

McKinley County, NM

Risk-assessment baseline packet

County FIPS: 35031 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 2031-09-07. Plan: McKinley County (FEMA plan 109631), approved 2026-09-08.

Since the plan was approved on 2026-09-08: no new federal declaration.

NOAA Storm Events records since that date: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$15,402,585 a year), Cold Wave (\$3,147,094) and Lightning (\$937,987).

Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1.

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; 35031 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 2026-09-08), page 2
4. Supports FEMA checklist item B1-a: hazard identification, page 3
5. Supports FEMA checklist item B1-b: hazard location, page 4
6. Supports FEMA checklist item B1-c: hazard extent, page 5
7. Supports FEMA checklist item B1-d: previous occurrences, page 8
8. Supports FEMA checklist item B1-e: probability of future events, page 12
9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 14
10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 16
11. Supports FEMA checklist item B2-a: vulnerability (county context), page 17
12. Supports FEMA checklist item B2-c: repetitive loss properties, page 18
13. Sources, what the plan adds, disclaimer and citation, page 19

Plan clock

Status:Approved, expires 2031-09-07

Approved:2026-09-08

Plan:McKinley County (FEMA plan 109631)

Days to expiry:1,803

What changed since your last plan (approved 2026-09-08)

New federal declarations:none

Repetitive loss now:FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1

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

Storm Events records since approval:not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet

Repeat-flood change:this release sets the baseline count.

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry
McKinley County	County	Approved, expires 2031-09-07	McKinley County (FEMA plan 109631)	2026-09-08	2031-09-07	1,803
Gallup city	City	Approved, expires 2031-09-07	McKinley County (FEMA plan 109631)	2026-09-08	2031-09-07	1,803
Gallup-McKinley County Schools	School/School District	Approved, expires 2031-09-07	McKinley County (FEMA plan 109631)	2026-09-08	2031-09-07	1,803

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	Inland Flooding	Relatively Moderate	Relatively Low	\$10,046,415	\$33,438	\$5,322,732	\$15,402,585	63	
2	Cold Wave	Relatively Moderate	Relatively Moderate	\$118	\$22	\$3,146,953	\$3,147,094	2	
3	Lightning	Relatively High	Relatively High	\$4,299	n/a	\$933,689	\$937,987	1	
4	Earthquake	Relatively Low	Relatively Low	\$593,774	n/a	\$123,712	\$717,486		Storm Events does not record earthquakes.
5	Winter Weather	Relatively High	Relatively Moderate	\$3,086	\$310	\$226,824	\$230,220	40	
6	Wildfire	Relatively Low	Relatively Low	\$176,181	\$11	\$15,046	\$191,238	6	
7	Heat Wave	Relatively Low	Very Low	\$22	\$98	\$119,103	\$119,222	1	
8	Strong Wind	Very Low	Very Low	\$8,810	\$15	\$16,069	\$24,894	62	Includes 43 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
9	Landslide	Relatively Moderate	Relatively Low	\$12,759	n/a	\$9,028	\$21,787	0	Declared 1 time; no Storm Events record of this type.
10	Hail	Very Low	Very Low	\$10,644	\$349	\$3,207	\$14,200	8	
11	Ice Storm	Very Low	Very Low	\$438	n/a	\$8,625	\$9,063	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Tornado	Very Low	Very Low	\$1,769	\$6	\$6,248	\$8,023	5	
13	Avalanche	Very Low	Very Low	under \$1	n/a	\$44	\$45	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
14	Volcanic Activity	Very Low	Very Low	under \$1	n/a	\$9	\$9	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	72	
16	Hurricane	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	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 volcanic activity 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: coastal flooding and tsunami. 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>
Avalanche	tract 9438.03 (Very Low, 13.9); tract 9440 (Very Low, 13.9); tract 9457.02 (Very Low, 13.9)
Earthquake	tract 9454 (Relatively Low, 75.3); tract 9452.01 (Relatively Low, 73.9); tract 9435 (Relatively Low, 73.6)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9405 (Relatively Moderate, 97.2); tract 9438.02 (Relatively Moderate, 96.7); tract 9731 (Relatively Moderate, 95.8)
Tornado	tract 9435 (Very Low, 9.4); tract 9440 (Very Low, 6.0); tract 9437.02 (Very Low, 3.7)
Volcanic Activity	tract 9403.02 (Very Low, 78.6); tract 9403.01 (Very Low, 74.0); tract 9436.02 (Very Low, 66.8)
Wildfire	tract 9731 (Relatively Moderate, 95.3); tract 9457.01 (Relatively Moderate, 89.2); tract 9460.02 (Relatively Moderate, 88.9)

