

Pender County, NC

Risk-assessment baseline packet

County FIPS: 37141 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 2031-04-20. Plan: Southeastern NC Regional (FEMA plan 111751), approved 2026-04-21.

Since the plan was approved on 2026-04-21: no new hazard declaration and 0 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 (\$43,067,439 a year), Inland Flooding (\$13,403,259) and Tornado (\$2,692,392).

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; 37141 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 2026-04-21), 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 18
- 12. B2-c: repetitive loss properties, page 19
- 13. Sources, what the plan adds, disclaimer and citation, page 21

Plan clock

Status: Approved, expires 2031-04-20

Approved: 2026-04-21

Plan: Southeastern NC Regional (FEMA plan 111751)

Days to expiry: 1,663

What changed since your last plan (approved 2026-04-21)

New federal declarations: none

Storm Events records since approval: 0 records (data through 2026-06-30)

Repetitive loss now: FMA RL 67, SRL 113 (44 CFR 77.2); any definition: 669

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 <i>negative = days since expiry</i>	Update underway	Notes
Pender County	County	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,663		this jurisdiction approved 2026-05-01
Atkinson town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,663		this jurisdiction approved 2026-09-11
Burgaw town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,663		this jurisdiction approved 2026-06-08
St. Helena village	Village	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,663		this jurisdiction approved 2026-05-01
Surf City town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,663		this jurisdiction approved 2026-05-01
Topsail Beach town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,663		this jurisdiction approved 2026-07-17
Watha town	Town	Plan 111751 approved 2026-04-21, pending adoption here; not yet eligible	Southeastern NC Regional (FEMA plan 111751), pending adoption here	2026-04-21 by FEMA; not yet adopted here	2031-04-20 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Plan 111751 lists 34 other participants not on this page, 1 of them not covered by it yet (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	Relatively High	Relatively High	\$36,370,349	\$4,018,949	\$2,678,141	\$43,067,439	9	
2	Inland Flooding	Relatively Low	Relatively Low	\$11,969,527	\$493,064	\$940,667	\$13,403,259	92	
3	Tornado	Relatively Moderate	Relatively Moderate	\$956,855	\$13,247	\$1,722,290	\$2,692,392	35	
4	Coastal Flooding	Relatively Moderate	Relatively High	\$2,481,842	n/a	\$184,845	\$2,666,686	3	
5	Lightning	Relatively High	Relatively High	\$21,587	n/a	\$978,571	\$1,000,159	14	
6	Wildfire	Relatively Low	Relatively Low	\$801,715	\$1,928	\$92,916	\$896,559	5	
7	Cold Wave	Relatively Low	Relatively Low	\$4,110	\$94,868	\$588,830	\$687,808	2	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
8	Heat Wave	Relatively Low	Relatively Low	\$65	\$571	\$684,477	\$685,112	4	
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$138,027	\$144,805	\$342,491	\$625,323	115	Includes 2 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Earthquake	Very Low	Relatively Low	\$301,723	n/a	\$83,170	\$384,893		Storm Events does not record earthquakes.
11	Winter Weather	Relatively High	Relatively High	\$40,020	\$310	\$319,012	\$359,342	9	

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
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$255,290	n/a	\$28,361	\$283,651	1	
13	Hail	Very Low	Very Low	\$53,205	\$65,137	\$1,999	\$120,341	105	
14	Drought	Relatively Low	Relatively Low	n/a	\$56,325	n/a	\$56,325	2	
15	Landslide	Very Low	Very Low	\$240	n/a	\$3	\$244	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 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 9204.03 (Relatively Low, 64.0); tract 9206.02 (Relatively Low, 63.2); tract 9205.01 (Relatively Low, 58.6)
Hurricane	tract 9202.02 (Very High, 99.7); tract 9206.02 (Very High, 99.7); tract 9201.06 (Very High, 99.6)
Landslide	tract 9202.04 (Very Low, 74.6); tract 9202.02 (Very Low, 73.4); tract 9206.02 (Very Low, 73.1)
Tornado	tract 9206.02 (Relatively High, 86.4); tract 9205.01 (Relatively High, 83.3); tract 9202.02 (Relatively High, 82.5)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 9202.02 (Relatively Moderate, 95.6); tract 9202.03 (Relatively Moderate, 94.9); tract 9206.02 (Relatively Moderate, 94.6)

