

Whatcom County, WA

Risk-assessment baseline packet

County FIPS: 53073 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 2026-12-14. Plan: Whatcom County NHMP (FEMA plan 107625), approved 2021-12-15.

Update: FEMA tracker shows a plan approvable pending adoption.

Since the plan was approved on 2021-12-15: 3 new hazard declarations (2 incidents) and 60 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Earthquake (\$50,921,626 a year), Inland Flooding (\$40,443,002) and Avalanche (\$6,920,420).

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; 53073 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 2026-12-14	Plan:	Whatcom County NHMP (FEMA plan 107625)
Approved:	2021-12-15	Days to expiry:	75
Update underway:	FEMA tracker shows a plan approvable pending adoption		

Not yet eligible: adopt the approved plan.

What changed since your last plan (approved 2021-12-15)

New federal declarations:	3 new hazard declarations (2 incidents): DR-4635-WA (Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides), EM-3629-WA (Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides), DR-4906-WA (Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides)	Storm Events records since approval:	60 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 37, SRL 21 (44 CFR 77.2); any definition: 185	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: 15 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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Whatcom County	County	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bellingham city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Blaine city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Everson city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ferndale city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lynden city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Nooksack city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Sumas city	City	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Meridian School District	School/School District	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Birch Bay Water and Sewer District	Water/Sewer Authority	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
County Flood Control District	Flood Control District	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Fire District #1	Fire/EMS District	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lake Whatcom Water and Sewer District	Water/Sewer Authority	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Port of Bellingham	Highway/Port/ Rail	Approved, expires 2026-12-14	Whatcom County NHMP (FEMA plan 107625)	2021-12-15	2026-12-14	75	FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Western Washington University	College/ University	No approved plan on record. Approvable pending adoption, not yet eligible	none	none	none		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Earthquake	Relatively Moderate	Relatively High	\$35,777,497	n/a	\$15,144,129	\$50,921,626			Storm Events does not record earthquakes.
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$40,410,497	\$63	\$32,442	\$40,443,002	5		
3	Avalanche	Very High	Very High	\$339	n/a	\$6,920,081	\$6,920,420	2		
4	Cold Wave	Relatively Moderate	Relatively High	\$13,486	\$171,852	\$5,922,895	\$6,108,233	6		
5	Ice Storm	Very High	Very High	\$127,455	n/a	\$2,605,806	\$2,733,261	4		
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$436	\$30,628	\$1,625,211	\$1,656,275	18		
7	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$735,125	n/a	\$58,615	\$793,739	7		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Why this hazard can be left out NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
8	Landslide	Relatively Moderate	Relatively Moderate	\$69,923	n/a	\$489,286	\$559,209	1		
9	Lightning	Relatively Moderate	Relatively Moderate	\$13,669	n/a	\$406,904	\$420,573	1		
10	Winter Weather	Relatively Moderate	Relatively High	\$44,943	\$3,275	\$227,615	\$275,833	104		
11	Tsunami	Very Low	Very Low	\$222,237	n/a	\$32,776	\$255,013	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Volcanic Activity	Relatively Moderate	Relatively Moderate	\$48,953	n/a	\$78,705	\$127,658	0		Declared 1 time; no Storm Events record of this type.
13	Tornado	Very Low	Very Low	\$31,664	\$184	\$94,825	\$126,673	1		
14	Wildfire	Very Low	Relatively Low	\$105,706	\$14	\$3,839	\$109,559	1		
15	Strong Wind	Very Low	Very Low	\$3,202	\$262	\$8,669	\$12,133	124		Includes 117 High Wind and 4 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
16	Hail	Very Low	Very Low	\$2,509	\$267	\$449	\$3,226	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
17	Drought	Very Low	Very Low	n/a	\$503	n/a	\$503	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	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-3227-WA 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 tsunami and volcanic activity records (Storm Events records these hazards only in part).

