

Dare County, NC

Risk-assessment baseline packet

County FIPS: 37055 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 2030-04-14. Plan: Outer Banks Regional (FEMA plan 110546), approved 2025-04-15.

Since the plan was approved on 2025-04-15: 1 new hazard declaration (1 incident) and 29 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 (\$64,925,441 a year), Inland Flooding (\$6,689,594) and Coastal Flooding (\$4,305,214).

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; 37055 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2025-04-15), page 2
4. B1-a: hazard identification, page 3
5. B1-b: hazard location, page 4
6. B1-c: hazard extent, page 5
7. B1-d: previous occurrences, page 7
8. B1-e: probability of future events, page 12
9. B1-f: hazards that vary across jurisdictions, page 15
10. B2-a and B2-b: vulnerability and potential impacts, page 17
11. B2-a: vulnerability (county context), page 19
12. B2-c: repetitive loss properties, page 19
13. Sources, what the plan adds, disclaimer and citation, page 21

Plan clock

Status:Approved, expires 2030-04-14

Approved:2025-04-15

Plan:Outer Banks Regional (FEMA plan 110546)

Days to expiry:1,292

What changed since your last plan (approved 2025-04-15)

New federal declarations:

1 new hazard declaration (1 incident): EM-3637-NC (Severe Winter Storm)

Repetitive loss now:

FMA RL 82, SRL 324 (44 CFR 77.2); any definition: 1,521

Storm Events records since approval:

29 records (data through 2026-06-30)

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 negative = days since expiry	Notes
Dare County	County	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	
Duck town	Town	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	this jurisdiction approved 2025-04-30
Kill Devil Hills town	Town	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	this jurisdiction approved 2025-04-22
Kitty Hawk town	Town	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	this jurisdiction approved 2025-04-22
Manteo town	Town	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	this jurisdiction approved 2025-04-30
Nags Head town	Town	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	
Southern Shores town	Town	Approved, expires 2030-04-14	Outer Banks Regional (FEMA plan 110546)	2025-04-15	2030-04-14	1,292	

Plan 110546 covers 1 other participant: Currituck County.

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

Hazard Plain release 2026-10, as of 2026-09-30.

Page 2 of 22

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	Relatively High	Very High	\$63,253,865	\$35,948	\$1,635,627	\$64,925,441	31	
2	Inland Flooding	Relatively Low	Relatively Low	\$6,456,694	\$9,174	\$223,726	\$6,689,594	32	
3	Coastal Flooding	Relatively High	Relatively High	\$3,963,981	n/a	\$341,232	\$4,305,214	13	
4	Lightning	Relatively High	Relatively High	\$22,603	n/a	\$1,761,429	\$1,784,032	9	
5	Tornado	Relatively Low	Relatively Low	\$469,016	\$9	\$636,487	\$1,105,511	15	
6	Wildfire	Relatively Low	Relatively Low	\$508,002	\$40	\$37,849	\$545,891	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
7	Heat Wave	Relatively Low	Relatively Low	\$54	\$4	\$392,279	\$392,337	6	
8	Winter Weather	Relatively High	Relatively High	\$101,947	\$3	\$263,513	\$365,463	22	
9	Strong Wind	Relatively Low	Relatively Low	\$29,290	\$290	\$319,444	\$349,025	140	Includes 18 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
10	Cold Wave	Very Low	Relatively Low	\$3,422	\$623	\$252,335	\$256,379	2	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
11	Hail	Very Low	Very Low	\$33,497	\$217	\$10,589	\$44,304	43	
12	Earthquake	Very Low	Very Low	\$38,060	n/a	\$5,532	\$43,592		Storm Events does not record earthquakes.