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 9204.03 is Census Tract 9204.03). 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)	3 records, 1998 to 2022 (2 zone-level)		No damage reported in 3 records.		Event records naming jurisdictions in the plan: Surf City town (1 record). Zone-level records (2) apply countywide.	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	2 records, 2017 (2 zone-level)		No crop damage reported in 2 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 2011 (2 zone-level)	48 days; 1 with a recorded value	48 days (about 1.6 months), 2011-06-14 to 2011-07-31, a run of 2 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)	126 records, 1966 to 2025	0.75 in to 1.75 in (median 0.88 in); 126 with a recorded value	1.75 in hail, 2012-05-22; same size also recorded on 1966-05-30, 1980-02-23, 1985-04-16, 1989-04-26, 1998-09-08, 2000-07-16, 2001-05-12, 2001-05-28, 2006-04-03, 2006-05-26, 2008-05-11	Hail, 2000-07-16, property not reported; \$75,000 crops (2000 dollars)	Event records naming jurisdictions in the plan: Burgaw town (12 records), Watha town (9 records), Atkinson town (5 records), Surf City town (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	4 records, 2011 to 2015 (4 zone-level)	2 days to 13 days (median 3 days); 4 with a recorded value	13 consecutive days, 2015-06-14 to 2015-06-26, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	9 records, 2011 to 2023 (9 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2018-09-14 to 2018-09-15, category 1, \$300,000,000 property; \$0 crops (2018 dollars); NWS zone NCZ105		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, 2015 (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)	92 records, 1996 to 2024		Flash Flood, 2018-09-15, \$5,000,000 property; \$0 crops (2018 dollars), 1 direct death		Event records naming jurisdictions in the plan: Burgaw town (16 records), Atkinson town (3 records), Surf City town (3 records), Watha town (2 records).	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)	14 records, 1999 to 2025		Lightning, 2025-06-29, \$0 property; \$0 crops (2025 dollars), 1 direct death	Lightning, 2023-07-14, \$0 property; \$400,000 crops (2023 dollars)	Event records naming jurisdictions in the plan: Burgaw town (2 records), Surf City town (2 records).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	3 records, 2013 to 2024 (3 zone-level)	43 kt (49 mph) to 63 kt (72 mph) (median 52 kt (60 mph)); 3 with a recorded value	63 kt (72 mph) measured gust, High Wind, 2024-01-09; NWS zone NCZ106	Strong Wind, 2013-02-17, \$1,000 property; \$0 crops (zone total, 2013 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	152 records, 1967 to 2026	50 kt (58 mph) to 83 kt (96 mph) (median 54.5 kt (63 mph)); 120 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2008-03-15, 7 direct injuries		Event records naming jurisdictions in the plan: Burgaw town (21 records), Surf City town (12 records), Watha town (9 records), Atkinson town (5 records), St. Helena village (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	47 records, 1951 to 2025	F/EF0 to F/EF2 (median F/EF0); 47 with a recorded value	F2 tornado, 2004-08-13, 5 mi within this county, 500 yd wide, \$1,300,000 property; crops not reported (2004 dollars), 3 direct deaths, 29 direct injuries	Tornado, 2008-03-15, \$2,000,000 property; crops not reported (2008 dollars)	Event records naming jurisdictions in the plan: Atkinson town (4 records), Burgaw town (3 records), Surf City town (3 records), Watha 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).