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 101.02 (Very High, 98.1); tract 12.02 (Very High, 97.4); tract 101.01 (Very High, 97.2)
Earthquake	tract 10 (Very High, 98.0); tract 1.02 (Relatively High, 96.5); tract 5.01 (Relatively High, 96.4)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 101.03 (Relatively High, 99.9); tract 101.01 (Relatively Moderate, 99.2); tract 8.07 (Relatively Moderate, 99.1)
Tornado	tract 10 (Very Low, 14.4); tract 1.02 (Very Low, 14.0); tract 8.03 (Very Low, 8.6)
Tsunami	tract 9400.01 (Relatively Low, 62.8); tract 4.02 (Relatively Low, 62.0); tract 9400.02 (Relatively Low, 57.4)
Volcanic Activity	tract 102.02 (Relatively Moderate, 98.5); tract 101.03 (Relatively Moderate, 98.3); tract 101.01 (Relatively Moderate, 98.2)
Wildfire	tract 101.03 (Relatively Moderate, 89.4); tract 101.02 (Relatively Low, 84.5); tract 101.01 (Relatively Low, 84.1)

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 101.02 is Census Tract 101.02). 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)	2 records, 2014 to 2016 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	7 records, 2000 to 2022 (5 zone-level)		Storm Surge/Tide, 2000-12-15, \$650,000 property; crops not reported (2000 dollars), 1 direct injury		Event records naming jurisdictions in the plan: Ferndale city (1 record). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	6 records, 2021 to 2024 (6 zone-level)	1 day to 3 days (median 1.5 days); 4 with a recorded value	3 consecutive days, 2024-01-12 to 2024-01-14, zone-level		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	0					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)	0					
Excessive Heat, Heat	heat index (in event narratives)	18 records, 2009 to 2024 (18 zone-level)	1 day to 10 days (median 2.5 days); 12 with a recorded value	10 consecutive days, 2017-08-01 to 2017-08-10, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
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)	4 records, 2017 to 2024 (4 zone-level)		Ice Storm, 2017-02-08, \$700,000 property; crops not reported (2017 dollars); NWS zone WAZ503		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	5 records, 2006 to 2021		Flood, 2021-11-14, \$34,000,000 property; \$0 crops (2021 dollars), 1 direct death		Event records naming jurisdictions in the plan: Blaine city (1 record), Ferndale city (1 record), Lynden city (1 record), Sumas city (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	1 record, 2013		Debris Flow, 2013-01-08, \$5,000 property; \$0 crops (2013 dollars)		Event records naming jurisdictions in the plan: Blaine city (1 record).	
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 1996		Lightning, 1996-11-09, \$3,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Ferndale city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	121 records, 2006 to 2025 (121 zone- level)	35 kt (40 mph) to 84 kt (97 mph) (median 50 kt (58 mph)); 121 with a recorded value	84 kt (97 mph) measured gust, High Wind, 2007-11-12; NWS zone WAZ503	High Wind, 2006-11-15, \$900,000 property; \$0 crops (zone total, 2006 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	3 records, 2009 to 2012	35 kt (40 mph) to 58 kt (67 mph) (median 35 kt (40 mph)); 3 with a recorded value	58 kt (67 mph) estimated gust, Thunderstorm Wind, 2009-07-24	Thunderstorm Wind, 2012-06-23, \$1,000 property; \$0 crops (2012 dollars)	No event record names a jurisdiction in the plan.	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	1 record, 2004	F/EF0; 1 with a recorded value	F0 tornado, 2004-04-27, 2.7 mi within this county, 100 yd wide, \$10,000 property; crops not reported (2004 dollars)		Event records naming jurisdictions in the plan: Sumas 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).
Tsunami	none (count and damage only)	0					
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					
Wildfire	acres burned (local data)	1 record, 2017 (1 zone-level)		Wildfire, 2017-07-30, \$2,300,000 property; \$0 crops (2017 dollars); NWS zone WAZ567		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	104 records, 2006 to 2025 (104 zone- level)		Heavy Snow, 2006-11-26, \$1,500,000 property; \$0 crops (2006 dollars); NWS zone WAZ503		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 27 declarations covering 21 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-04-07	2025-12-05	DR-4906-WA	Major disaster	Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Strong Wind	\$71,014.40	new since last plan; within last 5 years	
