1964-10-13	DR-179-NC	Major disaster	Severe Storms & Flooding	Inland Flooding
1962-03-16	1962-03-16	DR-130-NC	Major disaster	Severe Storm, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1960-09-16	1960-09-16	DR-107-NC	Major disaster	Hurricane Donna	Hurricane (primary); also designated: Inland Flooding
1958-10-01	1958-10-01	DR-87-NC	Major disaster	Hurricane & Severe Storm	Hurricane
1956-04-24	1956-04-24	DR-56-NC	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted
1955-08-13	1955-08-13	DR-37-NC	Major disaster	Hurricanes	Hurricane (primary); also designated: Inland Flooding
1954-10-17	1954-10-17	DR-28-NC	Major disaster	Hurricane	Hurricane (primary); also designated: Inland Flooding

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.

1 Fire Management declaration (1986-05-10 to 1986-05-10) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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 <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	2	0	0	2	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	5	4	1	5	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	88	0	3	7	0	0	1955 to 2026-06-30	
Heat Wave	6	2	1	4	0	0	1996 to 2026-06-30	
Hurricane	6	0	1	4	17	0	1996 to 2026-06-30	
Ice Storm	1	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	68	0	20	25	2	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	3	0	0	0	0	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Strong Wind	214	10	10	49	0	0	1955 to 2026-06-30	Includes 4 High Wind and 1 Strong Wind records.
Tornado	80	0	1	3	0	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
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	3	2	1	3	2	1	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	Flags	Why listed
2026-03-31	Drought		damage not reported	0, 0	NWS zone NCZ196 (EAST CARTERET), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Drought
2025-07-26	Excessive Heat		damage not reported	0, 0	NWS zone NCZ196 (EAST CARTERET), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2024-05-15	Hail	2 in	damage not reported	0, 0	PELETIER	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Hail
2020-12-24	High Wind	62 kt (71 mph) measured gust	\$0 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone NCZ196 (EAST CARTERET), zone-level		B1-c worst recorded: High Wind and Strong Wind
2019-09-06	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 2	\$0 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone NCZ196 (EAST CARTERET), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2013-11-26	Tornado	EF2, 0.36 mi within this county, 200 yd wide	\$2,500,000 property; \$0 crops (2013 dollars)	0, 2	CAMP GLENN		deaths or injuries recorded
2010-09-30	Flash Flood		\$10,000 property; \$0 crops (2010 dollars)	0, 0	CAPE CARTERET to ATLANTIC BEACH		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2007-06-09	Lightning		\$5,000 property; \$0 crops (2007 dollars)	0, 0	NEWPORT		B1-c most damaging: Lightning
2004-08-13	Tornado	F1, 0.3 mi within this county, 20 yd wide	\$284,000 property; crops not reported (2004 dollars)	0, 3	STELLA		deaths or injuries recorded
1998-05-23	Lightning		damage not reported	1, 0	DAVIS		deaths or injuries recorded
1996-01-12	Thunderstorm Wind	91 kt (105 mph), measurement type not recorded	\$500,000 property; crops not reported (1996 dollars)	0, 0	EMERALD ISLE		B1-c worst recorded: Thunderstorm Wind
1993-09-27	Tornado	F1, 2 mi path length (whole path, pre-1996), 20 yd wide	\$5,000,000 property; crops not recorded (1993 dollars)	0, 0	Morehead City		B1-c most damaging: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (476 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
Coastal Flooding	3.29	events per year at a location (modeled)	about 3.3 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.384	event-days per year	about 0.384 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	3.11	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	2.36	event-days per year	about 2.36 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	84	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000873	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0873%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.62	events per year	about 1.62 per year	Highly likely	FEMA annualized frequency (modeled)	86.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.82	event-days per year	about 6.82 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	49.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.459	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	175	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	0.538	event-days per year	about 0.538 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	21	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.14	event-days per year	about 1.14 days per year	Likely	Storm Events event-days in 17 of 30 years, 1996 to 2025 (56.7%)	32	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.0563	events per year (modeled)	about 1 in 18 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	51.7	days per year with a strike	about 51.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.808	events per year	about 0.81 per year	Likely	FEMA annualized frequency (modeled)	19	1986 to 2023 (38 years)	countywide	
Tornado	0.595	events per year	about 0.6 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00266	annual probability at a location	chance a given location in the county burns in a year: 0.266%		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	2.16	event-days per year	about 2.16 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	17.6	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	29	30	0.967
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	156	30	5.2
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	16	30	0.533
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	8	30	0.267
Tornado	EF0-1	1996 to 2025	58	30	1.93
Tornado	EF2-3	1996 to 2025	4	30	0.133
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	
Coastal Flooding	31 of 31	71.6	94.5	99.5	Very High 1, Relatively High 12, Relatively Moderate 12, Relatively Low 5, Very Low 1
Cold Wave	31 of 31	15.6	29.1	50.3	Relatively Moderate 1, Relatively Low 29, Very Low 1
Drought	20 of 31	67.3	72.0	88.1	Relatively Low 3, Very Low 17, No Rating 11
Earthquake	31 of 31	0.2	17.5	35.9	Very Low 31
Hail	31 of 31	0.9	32.0	48.2	Relatively Low 9, Very Low 22
Heat Wave	31 of 31	1.4	39.9	74.9	Relatively Moderate 5, Relatively Low 24, Very Low 2
Hurricane	31 of 31	61.1	99.3	100.0	Very High 25, Relatively High 5, Relatively Low 1
Ice Storm	31 of 31	0.2	62.1	85.9	Relatively Moderate 11, Relatively Low 16, Very Low 4
Inland Flooding	31 of 31	0.3	15.1	73.6	Relatively Moderate 6, Relatively Low 10, Very Low 15
Landslide	31 of 31	12.4	41.7	80.0	Very Low 31
Lightning	31 of 31	0.3	69.1	94.2	Relatively High 9, Relatively Moderate 18, Relatively Low 3, Very Low 1
Strong Wind	31 of 31	0.3	46.5	74.1	Relatively Moderate 10, Relatively Low 20, Very Low 1
Tornado	31 of 31	1.0	36.6	56.8	Relatively Moderate 2, Relatively Low 23, Very Low 6
Tsunami	0 of 31				Insufficient Data 31
Wildfire	31 of 31	32.5	85.7	95.9	Relatively Moderate 14, Relatively Low 13, Very Low 4
Winter Weather	31 of 31	13.8	92.0	98.4	Very High 5, Relatively High 24, Relatively Moderate 1, Very Low 1