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)	5 records, 1998 to 2014 (4 zone-level)		Wildfire, 2014-04-04, \$45,500 property; crops not reported (2014 dollars); NWS zone NCZ105		No event record names a jurisdiction in the plan. Zone-level records (4) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	9 records, 2014 to 2026 (9 zone-level)		Winter Weather, 2015-01-09, \$40,000 property; \$0 crops (2015 dollars), 1 direct death (reported for the zone); NWS zone NCZ105		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	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	within last 5 years	
2024-08-06	2024-08-05	EM-3608-NC	Emergency	Tropical Storm Debby	Hurricane	\$128,379.57	within last 5 years	
2022-10-01	2022-09-28	EM-3586-NC	Emergency	Hurricane Ian	Hurricane	\$43,063.39	within last 5 years	
2020-10-14	2020-07-31	DR-4568-NC	Major disaster	Hurricane Isaias	Hurricane	\$1,793,741.11		
2020-08-02	2020-07-31	EM-3534-NC	Emergency	Hurricane Isaias	Hurricane	no Public Assistance recorded		same incident as DR-4568
2020-05-08	2020-02-06	DR-4543-NC	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4487-NC	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$27,700.41		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated,</i>	<i>nominal dollars</i>		
2019-10-04	2019-09-01	DR-4465-NC	Major disaster	Hurricane Dorian	Hurricane		\$2,734,626.12		
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		\$52,485,070.76		
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		\$9,511,717.78		
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		\$5,922,546.65		
2011-08-25	2011-08-25	EM-3327-NC	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded			same incident as DR-4019
2010-10-14	2010-09-27	DR-1942-NC	Major disaster	Severe Storms, Flooding, and Straight-Line Winds	Inland Flooding; Strong Wind	PA not declared for this county			
2010-09-01	2010-09-01	EM-3314-NC	Emergency	Hurricane Earl	Hurricane	no Public Assistance recorded			
2005-10-07	2005-09-11	DR-1608-NC	Major disaster	Hurricane Ophelia	Hurricane		\$199,080.75		
2005-09-14	2005-09-11	EM-3254-NC	Emergency	Hurricane Ophelia	Hurricane		\$1,138,106.87		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		\$141,969.59		
1999-09-16	1999-09-15	DR-1292-NC	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane		\$8,852,923.94		
1999-09-15	1999-09-15	EM-3146-NC	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded			same incident as DR-1292
1999-09-01	1999-08-29	EM-3141-NC	Emergency	Hurricane Dennis	Hurricane		\$43,879.93		
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			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Notes
						<i>federal share obligated, nominal dollars</i>	Flags	
1993-03-17	1993-03-13	EM-3110-NC	Emergency	Severe Snowfall & Winter Storm	Winter Weather	no Public Assistance recorded		
1984-09-21	1984-09-11	DR-724-NC	Major disaster	Hurricane Diana	Hurricane	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.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$43,507.52