2025-12-12	2025-12-09	EM-3629-WA	Emergency	Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Strong Wind	no Public Assistance recorded	new since last plan; within last 5 years	same incident as DR-4906
2022-01-05	2021-11-05	DR-4635-WA	Major disaster	Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Strong Wind	\$18,490,676.77	new since last plan; within last 5 years	
2020-04-23	2020-01-20	DR-4539-WA	Major disaster	Severe Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$7,516,636.24		
2020-03-22	2020-01-20	DR-4481-WA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$3,304,368.61		
2020-03-13	2020-01-20	EM-3427-WA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4481
2019-03-04	2018-12-10	DR-4418-WA	Major disaster	Severe Winter Storms, Straight-Line Winds, Flooding, Landslides, Mudslides, Tornado	Inland Flooding; Landslide; Strong Wind; Tornado; Winter Weather	\$2,971,869.77		
2017-04-21	2017-01-30	DR-4309-WA	Major disaster	Severe Winter Storms, Flooding, Landslides, Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$1,723,314.59		
2015-10-20	2015-08-09	DR-4243-WA	Major disaster	Wildfires and Mudslides	Wildfire	no Public Assistance recorded		
2015-10-15	2015-08-29	DR-4242-WA	Major disaster	Severe Windstorm	Strong Wind	\$328,813.70		
2015-08-24	2015-08-19	FM-5109-WA	Fire management	Goodell Fire	Wildfire	no Public Assistance recorded		same incident as DR-4243
2009-03-02	2008-12-12	DR-1825-WA	Major disaster	Severe Winter Storm and Record and Near Record Snow	Winter Weather	\$266,355.29		
2009-01-30	2009-01-06	DR-1817-WA	Major disaster	Severe Winter Storm, Landslides, Mudslides, and Flooding	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$1,880,911.79		
2005-09-07	2005-08-29	EM-3227-WA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-11-07	2003-10-15	DR-1499-WA	Major disaster	Severe Storms and Flooding	Inland Flooding	\$384,920.30		
2001-03-01	2001-02-28	DR-1361-WA	Major disaster	Earthquake	Earthquake	\$166,978.56		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1997-01-17	1996-12-26	DR-1159-WA	Major disaster	Severe Winter Storms, Land & Muds Slides,Flooding	Inland Flooding; Landslide; Winter Weather	no Public Assistance recorded		
1996-01-03	1995-11-07	DR-1079-WA	Major disaster	Severe Storms, High Wind, and Flooding	Inland Flooding; Strong Wind	no Public Assistance recorded		
1994-08-02	1994-05-01	DR-1037-WA	Major disaster	The El Nino (the Salmon Industry)	Fishing Losses: economic loss, not a physical hazard event; non-natural, not counted	PA not declared for this county		
1991-03-08	1990-12-20	DR-896-WA	Major disaster	Severe Storms & High Tides	Inland Flooding (primary); also designated: Coastal Flooding	no Public Assistance recorded		
1990-11-26	1990-11-09	DR-883-WA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1983-01-27	1983-01-27	DR-676-WA	Major disaster	Severe Storms, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding	no Public Assistance recorded		
1980-05-21	1980-05-21	DR-623-WA	Major disaster	Volcanic Eruption, Mt. St. Helens	Volcanic Activity	no Public Assistance recorded		
1979-12-31	1979-12-31	DR-612-WA	Major disaster	Storms, High Tides, Mudslides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding, Landslide	PA not declared for this county		
1977-12-10	1977-12-10	DR-545-WA	Major disaster	Severe Storms,Mudslides, & Flooding	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded		
1975-12-13	1975-12-13	DR-492-WA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1971-02-09	1971-02-09	DR-300-WA	Major disaster	Heavy Rains, Melting Snows & Flooding	Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$597,641.58 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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
1963-03-02	1963-03-02	DR-146-WA	Major disaster	Floods	Inland Flooding
1962-10-20	1962-10-20	DR-137-WA	Major disaster	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted
1957-03-06	1957-03-06	DR-70-WA	Major disaster	Floods	Inland Flooding
1956-02-25	1956-02-25	DR-50-WA	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.

