

McHenry County, ND

Risk-assessment baseline packet

County FIPS: 38049 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2030-07-15. Plan: McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042), approved 2025-07-16.
Since the plan was approved on 2025-07-16: no new federal declaration.
NOAA Storm Events records since that date: 32 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Cold Wave (\$2,253,348 a year), Inland Flooding (\$1,559,704) and Wildfire (\$1,307,189).
Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 5.
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; 38049 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2030-07-15	Plan:	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)
Approved:	2025-07-16	Days to expiry:	1,384
What changed since your last plan (approved 2025-07-16)			
New federal declarations:	none	Storm Events records since approval:	32 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 5	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: 13 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

						Days to expiry <i>negative = days since expiry</i>
Jurisdiction	Type	Status	Plan	Approved	Expires	
McHenry County	County	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Anamoose city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Balfour city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Bergen city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Deering city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Drake city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Granville city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Karlsruhe city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Kief city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Towner city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Upham city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Velva city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384
Voltaire city	City	Approved, expires 2030-07-15	McHenry County, ND Hazard Mitigation Plan 2025 (FEMA plan 110042)	2025-07-16	2030-07-15	1,384

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>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Cold Wave	Relatively Low	Relatively Moderate	\$4,313	\$902,309	\$1,346,727	\$2,253,348	40		
2	Inland Flooding	Very Low	Very Low	\$1,531,479	\$27,454	\$771	\$1,559,704	17		
3	Wildfire	Relatively Low	Relatively Moderate	\$1,301,059	\$285	\$5,845	\$1,307,189	0		Declared 1 time; no Storm Events record of this type.
4	Tornado	Relatively Low	Relatively Low	\$459,772	\$3,080	\$143,085	\$605,938	23		
5	Winter Weather	Relatively High	Relatively High	\$395,671	\$252	\$151,470	\$547,392	113		
6	Ice Storm	Relatively Moderate	Relatively Moderate	\$418,729	n/a	\$23,507	\$442,235	1		
7	Hail	Relatively Low	Relatively Low	\$248,183	\$62,812	\$11,078	\$322,073	180		
8	Strong Wind	Relatively Low	Relatively Low	\$150,184	\$32,538	\$34,337	\$217,059	110		Includes 43 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
9	Lightning	Very Low	Very Low	\$8,295	n/a	\$22,368	\$30,663	1		
10	Drought	Very Low	Very Low	n/a	\$17,321	n/a	\$17,321	11		
11	Earthquake	Very Low	Very Low	\$11,859	n/a	\$3,740	\$15,599			Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL total (see note)	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>modeled dollars per year</i>			
12	Heat Wave	Very Low	Very Low	\$538	\$1	\$14,506	\$15,045	1		
13	Landslide	Very Low	Very Low	\$73	n/a	\$1,524	\$1,596	0		Declared 1 time; no Storm Events record of this type.
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3247-ND names it but is not counted as a local occurrence; see B1-d).	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 and landslide records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9556 (Very Low, 24.8); tract 9559 (Very Low, 21.1)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9559 (Relatively Low, 93.3); tract 9556 (Relatively Low, 81.3)
Tornado	tract 9559 (Relatively High, 85.3); tract 9556 (Relatively High, 80.9)
Wildfire	tract 9556 (Relatively High, 98.8); tract 9559 (Relatively High, 97.0)