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1969-NC	2011-04-19	Severe Storms, Tornadoes, and Flooding	Four County EMC	\$43,507.52

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

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	3	0	0	2	0	0	1996 to 2026-06-30	
Cold Wave	2	0	0	0	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	126	0	1	3	0	0	1955 to 2026-06-30	
Heat Wave	4	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	9	0	0	2	17	0	1996 to 2026-06-30	
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	92	0	0	8	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	14	0	1	2	0	0	1996 to 2026-06-30	
Strong Wind	155	0	3	20	1	0	1955 to 2026-06-30	Includes 2 High Wind and 1 Strong Wind records.
Tornado	47	0	0	3	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	5	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	9	0	2	4	2	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-06-29	Lightning		\$0 property; \$0 crops (2025 dollars)	1, 0	SCOTTS HILL	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2024-01-09	High Wind	63 kt (72 mph) measured gust	\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone NCZ106 (COASTAL PENDER), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2018-09-15	Flash Flood		\$5,000,000 property; \$0 crops (2018 dollars)	1, 0	SCOTTS HILL to ROCKY PT		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-09-14	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 1	\$300,000,000 property; \$0 crops (zone total, 2018 dollars)	0, 0	NWS zone NCZ105 (INLAND PENDER), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2015-06-14	Heat		damage not reported	0, 0	NWS zone NCZ106 (COASTAL PENDER), zone-level		B1-c worst recorded: Excessive Heat, Heat
2015-01-09	Winter Weather		\$40,000 property; \$0 crops (zone total, 2015 dollars)	1, 0	NWS zone NCZ105 (INLAND PENDER), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2014-04-04	Wildfire		\$45,500 property; crops not reported (zone total, 2014 dollars)	0, 0	NWS zone NCZ105 (INLAND PENDER), zone-level		B1-c worst recorded: Wildfire
2012-05-22	Hail	1.75 in	\$1,500 property; \$0 crops (2012 dollars)	0, 0	HAMPSTEAD		B1-c worst recorded: Hail
2011-06-14	Drought		damage not reported	0, 0	NWS zone NCZ106 (COASTAL PENDER), zone-level		B1-c worst recorded: Drought
2008-07-07	Lightning		damage not reported	1, 4	TOPSAIL		deaths or injuries recorded
2008-03-15	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$2,000,000 property; crops not reported (2008 dollars)	0, 7	ASHTON		B1-c worst recorded: Thunderstorm Wind
2004-08-13	Tornado	F2, 5 mi within this county, 500 yd wide	\$1,300,000 property; crops not reported (2004 dollars)	3, 29	ROCKY PT		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (469 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	3.54	events per year at a location (modeled)	about 3.5 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	0.472	event-days per year	about 0.472 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	8.48	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	8.02	event-days per year	about 8.02 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	224	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00137	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.137%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.89	events per year	about 2.89 per year	Highly likely	FEMA annualized frequency (modeled)	109.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	8.13	event-days per year	about 8.13 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	126	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.355	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	128	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	0.868	event-days per year	about 0.868 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	55	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.75	event-days per year	about 1.75 days per year	Likely	Storm Events event-days in 18 of 30 years, 1996 to 2025 (60%)	49	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	0.123	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	57.1	days per year with a strike	about 57.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.64	events per year	about 1.64 per year	Highly likely	FEMA annualized frequency (modeled)	59	1986 to 2023 (38 years)	countywide	
Tornado	0.609	events per year	about 0.61 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	0.00171	annual probability at a location	chance a given location in the county burns in a year: 0.171%	Likely	Storm Events records in 4 of 30 years, 1996 to 2025 (13.3%)	not shown	modeled	see B1-f	
Winter Weather	2.23	event-days per year	about 2.23 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	40.8	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	52	30	1.73
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	98	30	3.27
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	12	30	0.4
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	34	30	1.13
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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	12 of 15	72.0	83.3	99.9	Very High 1, Relatively High 1, Relatively Moderate 3, Relatively Low 5, Very Low 2, No Rating 3
Cold Wave	15 of 15	29.1	46.9	66.6	Relatively Moderate 7, Relatively Low 8
Drought	14 of 15	72.4	83.8	89.9	Relatively Low 9, Very Low 5, No Rating 1
Earthquake	15 of 15	17.9	46.6	64.0	Relatively Low 9, Very Low 6
Hail	15 of 15	30.0	49.0	74.0	Relatively Moderate 1, Relatively Low 13, Very Low 1
Heat Wave	15 of 15	22.3	53.1	81.3	Relatively Moderate 7, Relatively Low 8
Hurricane	15 of 15	94.5	99.1	99.7	Very High 12, Relatively High 3
Ice Storm	15 of 15	42.9	84.4	89.9	Relatively Moderate 13, Relatively Low 2
Inland Flooding	15 of 15	8.1	72.7	88.5	Relatively High 6, Relatively Moderate 7, Relatively Low 1, Very Low 1
Landslide	15 of 15	29.3	67.9	74.6	Very Low 15
Lightning	15 of 15	73.2	94.7	99.4	Very High 7, Relatively High 7, Relatively Moderate 1
Strong Wind	15 of 15	37.4	76.9	90.4	Relatively High 2, Relatively Moderate 11, Relatively Low 2
Tornado	15 of 15	47.5	73.3	86.4	Relatively High 6, Relatively Moderate 8, Relatively Low 1
Tsunami	0 of 15				Insufficient Data 15
Wildfire	15 of 15	86.3	92.2	95.6	Relatively Moderate 13, Relatively Low 2
Winter Weather	15 of 15	75.3	93.5	98.8	Very High 5, Relatively High 9, Relatively Moderate 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.