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
13	Ice Storm	Very Low	Very Low	\$20,378	n/a	\$2,539	\$22,916	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	Very Low	Very Low	n/a	\$378	n/a	\$378	8	
15	Landslide	Very Low	Very Low	\$123	n/a	\$1	\$124	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 9704 (Very Low, 25.4); tract 9706.01 (Very Low, 24.2); tract 9701.01 (Very Low, 21.2)
Hurricane	tract 9705.02 (Very High, 100.0); tract 9704 (Very High, 100.0); tract 9701.01 (Very High, 100.0)
Landslide	tract 9701.01 (Very Low, 74.2); tract 9704 (Very Low, 73.8); tract 9705.02 (Very Low, 68.7)
Tornado	tract 9706.01 (Relatively High, 75.5); tract 9701.01 (Relatively Moderate, 72.8); tract 9704 (Relatively Moderate, 69.6)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 9706.01 (Relatively Moderate, 96.2); tract 9706.02 (Relatively Moderate, 95.0); tract 9705.02 (Relatively Moderate, 93.4)

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 9704 is Census Tract 9704). 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)	13 records, 2001 to 2026 (12 zone-level)		Storm Surge/Tide, 2011-08-26, \$1,000,000 property; \$0 crops (2011 dollars); NWS zone NCZ047		Event records naming jurisdictions in the plan: Manteo town (1 record). Zone-level records (12) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1 record, 1998 (1 zone-level)	3 days; 1 with a recorded value	3 consecutive days, 1998-03-11 to 1998-03-13, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2004 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	8 records, 2011 to 2026 (8 zone-level)	91 days to 92 days (median 91.5 days); 2 with a recorded value	92 days (3 months), 2011-06-01 to 2011-08-31, a run of 3 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)	54 records, 1976 to 2025	0.75 in to 1.75 in (median 0.75 in); 54 with a recorded value	1.75 in hail, 2009-04-22; same size also recorded on 1976-07-09, 1976-07-12, 1980-08-01, 1990-06-22, 1992-07-12, 1997-02-14, 2000-05-25		Event records naming jurisdictions in the plan: Manteo town (8 records), Nags Head town (8 records), Kitty Hawk town (7 records), Duck town (4 records), Kill Devil Hills town (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	6 records, 2020 to 2025 (6 zone-level)	1 day to 2 days (median 2 days); 5 with a recorded value	2 consecutive days, 2025-07-26 to 2025-07-27, zone-level		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
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	31 records, 1996 to 2025 (31 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2011-08-26 to 2011-08-28, category 1, \$5,000,000 property; \$15,000,000 crops (2011 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index (the county or state extension service keeps crop loss records)); NWS zone NCZ047		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)	0					
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	32 records, 2000 to 2025		No damage reported in 32 records.		Event records naming jurisdictions in the plan: Duck town (7 records), Nags Head town (7 records), Kill Devil Hills town (3 records), Kitty Hawk town (2 records), Manteo 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)	9 records, 2002 to 2023		Lightning, 2019-08-23, \$0 property; \$0 crops (2019 dollars), 1 direct death	Lightning, 2023-08-10, \$500,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Duck town (2 records), Kitty Hawk town (2 records), Manteo 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)	18 records, 2006 to 2026 (18 zone-level)	38 kt (44 mph) to 75 kt (86 mph) (median 56 kt (64 mph)); 18 with a recorded value	75 kt (86 mph) measured gust, High Wind, 2022-01-03; NWS zone NCZ203		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	173 records, 1958 to 2026	50 kt (58 mph) to 95 kt (109 mph) (median 53 kt (61 mph)); 148 with a recorded value	95 kt (109 mph) estimated gust, Thunderstorm Wind, 2005-03-08	Thunderstorm Wind, 1999-04-11, \$230,000 property; crops not reported (1999 dollars)	Event records naming jurisdictions in the plan: Kill Devil Hills town (8 records), Kitty Hawk town (7 records), Nags Head town (7 records), Duck town (6 records), Manteo town (5 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	40 records, 1952 to 2025	F/EF0 to F/EF3 (median F/EF0); 40 with a recorded value	F3 tornado, 1952-09-17, 1 mi path length (whole path, pre-1996), 50 yd wide, \$25,000 property; crops not recorded (1952 dollars)	Tornado, 1987-03-31, \$2,500,000 property; crops not recorded (1987 dollars)	Event records naming jurisdictions in the plan: Nags Head town (2 records), Duck town (1 record), Manteo town (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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tsunami	none (count and damage only)	0					
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	22 records, 1996 to 2026 (22 zone-level)		No damage reported in 22 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 tsunami.