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 9556 is Census Tract 9556). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	40 records, 1996 to 2025 (40 zone-level)	1 day to 11 days (median 2 days); 36 with a recorded value	11 consecutive days, 2021-02-05 to 2021-02-15, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	11 records, 2021 to 2022 (11 zone-level)	295 days; 1 with a recorded value	295 days (about 9.7 months), 2021-03-16 to 2022-01-04, a run of 11 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)	202 records, 1975 to 2026	0.75 in to 4 in (median 1 in); 202 with a recorded value	4 in hail, 2004-06-06	Hail, 2024-07-14, \$150,000 property; \$250,000 crops (2024 dollars)	Event records naming jurisdictions in the plan: Towner city (23 records), Drake city (18 records), Balfour city (13 records), Karlsruhe city (13 records), Granville city (12 records), Velva city (11 records), Anamoose city (9 records), Bergen city (8 records), Upham city (8 records), Deering city (6 records); and 2 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2011 (1 zone-level)	4 days; 1 with a recorded value	4 consecutive days, 2011-07-16 to 2011-07-19, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	1 record, 2010 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	17 records, 2000 to 2023 (1 zone-level)		Flood, 2011-05-01, \$5,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Deering city (5 records), Upham city (4 records), Velva city (4 records), Drake city (1 record), Granville city (1 record), Karlsruhe city (1 record), Towner city (1 record), Voltaire city (1 record). Zone-level records (1) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 1996		Lightning, 1996-06-25, \$10,000 property; \$0 crops (1996 dollars)		Event records naming jurisdictions in the plan: Balfour city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	43 records, 1999 to 2026 (43 zone-level)	35 kt (40 mph) to 59 kt (68 mph) (median 50 kt (58 mph)); 43 with a recorded value	59 kt (68 mph), measurement type not recorded, High Wind, 1999-10-31; NWS zone NDZ012	High Wind, 2010-05-25, \$30,000 property; \$0 crops, reported for the zone (2010 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	91 records, 1970 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 56 kt (64 mph)); 76 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2023-06-20	Thunderstorm Wind, 2020-07-07, \$850,000 property; \$0 crops (2020 dollars)	Event records naming jurisdictions in the plan: Balfour city (10 records), Towner city (8 records), Deering city (7 records), Karlsruhe city (7 records), Velva city (7 records), Anamoose city (6 records), Upham city (5 records), Kief city (3 records), Voltaire city (3 records), Granville city (2 records); and 1 more jurisdiction (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	42 records, 1965 to 2025	F/EF0 to F/EF2 (median F/EF0); 34 with a recorded value	F2 tornado, 1982-06-06, 8 mi path length (whole path, pre-1996), 100 yd wide, \$25,000 property; crops not recorded (1982 dollars)	Tornado, 1994-07-18, \$50,000 property; \$500,000 crops (1994 dollars)	Event records naming jurisdictions in the plan: Balfour city (6 records), Voltaire city (5 records), Velva city (4 records), Granville city (3 records), Karlsruhe city (3 records), Towner city (2 records), Bergen city (1 record), Deering city (1 record), Upham city (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
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	113 records, 1996 to 2026 (113 zone-level)		Blizzard, 1997-01-09, \$1,530,000 property; crops not reported (1997 dollars); NWS zone NDZ012		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 32 declarations covering 29 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
2023-07-05	2023-04-10	DR-4717-ND	Major disaster	Flooding	Inland Flooding	\$195,610.47	within last 5 years	
2022-07-13	2022-04-22	DR-4660-ND	Major disaster	Severe Winter Storm and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded	within last 5 years	