Hail: Agriculture is 54% 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
Pender County	County	Approved, expires 2031-04-20	FMA RL 60, SRL 43; any 160	\$15,491,204.16	0 total; 0 since its plan	Includes \$27,700.41 for declarations not counted as hazard incidents (DR-4487-NC).
Atkinson town	Town	Approved, expires 2031-04-20	FMA RL 0, SRL 0; any 0	\$134,907.48	17 total; 0 since its plan	
Burgaw town	Town	Approved, expires 2031-04-20	FMA RL 0, SRL 1; any 4	\$834,589.38	54 total; 0 since its plan	
St. Helena village	Village	Approved, expires 2031-04-20	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Surf City town	Town	Approved, expires 2031-04-20	FMA RL 2, SRL 22; any 243	\$12,319,102.91	24 total; 0 since its plan	Whole community, including the part in Onslow County, plus 2 properties with no county in FEMA's file; in-county portion (county table): FMA RL 1, FMA SRL 16, NFIP RL 180, NFIP SRL 14, any category 182.
Topsail Beach town	Town	Approved, expires 2031-04-20	FMA RL 6, SRL 53; any 323	\$32,774,836.22	0 total; 0 since its plan	
Watha town	Town	Plan 111751 approved 2026-04-21, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	21 total; no approved 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 2026-04-21 <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	\$2,684,170,519	n/a	8,604	\$2,481,842	n/a	\$184,845	0.0925%				
Cold Wave	\$12,406,181,701	\$257,904,088	60,195	\$4,110	\$94,868	\$588,830	under 0.0001%				
Drought	n/a	\$43,107,986	n/a	n/a	\$56,325	n/a	0.131% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$20,637,405,652	n/a	60,203	\$301,723	n/a	\$83,170	0.00146%				
Hail	\$12,406,181,701	\$257,904,088	60,195	\$53,205	\$65,137	\$1,999	0.000429%				
Heat Wave	\$12,406,181,701	\$257,904,088	60,195	\$65	\$571	\$684,477	under 0.0001%				
Hurricane	\$12,406,181,701	\$257,904,088	60,195	\$36,370,349	\$4,018,949	\$2,678,141	0.293%				
Ice Storm	\$12,403,112,838	n/a	60,177	\$255,290	n/a	\$28,361	0.00206%				
Inland Flooding	\$12,323,997,665	\$20,050,849	5,918	\$11,969,527	\$493,064	\$940,667	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	\$37,854,367	n/a	166	\$240	n/a	\$3	0.000635%				
Lightning	\$12,406,181,701	n/a	60,195	\$21,587	n/a	\$978,571	0.000174%				
Strong Wind	\$12,406,181,701	\$257,904,088	60,195	\$138,027	\$144,805	\$342,491	0.00111%				
Tornado	\$12,406,181,701	\$257,904,088	60,195	\$956,855	\$13,247	\$1,722,290	0.00771%				

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 2026-04-21 <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
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$4,161,083,024	\$132,708,608	30,693	\$801,715	\$1,928	\$92,916	0.0193%				
Winter Weather	\$12,406,181,701	\$257,904,088	60,195	\$40,020	\$310	\$319,012	0.000323%				

Totals since 2026-04-21 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	60,195
Building value (total, not at risk)	\$12,406,181,701
Agriculture value (total, not at risk)	\$257,904,088
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$58,283,761
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)	\$8,645,772
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively 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)	67	Severe repetitive loss, FMA definition (44 CFR 77.2)	113
Repetitive loss, NFIP insurance definition	639	Severe repetitive loss, NFIP insurance definition	83

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	67	113	639	83	669	10	349
of which: Surf City town	1	16	180	14	182	2	108
of which: Topsail Beach town	6	53	317	44	323	5	157
of which: Pender County (unincorporated area)	60	43	138	24	160	3	80
of which: Burgaw town	0	1	4	1	4	0	4
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>	Note
Pender County	370344	60	43	138	24	160	3	80	
Atkinson town	370542	0	0	0	0	0	0	0	
Burgaw town	370483	0	1	4	1	4	0	4	
St. Helena village	370649	0	0	0	0	0	0	0	
Surf City town	370186	2	22	241	20	243	2	137	Whole community, including the part in Onslow County, plus 2 properties with no county in FEMA's file; in-county portion (county table): FMA RL 1, FMA SRL 16, NFIP RL 180, NFIP SRL 14, any category 182.
Topsail Beach town	370187	6	53	317	44	323	5	157	
Watha town	370486	0	0	0	0	0	0	0	

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	66	104	577	75	606	9	327
2 to 4 unit residential	1	5	30	4	30	0	11
other residential	0	2	12	2	12	1	4
non-residential	0	2	20	2	21	0	7
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 20 properties are FMA repetitive loss but not NFIP repetitive loss, and 592 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)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, 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).

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Pender County, NC: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 37141). Automated baseline. <https://hazardplain.org/nc/37141/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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