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: 31 declarations covering 21 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	\$24,011,900	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	no Public Assistance recorded	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	
2020-08-02	2020-07-31	EM-3534-NC	Emergency	Hurricane Isaias	Hurricane	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4487-NC	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$372,447.43		
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	\$20,989,090.51		

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
2019-01-31	2018-10-10	DR-4412-NC	Major disaster	Tropical Storm Michael	Hurricane	\$429,382.90		
2018-09-14	2018-09-07	DR-4393-NC	Major disaster	Hurricane Florence	Hurricane	\$3,450,078.28		
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	\$15,423,681.26		
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	\$7,123,041.11		
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	\$91,292.22		
2005-10-07	2005-09-11	DR-1608-NC	Major disaster	Hurricane Ophelia	Hurricane	\$22,499.68		
2005-09-14	2005-09-11	EM-3254-NC	Emergency	Hurricane Ophelia	Hurricane	\$41,217.77		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	\$15,400,193.22		
1999-09-16	1999-09-15	DR-1292-NC	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$1,638,821.64		
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	\$501,910.76		same incident as DR-1291
1998-08-27	1998-08-20	DR-1240-NC	Major disaster	Hurricane Bonnie	Hurricane	no Public Assistance recorded		
1998-01-15	1998-01-07	DR-1200-NC	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1993-09-10	1993-08-31	DR-1003-NC	Major disaster	Hurricane Emily	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1993-03-17	1993-03-13	EM-3110-NC	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded		
1988-12-02	1988-11-28	DR-818-NC	Major disaster	Severe Storms & Tornadoes	Tornado	PA not declared for this county		