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 9438.03 is Census Tract 9438.03). 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
Avalanche	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	2 records, 1997 to 2025 (1 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 1997-12-27, 1 direct death		No event record names a jurisdiction in the plan. Zone-level records (1) apply countywide.	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)	72 records, 2019 to 2026 (72 zone-level)	59 days to 1,263 days (median 426.5 days); 4 with a recorded value	1263 days (about 41.5 months), 2019-10-16 to 2023-03-31, a run of 42 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)	10 records, 1969 to 2026	0.75 in to 1 in (median 0.88 in); 10 with a recorded value	1 in hail, 2026-06-26; same size also recorded on 1969-09-09, 1997-09-21		Event records naming jurisdictions in the plan: Gallup city (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2021 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2021-07-10, 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)	0					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)	63 records, 1997 to 2025		Flash Flood, 2015-07-04, \$300,000 property; \$0 crops (2015 dollars), 1 direct death		Event records naming jurisdictions in the plan: Gallup city (8 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 1997		Lightning, 1997-08-23, damage not reported, 2 direct injuries		No event record names a jurisdiction in the plan.	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, 2020 to 2026 (43 zone-level)	50 kt (58 mph) to 74 kt (85 mph) (median 54 kt (62 mph)); 43 with a recorded value	74 kt (85 mph) measured gust, High Wind, 2025-03-18; NWS zone NMZ206	High Wind, 2022-04-22, \$25,000 property; \$0 crops, reported for the zone (2022 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	34 records, 1962 to 2026	50 kt (58 mph) to 70 kt (81 mph) (median 53.5 kt (62 mph)); 32 with a recorded value	70 kt (81 mph), measurement type not recorded, Thunderstorm Wind, 1965-07-31	Thunderstorm Wind, 2021-12-15, \$150,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Gallup city (3 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	5 records, 2016 to 2024	F/EF0; 3 with a recorded value	EF0 tornado, 2019-05-30, 0.42 mi within this county, 30 yd wide, \$0 property; \$0 crops (2019 dollars); same rating, casualties and property damage also recorded on 2016-08-13, 2019-02-17		No event record names a jurisdiction in the plan.	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).
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	6 records, 2021 to 2025 (6 zone-level)		Wildfire, 2025-04-27, \$500,000 property; \$0 crops (2025 dollars); NWS zone NMZ207		Countywide (zone-level records).	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)	40 records, 2019 to 2026 (40 zone-level)		Heavy Snow, 2024-01-04, \$50,000 property; \$0 crops (2024 dollars); NWS zone NMZ206		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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: 11 declarations covering 7 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

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>	Notes
2020-04-05	2020-01-20	DR-4529-NM	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,441,836.99	
2020-03-13	2020-01-20	EM-3460-NM	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4529
2013-10-29	2013-09-09	DR-4152-NM	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$811,628.71	
2010-09-13	2010-07-25	DR-1936-NM	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,135,805.49	
2006-08-30	2006-07-26	DR-1659-NM	Major disaster	Severe Storms and Flooding	Inland Flooding	\$268,869.77	
2005-09-07	2005-08-29	EM-3229-NM	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2000-05-13	2000-05-05	DR-1329-NM	Major disaster	Severe Forest Fire	Wildfire	PA not declared for this county	
2000-05-10	2000-05-05	EM-3154-NM	Emergency	Severe Fire Threats	Wildfire	no Public Assistance recorded	same incident as DR-1329
1993-06-07	1993-01-05	DR-992-NM	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1973-05-11	1973-05-11	DR-380-NM	Major disaster	Severe Storms, Snow Melt & Flooding	Inland Flooding	no Public Assistance recorded	
1972-08-01	1972-08-01	DR-346-NM	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
1998-07-02	1998-06-29	EM-3128-NM	Emergency	Extreme Fire Hazards	Wildfire
1955-08-15	1955-08-15	DR-38-NM	Major disaster	Flood	Inland Flooding
1954-10-13	1954-10-13	DR-27-NM	Major disaster	Flood	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.