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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, drought, 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 (crop and livestock value where a line above names agriculture).

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
Carteret County (unincorporated area)	Unincorporated	Approved, expires 2030-04-29	FMA RL 59, SRL 75; any 579	\$15,252,854.27	0 total; 0 since its plan	Includes \$515,675.23 for declarations not counted as hazard incidents (DR-4487-NC).
Atlantic Beach town	Town	Approved, expires 2030-04-29	FMA RL 17, SRL 34; any 109	\$1,432,362.29	26 total; 0 since its plan	Includes \$9,659.80 for declarations not counted as hazard incidents (DR-4487-NC).
Beaufort town	Town	Approved, expires 2030-04-29	FMA RL 2, SRL 1; any 19	\$1,481,562.15	31 total; 0 since its plan	Includes \$13,344.90 for declarations not counted as hazard incidents (DR-4487-NC).
Bogue town	Town	Approved, expires 2030-04-29	FMA RL 1, SRL 0; any 2	\$87,632.62	9 total; 0 since its plan	
Cape Carteret town	Town	Approved, expires 2030-04-29	FMA RL 0, SRL 3; any 15	\$1,206,282.35	31 total; 2 since its plan	
Cedar Point town	Town	Approved, expires 2030-04-29	FMA RL 2, SRL 11; any 29	\$369,826.20	0 total; 0 since its plan	
Emerald Isle town	Town	Approved, expires 2030-04-29	FMA RL 2, SRL 12; any 114	\$50,680,245.74	3 total; 0 since its plan	
Indian Beach town	Town	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$9,429,132.19	0 total; 0 since its plan	
Morehead City town	Town	Approved, expires 2030-04-29	FMA RL 3, SRL 3; any 39	\$3,103,187.85	28 total; 0 since its plan	
Newport town	Town	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 1	\$1,126,091.29	41 total; 0 since its plan	
Peletier town	Town	Approved, expires 2030-04-29	FMA RL 0, SRL 0; any 0	\$23,936	7 total; 0 since its plan	
Pine Knoll Shores town	Town	Approved, expires 2030-04-29	FMA RL 0, SRL 1; any 13	\$15,775,130.46	0 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 2025-04-30 <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
Coastal Flooding	\$7,606,232,708	n/a	22,655	\$4,085,326	n/a	\$405,322	0.0537%				
Cold Wave	\$19,540,903,991	\$30,612,778	67,624	\$5,309	\$9,932	\$524,818	under 0.0001%				
Drought	n/a	\$18,387,058	n/a	n/a	\$14,492	n/a	0.0788% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$32,956,535,860	n/a	67,686	\$135,818	n/a	\$26,041	0.000412%				
Hail	\$19,540,985,499	\$30,612,778	67,625	\$38,559	\$3,419	\$37,173	0.000197%				
Heat Wave	\$19,540,985,499	\$30,612,778	67,625	\$92	\$60	\$878,639	under 0.0001%				
Hurricane	\$19,540,984,730	\$30,145,646	67,625	\$104,963,455	\$615,165	\$3,691,093	0.537%				
Ice Storm	\$19,138,847,975	n/a	66,769	\$238,417	n/a	\$18,325	0.00125%				