2020-04-01	2020-01-20	DR-4509-ND	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded		
2020-03-13	2020-01-20	EM-3477-ND	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4509
2017-07-12	2017-03-23	DR-4323-ND	Major disaster	Flooding	Inland Flooding	\$404,176.65		
2014-08-19	2014-06-25	DR-4190-ND	Major disaster	Severe Storms and Flooding	Inland Flooding	\$158,391.62		
2013-07-12	2013-05-17	DR-4128-ND	Major disaster	Severe Storms and Flooding	Inland Flooding	\$902,786.37		
2013-05-29	2013-04-22	DR-4118-ND	Major disaster	Flooding	Inland Flooding	\$267,901.20		
2011-05-10	2011-02-14	DR-1981-ND	Major disaster	Flooding	Inland Flooding	\$4,928,983.22		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						federal share obligated, nominal dollars			
2010-04-30	2010-02-26	DR-1907-ND	Major disaster	Flooding	Inland Flooding	\$593,507.99			
2010-04-21	2010-04-01	DR-1901-ND	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded			
2009-03-24	2009-03-13	DR-1829-ND	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,623,691.69			
2007-07-17	2007-06-02	DR-1713-ND	Major disaster	Severe Storms and Flooding	Inland Flooding	\$80,697.84			
2005-11-21	2005-10-04	DR-1616-ND	Major disaster	Severe Winter Storm and Record and/or Near Record Snow	Winter Weather	\$10,761.06			
2005-09-13	2005-08-29	EM-3247-ND	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded			
2005-07-22	2005-06-01	DR-1597-ND	Major disaster	Severe Storms, Flooding, and Ground Saturation	Inland Flooding	\$261,559.61			
2004-05-05	2004-03-26	DR-1515-ND	Major disaster	Severe Storms, Flooding, and Ground Saturation	Inland Flooding	\$173,568.97			
2004-04-02	2004-01-23	EM-3196-ND	Emergency	Snow	Winter Weather	\$10,741.04			
2001-05-28	2001-03-01	DR-1376-ND	Major disaster	Severe Storms, Flooding, & Ground Saturation	Inland Flooding	\$674,885.42			
2000-06-27	2000-04-05	DR-1334-ND	Major disaster	Severe Storms, Flooding and Ground Saturation	Inland Flooding	\$816,768.81			
1999-06-08	1999-03-01	DR-1279-ND	Major disaster	Severe Storms, Flooding, Snow, Ice, Ground Saturation, Lanslides, Mudslides, and Tor	Inland Flooding (primary); also designated: Landslide, Tornado	\$2,456,871.33			
1997-04-07	1997-02-28	DR-1174-ND	Major disaster	Severe Flooding,Severe Winter Storms, Snowmelt, Spring Rains	Inland Flooding (primary); also designated: Wildfire, Winter Weather	no Public Assistance recorded			
1997-01-12	1997-01-03	DR-1157-ND	Major disaster	Severe Winter Storms and Blizzard Conditions	Winter Weather	no Public Assistance recorded			
1996-06-05	1996-03-12	DR-1118-ND	Major disaster	Severe Storms,Flooding, & Ice Jams	Inland Flooding	no Public Assistance recorded			
1995-05-16	1995-03-01	DR-1050-ND	Major disaster	Severe Storms, Flooding, and Ground Saturation	Inland Flooding	no Public Assistance recorded			
1979-04-26	1979-04-26	DR-581-ND	Major disaster	Severe Storms, Snowmelt & Flooding	Inland Flooding	no Public Assistance recorded			
1976-04-16	1976-04-16	DR-501-ND	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded			
1975-05-24	1975-05-24	DR-469-ND	Major disaster	Flooding from Rains & Snowmelt	Inland Flooding	no Public Assistance recorded			
1974-05-14	1974-05-14	DR-434-ND	Major disaster	Heavy Rains, Snowmelt & Flooding	Inland Flooding	no Public Assistance recorded			
1970-06-05	1970-06-05	DR-287-ND	Major disaster	Severe Storms & Flooding	Inland Flooding	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>		
1969-04-18	1969-04-18	DR-256-ND	Major disaster	Flooding	Inland Flooding	no Public Assistance recorded		
1966-07-09	1966-07-09	DR-220-ND	Major disaster	Severe Storms & Flooding	Inland Flooding	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
1957-06-22	1957-06-22	DR-79-ND	Major disaster	Tornado	Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Public Assistance not placed in any North Dakota county: 1 row, \$23,693.61; listed on the North Dakota state page.