5 Fire Management declarations (1974-05-21 to 2003-05-10) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance not placed in any New Mexico county: 1 row, \$6,157.13; listed on the New Mexico 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
Avalanche	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	2		0	1	0	0	1996 to 2026-06-30	
Drought	72		9	48	0	0	1996 to 2026-06-30	
Earthquake	0		0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	10		1	2	0	0	1955 to 2026-06-30	
Heat Wave	1		0	0	0	0	1996 to 2026-06-30	
Hurricane	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	63		2	11	6	0	1996 to 2026-06-30	
Landslide	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	1		0	0	0	0	1996 to 2026-06-30	
Strong Wind	77		7	46	0	0	1955 to 2026-06-30	Includes 43 High Wind records.

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
Tornado	5		0	2	0	0	1950 to 2026-06-30	
Volcanic Activity	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	6		0	4	1	0	1996 to 2026-06-30	
Winter Weather	40		2	32	0	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
2026-06-26	Hail	1 in	\$0 property; \$0 crops (2026 dollars)	0, 0	MENTMORE	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Hail
2025-04-27	Wildfire		\$500,000 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone NMZ207 (WEST CENTRAL HIGHLANDS), zone-level	within last 5 years	B1-c worst recorded: Wildfire
2025-03-18	High Wind	74 kt (85 mph) measured gust	\$20,000 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone NMZ206 (WEST CENTRAL MOUNTAINS), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2024-01-04	Heavy Snow		\$50,000 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone NMZ206 (WEST CENTRAL MOUNTAINS), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2021-07-10	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone NMZ201 (NORTHWEST PLATEAU), zone-level		B1-c worst recorded: Excessive Heat, Heat
2016-09-02	Flash Flood		\$0 property; \$0 crops (2016 dollars)	2, 0	TOHATCHI		deaths or injuries recorded
2015-07-04	Flash Flood		\$300,000 property; \$0 crops (2015 dollars)	1, 0	REHOBOTH to (GUP)GALLUP AIRPORT		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-07-11	Flash Flood		\$40,000 property; \$0 crops (2008 dollars)	3, 0	GAMERCO to ZUNI		deaths or injuries recorded
2006-08-24	Flash Flood		damage not reported	2, 0	CHURCH ROCK		deaths or injuries recorded
1997-12-27	Cold/Wind Chill		damage not reported	1, 0	GAMERCO		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1997-08-23	Lightning		damage not reported	0, 2	WHITEWATER		B1-c worst recorded: Lightning
1965-07-31	Thunderstorm Wind	70 kt (81 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (277 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
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	0.0526	event-days per year	about 0.0526 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	101	event-days per year	about 101 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	3,717	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00171	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.171%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.0992	events per year	about 1 in 10 years	Possible	FEMA annualized frequency (modeled)	3.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.634	event-days per year	about 0.634 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	11.8	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0	events per year	none modeled	Unlikely	FEMA annualized frequency (modeled)	0	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	0.0149	event-days per year	about 0.0149 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	1.43	event-days per year	about 1.43 days per year	Likely (from Storm Events: 20 of 30 years)	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	40	1996 to 2023 (28 years)	see B1-f	
Landslide	1.63	events per year (modeled)	about 1.63 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	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
Lightning	54.7	days per year with a strike	about 54.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.0615	events per year	about 1 in 16 years	Possible	FEMA annualized frequency (modeled)	3	1986 to 2023 (38 years)	countywide	
Tornado	0.0943	events per year	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Volcanic Activity	0.0002	annual probability	about 1 in 5,000 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.000405	annual probability at a location	chance a given location in the county burns in a year: 0.0405%	Likely (from Storm Events: 4 of 30 years)	Storm Events records in 4 of 30 years, 1996 to 2025 (13.3%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	15.5	event-days per year	about 15.5 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	294	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	1	30	0.0333
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	14	30	0.467
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	3	30	0.1
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	2	30	0.0667