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	13	6	0	11	0	0	1996 to 2026-06-30	
Cold Wave	2	0	0	0	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	8	5	0	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	54	1	0	1	0	0	1955 to 2026-06-30	
Heat Wave	6	2	2	5	0	0	1996 to 2026-06-30	
Hurricane	31	1	1	5	17	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
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	32	6	4	13	3	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	9	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	191	5	12	38	0	0	1955 to 2026-06-30	Includes 18 High Wind records.
Tornado	40	1	0	1	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
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	22	2	2	4	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
2025-07-26	Excessive Heat		damage not reported	0, 0	NWS zone NCZ047 (WESTERN DARE), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2022-01-03	High Wind	75 kt (86 mph) measured gust	damage not reported	0, 0	NWS zone NCZ203 (NORTHERN OUTER BANKS), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2019-08-23	Lightning		\$0 property; \$0 crops (2019 dollars)	1, 0	KITTY HAWK		deaths or injuries recorded
2011-08-26	Storm Surge/Tide		\$1,000,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NCZ047 (WESTERN DARE), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2011-08-26	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 1	\$5,000,000 property; \$15,000,000 crops (zone total, 2011 dollars) (as recorded; larger than this county's annual agriculture value in the National Risk Index (the county or state extension service keeps crop loss records))	0, 0	NWS zone NCZ047 (WESTERN DARE), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-06-01	Drought		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NCZ047 (WESTERN DARE), zone-level		B1-c worst recorded: Drought
2009-04-22	Hail	1.75 in	\$0 property; \$0 crops (2009 dollars)	0, 0	KILL DEVIL HILLS ARP		B1-c worst recorded: Hail
2005-03-08	Thunderstorm Wind	95 kt (109 mph) estimated gust	\$200,000 property; crops not reported (2005 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Thunderstorm Wind
2002-08-24	Lightning		damage not reported	1, 4	HATTERAS		deaths or injuries recorded
1998-03-11	Cold/Wind Chill		damage not reported	0, 0	NWS zone NCZ047 (WESTERN DARE), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1978-07-31	Tornado	F2, 0.2 mi path length (whole path, pre-1996), 50 yd wide	\$250,000 property; crops not recorded (1978 dollars)	1, 4	location not recorded		deaths or injuries recorded
1952-09-17	Tornado	F3, 1 mi path length (whole path, pre-1996), 50 yd wide	\$25,000 property; crops not recorded (1952 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (408 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	2.94	events per year at a location (modeled)	about 2.9 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	0.387	event-days per year	about 0.387 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	2.11	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.277	event-days per year	about 0.277 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	7	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000622	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0622%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.795	events per year	about 0.8 per year	Likely	FEMA annualized frequency (modeled)	47.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.36	event-days per year	about 7.36 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	33.8	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.415	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	192	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	0.137	event-days per year	about 0.137 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	4	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	0.464	event-days per year	about 0.464 days per year	Likely	Storm Events event-days in 10 of 30 years, 1996 to 2025 (33.3%)	13	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	0.0404	events per year (modeled)	about 1 in 25 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	45.9	days per year with a strike	about 45.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.444	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	8	1986 to 2023 (38 years)	countywide	
Tornado	0.401	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			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	0.00282	annual probability at a location	chance a given location in the county burns in a year: 0.282%		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	2.64	event-days per year	about 2.64 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	14.5	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	12	30	0.4
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	106	30	3.53
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	11	30	0.367
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	15	30	0.5
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	
Coastal Flooding	10 of 10	91.3	97.5	99.8	Very High 2, Relatively High 6, Relatively Moderate 2
Cold Wave	10 of 10	23.0	34.4	51.4	Relatively Moderate 1, Relatively Low 9
Drought	6 of 10	67.3	68.0	76.0	Very Low 6, No Rating 4
Earthquake	10 of 10	9.1	16.6	25.4	Very Low 10
Hail	10 of 10	21.5	40.5	54.9	Relatively Low 6, Very Low 4
Heat Wave	10 of 10	20.8	48.9	74.0	Relatively Moderate 2, Relatively Low 8
Hurricane	10 of 10	94.7	99.8	100.0	Very High 9, Relatively High 1
Ice Storm	10 of 10	4.7	28.1	51.7	Relatively Low 4, Very Low 6
Inland Flooding	10 of 10	1.7	49.3	93.4	Relatively High 2, Relatively Moderate 3, Relatively Low 3, Very Low 2
Landslide	10 of 10	33.8	56.1	74.2	Very Low 10
Lightning	10 of 10	92.4	99.5	99.9	Very High 9, Relatively High 1
Strong Wind	10 of 10	35.4	70.5	86.6	Relatively High 1, Relatively Moderate 7, Relatively Low 2
Tornado	10 of 10	35.2	59.1	75.5	Relatively High 1, Relatively Moderate 6, Relatively Low 3
Tsunami	0 of 10				Insufficient Data 10
Wildfire	10 of 10	80.6	90.9	96.2	Relatively Moderate 7, Relatively Low 3
Winter Weather	10 of 10	81.6	97.0	99.2	Very High 7, Relatively High 3