Source: 3

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
Cold Wave	40	0	2	3	0	0	1996 to 2026-06-30	
Drought	11	0	0	4	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	202	10	16	37	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	17	0	0	1	25	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)

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
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	134	15	3	34	0	0	1955 to 2026-06-30	Includes 43 High Wind records.
Tornado	42	5	0	7	1	0	1950 to 2026-06-30	
Wildfire	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)
Winter Weather	113	2	3	18	6	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
2024-07-14	Hail	1.5 in	\$150,000 property; \$250,000 crops (2024 dollars)	0, 0	NORFOLK	within last 5 years	B1-c most damaging: Hail
2023-06-20	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$5,000 property; \$0 crops (2023 dollars)	0, 0	TOWNER	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2021-03-16	Drought		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone NDZ012 (MCHENRY), zone-level		B1-c worst recorded: Drought
2021-02-05	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone NDZ012 (MCHENRY), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2011-07-16	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NDZ012 (MCHENRY), zone-level		B1-c worst recorded: Excessive Heat, Heat
2011-05-01	Flood		\$5,000,000 property; \$0 crops (2011 dollars)	0, 0	DEERING to UPHAM		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2004-06-06	Hail	4 in	damage not reported	0, 0	VOLTAIRE		B1-c worst recorded: Hail
1999-10-31	High Wind	59 kt (68 mph), measurement type not recorded	damage not reported	0, 0	NWS zone NDZ012 (MCHENRY), zone-level		B1-c worst recorded: High Wind and Strong Wind
1997-01-09	Blizzard		\$1,530,000 property; crops not reported, reported for the zone (1997 dollars)	0, 0	NWS zone NDZ012 (MCHENRY), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1996-06-25	Lightning		\$10,000 property; \$0 crops (1996 dollars)	0, 0	BALFOUR		B1-c worst recorded: Lightning
1994-07-18	Tornado	F1, 10 mi path length (whole path, pre-1996), 100 yd wide	\$50,000 property; \$500,000 crops (1994 dollars)	0, 0	Velva		B1-c most damaging: Tornado
1982-06-06	Tornado	F2, 8 mi path length (whole path, pre-1996), 100 yd wide	\$25,000 property; crops not recorded (1982 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" (562 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	22.2	event-days per year	about 22.2 days per year	Likely (from Storm Events: 17 of 30 years)	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	421	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	18.7	event-days per year	about 18.7 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	574	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000085	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0085%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.02	events per year	about 2.02 per year	Highly likely	FEMA annualized frequency (modeled)	76.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.947	event-days per year	about 0.947 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	12	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane		events per year					1851 to 2024 (Atlantic)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.541	event-days per year	about 0.541 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	37	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.571	event-days per year	about 0.571 days per year	Likely (from Storm Events: 9 of 30 years)	event-days in 9 of 30 years, 1996 to 2025 (30%)	16	1996 to 2023 (28 years)	see B1-f	
Landslide	0.188	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	26.7	days per year with a strike	about 26.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.956	events per year	about 0.96 per year	Likely	FEMA annualized frequency (modeled)	37	1986 to 2023 (38 years)	countywide	
Tornado	0.603	events per year	about 0.6 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

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
Wildfire	0.00119	annual probability at a location	chance a given location in the county burns in a year: 0.119%		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	21.3	event-days per year	about 21.3 days per year	Highly likely (from Storm Events: 29 of 30 years)	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	404	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 tsunامي 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	108	30	3.6
Hail	2.00 in+	1996 to 2025	23	30	0.767
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	40	30	1.33
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	20	30	0.667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	16	30	0.533
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	7	30	0.233

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	2 of 2	98.7	99.0	99.2	Very High 2
Drought	2 of 2	86.7	87.0	87.3	Relatively Low 2
Earthquake	2 of 2	21.1	22.9	24.8	Very Low 2
Hail	2 of 2	93.7	94.2	94.8	Relatively High 2
Heat Wave	2 of 2	7.9	8.6	9.3	Very Low 2
Hurricane	0 of 2				Not Applicable 2
Ice Storm	2 of 2	99.0	99.2	99.4	Very High 2
Inland Flooding	2 of 2	56.1	60.8	65.5	Relatively Moderate 2
Landslide	2 of 2	81.3	87.3	93.3	Relatively Low 2
Lightning	2 of 2	54.3	56.4	58.5	Relatively Moderate 2
Strong Wind	2 of 2	89.0	90.6	92.2	Relatively High 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	2 of 2	80.9	83.1	85.3	Relatively High 2
Wildfire	2 of 2	97.0	97.9	98.8	Relatively High 2
Winter Weather	2 of 2	100.0	100.0	100.0	Very High 2

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).