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	
Avalanche	17 of 33	13.3	13.7	13.9	Very Low 17, Not Applicable 16
Cold Wave	33 of 33	15.5	77.7	90.2	Relatively High 16, Relatively Moderate 16, Very Low 1
Drought	0 of 33				No Rating 33
Earthquake	33 of 33	2.1	46.0	75.3	Relatively Low 21, Very Low 12
Hail	33 of 33	0.8	14.9	33.6	Very Low 33
Heat Wave	33 of 33	1.3	6.6	29.4	Relatively Low 1, Very Low 32
Hurricane	0 of 33				No Rating 33
Ice Storm	33 of 33	0.1	4.9	11.0	Very Low 33
Inland Flooding	33 of 33	0.2	36.5	99.7	Very High 3, Relatively High 2, Relatively Moderate 7, Relatively Low 15, Very Low 6
Landslide	32 of 33	24.4	87.3	97.2	Relatively Moderate 3, Relatively Low 18, Very Low 11, No Rating 1
Lightning	33 of 33	0.1	89.6	98.3	Very High 6, Relatively High 22, Relatively Moderate 4, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	33 of 33	0.3	9.7	15.9	Very Low 33
Tornado	33 of 33	0.2	1.4	9.4	Very Low 33
Volcanic Activity	18 of 33	40.1	54.7	78.6	Very Low 18, No Rating 15
Wildfire	32 of 33	53.1	77.1	95.3	Relatively Moderate 4, Relatively Low 20, Very Low 8, No Rating 1
Winter Weather	33 of 33	10.7	83.4	95.4	Relatively High 24, Relatively Moderate 8, Very Low 1

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
McKinley County	County	Approved, expires 2031-09-07	FMA RL 0, SRL 0; any 0	\$2,276,304.96	0 total; not yet covered	Includes \$80,386.81 for declarations not counted as hazard incidents (DR-4529-NM).
Gallup city	City	Approved, expires 2031-09-07	FMA RL 0, SRL 0; any 1	\$158,334.45	13 total; not yet covered	Includes \$137,948.63 for declarations not counted as hazard incidents (DR-4529-NM).

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

School districts and special districts get a plan clock row only.

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 2026-09-08 <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
Avalanche	\$230,600	n/a	under 1	under \$1	n/a	\$44	under 0.0001%				
Cold Wave	\$11,266,318,187	\$10,478,111	72,241	\$118	\$22	\$3,146,953	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$19,438,267,626	n/a	72,902	\$593,774	n/a	\$123,712	0.00305%				
Hail	\$11,266,318,237	\$10,478,111	72,241	\$10,644	\$349	\$3,207	under 0.0001%				
Heat Wave	\$11,266,318,187	\$10,478,111	72,241	\$22	\$98	\$119,103	under 0.0001%				
Hurricane	\$11,266,318,237	\$10,478,111	72,241	\$0	\$0	\$0	0%				
Ice Storm	\$11,266,318,237	n/a	72,241	\$438	n/a	\$8,625	under 0.0001%				
Inland Flooding	\$11,264,149,643	\$2,332,889	2,021	\$10,046,415	\$33,438	\$5,322,732	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	\$206,655,944	n/a	1,317	\$12,759	n/a	\$9,028	0.00617%				
Lightning	\$11,266,318,237	n/a	72,241	\$4,299	n/a	\$933,689	under 0.0001%				
Strong Wind	\$11,266,318,237	\$10,478,111	72,241	\$8,810	\$15	\$16,069	under 0.0001%				
Tornado	\$11,266,318,237	\$10,478,111	72,241	\$1,769	\$6	\$6,248	under 0.0001%				
Volcanic Activity	\$11,266,318,237	n/a	72,241	under \$1	n/a	\$9	under 0.0001%				

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 2026-09-08 <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	\$2,020,979,231	\$7,191,134	21,492	\$176,181	\$11	\$15,046	0.00872%				
Winter Weather	\$11,266,318,187	\$10,478,111	72,241	\$3,086	\$310	\$226,824	under 0.0001%				

Totals since 2026-09-08: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; 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	72,241
Building value (total, not at risk)	\$11,266,318,237
Agriculture value (total, not at risk)	\$10,478,111
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$10,892,563
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)	\$9,931,289
Social vulnerability rating	Very High
Community resilience rating	Very Low
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	1	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	1	0	1	0	0
of which: Gallup city	0	0	1	0	1	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>
McKinley County	350039	0	0	0	0	0	0	0
Gallup city	350042	0	0	1	0	1	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	0	0	0	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 1 property is 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, 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).

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). McKinley County, NM: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 35031). Automated baseline. <https://hazardplain.org/nm/35031/> 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

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