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 2025-04-30 <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
Inland Flooding	\$19,398,248,759	\$12,108,807	14,920	\$8,564,962	\$194,575	\$870,193	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.
Landslide	\$130,797,740	n/a	258	\$259	n/a	\$1	0.000198%				
Lightning	\$19,540,985,499	n/a	67,625	\$68,163	n/a	\$587,143	0.000349%				
Strong Wind	\$19,540,985,499	\$30,612,778	67,625	\$64,953	\$10,410	\$407,356	0.000332%				
Tornado	\$19,540,985,499	\$30,612,778	67,625	\$622,547	\$229	\$366,358	0.00319%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$4,660,885,404	\$4,515,741	23,953	\$928,960	\$100	\$87,557	0.0199%				
Winter Weather	\$19,540,903,991	\$30,612,778	67,624	\$132,156	\$39	\$452,596	0.000676%			no Public Assistance recorded (1 declaration)	

Totals since 2025-04-30 (Storm Events through 2026-06-30): 10 county-coded records, 0 with a damage value recorded (including \$0), \$0; 8 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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	67,625
Building value (total, not at risk)	\$19,540,985,499
Agriculture value (total, not at risk)	\$30,612,778
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$120,697,396
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)	\$8,352,614
Social vulnerability rating	Relatively Moderate
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)	86	Severe repetitive loss, FMA definition (44 CFR 77.2)	140
Repetitive loss, NFIP insurance definition	888	Severe repetitive loss, NFIP insurance definition	123

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	86	140	888	123	920	25	518
of which: Carteret County (unincorporated area)	59	75	562	67	579	15	299
of which: Atlantic Beach town	17	34	103	29	109	5	63
of which: Cape Carteret town	0	3	15	3	15	1	6
of which: Emerald Isle town	2	12	111	9	114	1	78
of which: Morehead City town	3	3	37	3	39	0	24
of which: Newport town	0	0	1	0	1	0	1
of which: Pine Knoll Shores town	0	1	12	1	13	0	8
of which: Cedar Point town	2	11	28	10	29	2	21
of which: Bogue town	1	0	2	0	2	0	2
of which: Beaufort town	2	1	17	1	19	1	16
Statewide, no county in FEMA's file	0	0	2	0	2	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>
Carteret County (unincorporated area)	370043	59	75	562	67	579	15	299
Atlantic Beach town	370044	17	34	103	29	109	5	63
Beaufort town	375346	2	1	17	1	19	1	16
Bogue town	370491	1	0	2	0	2	0	2
Cape Carteret town	370046	0	3	15	3	15	1	6
Cedar Point town	370465	2	11	28	10	29	2	21
Emerald Isle town	370047	2	12	111	9	114	1	78
Indian Beach town	370433	0	0	0	0	0	0	0
Morehead City town	370048	3	3	37	3	39	0	24
Newport town	370049	0	0	1	0	1	0	1
Peletier town	370658	0	0	0	0	0	0	0
Pine Knoll Shores town	370267	0	1	12	1	13	0	8

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	81	129	816	112	848	25	482
2 to 4 unit residential	0	2	22	2	22	0	7
other residential	0	0	9	0	9	0	8
non-residential	5	9	41	9	41	0	21
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 19 properties are FMA repetitive loss but not NFIP repetitive loss, and 821 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):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
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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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each 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