This county has 2 census tracts; the minimum, median and maximum come from those 2.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>
McHenry County	County	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 2	\$12,803,192.85	0 total; 0 since its plan
Anamoose city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$2,031	15 total; 0 since its plan
Balfour city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$13,754.53	30 total; 5 since its plan
Bergen city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$5,851.72	9 total; 2 since its plan
Deering city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$30,424.03	19 total; 1 since its plan
Drake city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$11,584.01	20 total; 0 since its plan
Granville city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$38,167.89	18 total; 4 since its plan
Karlsruhe city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$41,776.53	24 total; 3 since its plan
Kief city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; 0 since its plan
Towner city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$16,898.98	34 total; 0 since its plan
Upham city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$77,523.30	18 total; 1 since its plan
Velva city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	\$350,320.98	26 total; 3 since its plan
Voltaire city	City	Approved, expires 2030-07-15	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 1 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 2025-07-16 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$7,349,145,628	\$188,405,709	5,344	\$4,313	\$902,309	\$1,346,727	under 0.0001%				
Drought	n/a	\$67,238,973	n/a	n/a	\$17,321	n/a	0.0258% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$13,970,304,471	n/a	5,345	\$11,859	n/a	\$3,740	under 0.0001%				
Hail	\$7,349,145,628	\$188,405,709	5,344	\$248,183	\$62,812	\$11,078	0.00338%	\$0			
Heat Wave	\$7,349,145,628	\$188,405,709	5,344	\$538	\$1	\$14,506	under 0.0001%				
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$7,349,145,628	n/a	5,344	\$418,729	n/a	\$23,507	0.0057%				
Inland Flooding	\$7,345,016,856	\$3,718,960	112	\$1,531,479	\$27,454	\$771	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	\$24,516,225	n/a	42	\$73	n/a	\$1,524	0.000297%				
Lightning	\$7,349,145,628	n/a	5,344	\$8,295	n/a	\$22,368	0.000113%				
Strong Wind	\$7,349,145,628	\$188,405,709	5,344	\$150,184	\$32,538	\$34,337	0.00204%	\$250,000	\$0		
Tornado	\$7,349,145,628	\$188,405,709	5,344	\$459,772	\$3,080	\$143,085	0.00626%	\$0			

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-07-16 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$2,979,564,733	\$83,394,863	1,877	\$1,301,059	\$285	\$5,845	0.0437%				
Winter Weather	\$7,349,145,628	\$188,405,709	5,344	\$395,671	\$252	\$151,470	0.00538%		\$0		

Totals since 2025-07-16 (Storm Events through 2026-06-30): 27 county-coded records, 27 with a damage value recorded (including \$0), \$250,000; 5 zone-level records, 5 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	5,344
Building value (total, not at risk)	\$7,349,145,628
Agriculture value (total, not at risk)	\$188,405,709
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$5,576,206
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)	\$1,758,958
Social vulnerability rating	Very Low
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	5	Severe repetitive loss, NFIP insurance definition	0

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

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	5	0	5	0	0
of which: McHenry County (unincorporated area)	0	0	2	0	2	0	0
of which: Lebanon township (community ID not in plan data)	0	0	1	0	1	0	0
of which: Velva township (community ID not in plan data)	0	0	2	0	2	0	0

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>
McHenry County	380307	0	0	2	0	2	0	0
Anamoose city	380154	0	0	0	0	0	0	0
Balfour city	380045	0	0	0	0	0	0	0
Bergen city	380710	0	0	0	0	0	0	0
Deering city	380047	0	0	0	0	0	0	0
Drake city	380222	0	0	0	0	0	0	0
Granville city	380176	0	0	0	0	0	0	0
Karlsruhe city	380048	0	0	0	0	0	0	0
Kief city	380049	0	0	0	0	0	0	0
Towner city	380253	0	0	0	0	0	0	0
Upham city	380050	0	0	0	0	0	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Velva city	380051	0	0	0	0	0	0	0
Voltaire city	380711	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	4	0	4	0	0
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	0
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 5 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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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_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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

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