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
Dare County	County	Approved, expires 2030-04-14	FMA RL 60, SRL 186; any 816	\$43,850,225.23	0 total; 0 since its plan	Includes \$362,966.76 for declarations not counted as hazard incidents (DR-4487-NC).
Duck town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 2; any 24	\$3,688,147.63	20 total; 1 since its plan	
Kill Devil Hills town	Town	Approved, expires 2030-04-14	FMA RL 5, SRL 19; any 135	\$5,007,723.69	14 total; 1 since its plan	
Kitty Hawk town	Town	Approved, expires 2030-04-14	FMA RL 10, SRL 46; any 293	\$3,041,404.89	18 total; 0 since its plan	
Manteo town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 8; any 49	\$922,361.70	17 total; 1 since its plan	
Nags Head town	Town	Approved, expires 2030-04-14	FMA RL 7, SRL 63; any 191	\$27,766,954.23	24 total; 4 since its plan	Includes \$9,480.67 for declarations not counted as hazard incidents (DR-4487-NC).
Southern Shores town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 13	\$1,683,541.65	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 2025-04-15 <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	\$5,575,480,108	n/a	13,213	\$3,963,981	n/a	\$341,232	0.0711%		\$0		
Cold Wave	\$14,141,390,216	\$2,017,350	36,860	\$3,422	\$623	\$252,335	under 0.0001%				
Drought	n/a	\$918,920	n/a	n/a	\$378	n/a	0.0412% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$22,999,205,295	n/a	36,915	\$38,060	n/a	\$5,532	0.000165%				
Hail	\$14,141,390,216	\$2,017,350	36,860	\$33,497	\$217	\$10,589	0.000237%				
Heat Wave	\$14,141,390,216	\$2,017,350	36,860	\$54	\$4	\$392,279	under 0.0001%				
Hurricane	\$14,141,296,261	\$2,014,520	36,860	\$63,253,865	\$35,948	\$1,635,627	0.447%				
Ice Storm	\$14,052,284,486	n/a	36,514	\$20,378	n/a	\$2,539	0.000145%				

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 2025-04-15 <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	\$14,074,756,028	\$1,455,187	9,442	\$6,456,694	\$9,174	\$223,726	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$129,990,861	n/a	303	\$123	n/a	\$1	under 0.0001%				
Lightning	\$14,141,390,216	n/a	36,860	\$22,603	n/a	\$1,761,429	0.00016%				
Strong Wind	\$14,141,390,216	\$2,017,350	36,860	\$29,290	\$290	\$319,444	0.000207%				
Tornado	\$14,141,390,216	\$2,017,350	36,860	\$469,016	\$9	\$636,487	0.00332%				
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$2,965,017,558	\$1,557,509	11,705	\$508,002	\$40	\$37,849	0.0171%				
Winter Weather	\$14,141,390,216	\$2,017,350	36,860	\$101,947	\$3	\$263,513	0.000721%			no Public Assistance recorded (1 declaration)	

Totals since 2025-04-15 (Storm Events through 2026-06-30): 11 county-coded records, 6 with a damage value recorded (including \$0), \$0; 18 zone-level records, 1 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	36,860
Building value (total, not at risk)	\$14,141,390,216
Agriculture value (total, not at risk)	\$2,017,350
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$74,947,618
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$5,882,583
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)	82	Severe repetitive loss, FMA definition (44 CFR 77.2)	324
Repetitive loss, NFIP insurance definition	1,426	Severe repetitive loss, NFIP insurance definition	230

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	82	324	1,426	230	1,521	73	820
of which: Southern Shores town	0	0	13	0	13	0	7
of which: Kitty Hawk town	10	46	286	39	293	5	198
of which: Duck town	0	2	23	1	24	1	18
of which: Dare County (unincorporated area)	60	186	769	139	816	35	405
of which: Kill Devil Hills town	5	19	129	15	135	3	75
of which: Manteo town	0	8	48	6	49	0	37
of which: Nags Head town	7	63	158	30	191	29	80
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>
Dare County	375348	60	186	769	139	816	35	405
Duck town	370632	0	2	23	1	24	1	18
Kill Devil Hills town	375353	5	19	129	15	135	3	75
Kitty Hawk town	370439	10	46	286	39	293	5	198
Manteo town	375355	0	8	48	6	49	0	37
Nags Head town	375356	7	63	158	30	191	29	80
Southern Shores town	370430	0	0	13	0	13	0	7

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	61	246	1,190	172	1,265	60	682
2 to 4 unit residential	2	11	28	7	32	3	10
other residential	4	12	54	8	58	4	43
non-residential	15	55	154	43	166	6	85
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 24 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,368 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 (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