16 Fire Management declarations (1970-07-18 to 1998-09-25) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$5,544.69

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1682-WA	2007-02-14	Severe Winter Storm, Landslides, and Mudslides	Sedro-Woolley School District #101	\$5,544.69

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

Public Assistance not placed in any Washington county: 1 row, \$248,381.20; listed on the Washington 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	2	0	0	0	0	0	1996 to 2026-06-30	
Coastal Flooding	7	1	1	1	3	0	1996 to 2026-06-30	
Cold Wave	6	6	0	6	0	0	1996 to 2026-06-30	
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	1	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	0	0	0	0	0	0	1955 to 2026-06-30	No recorded events, 1955 to 2026-06-30, NOAA NCEI Storm Events
Heat Wave	18	13	3	13	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	4	2	0	2	0	0	1996 to 2026-06-30	
Inland Flooding	5	0	2	2	16	2	1996 to 2026-06-30	
Landslide	1	0	0	0	9	2	1996 to 2026-06-30	
Lightning	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	124	7	6	10	5	2	1955 to 2026-06-30	Includes 117 High Wind and 4 Strong 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	1	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	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)
Wildfire	1	0	0	0	1	0	1996 to 2026-06-30	
Winter Weather	104	31	10	32	5	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
2024-01-12	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2024 dollars)	0, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-12-21	Winter Weather		damage not reported	1, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2021-11-14	Flood		\$34,000,000 property; \$0 crops (2021 dollars)	1, 0	WICKERSHAM to GLACIER	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2017-08-01	Heat		\$0 property; \$0 crops (zone total, 2017 dollars)	0, 5	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level		B1-c worst recorded: Excessive Heat, Heat
2017-07-30	Wildfire		\$2,300,000 property; \$0 crops (zone total, 2017 dollars)	0, 0	NWS zone WAZ567 (CASCADES OF WHATCOM AND SKAGIT COUNTIES), zone-level		B1-c worst recorded: Wildfire
2017-02-08	Ice Storm		\$700,000 property; crops not reported (zone total, 2017 dollars)	0, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level		B1-c worst recorded: Ice Storm
2016-01-24	Avalanche		\$0 property; \$0 crops (zone total, 2016 dollars)	1, 1	NWS zone WAZ567 (CASCADES OF WHATCOM AND SKAGIT COUNTIES), zone-level		deaths or injuries recorded
2013-01-08	Debris Flow		\$5,000 property; \$0 crops (2013 dollars)	0, 0	BLAINE		B1-c worst recorded: Debris Flow
2006-11-26	Heavy Snow		\$1,500,000 property; \$0 crops (zone total, 2006 dollars)	0, 0	NWS zone WAZ503 (WESTERN WHATCOM COUNTY), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2004-04-27	Tornado	F0, 2.7 mi within this county, 100 yd wide	\$10,000 property; crops not reported (2004 dollars)	0, 0	SUMAS		B1-c worst recorded: Tornado
2000-12-15	Storm Surge/Tide		\$650,000 property; crops not reported (2000 dollars)	0, 1	FERNDAL		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
1996-11-09	Lightning		\$3,000 property; crops not reported (1996 dollars)	0, 0	FERNDAL		B1-c worst recorded: Lightning

The full list is in the Excel file, sheet "B1-d Storm Events history" (274 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	0.5	events per year	about 0.5 per year	Likely	FEMA annualized frequency (modeled)	15	1994 to 2023 (30 years)	see B1-f	
Coastal Flooding	3.63	events per year at a location (modeled)	about 3.6 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.143	event-days per year	about 0.143 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	2.31	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	5.95	event-days per year	about 5.95 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	182	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.0226	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 2.26%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.0123	events per year	about 1 in 81 years	Possible	FEMA annualized frequency (modeled)	0.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.41	event-days per year	about 2.41 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	27.8	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane		events per year					1851 to 2024 (Atlantic); 1949 to 2024 (Pacific)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Ice Storm	0.532	event-days per year	about 0.532 days per year	Likely	Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.179	event-days per year	about 0.179 days per year	Likely	Storm Events event-days in 4 of 30 years, 1996 to 2025 (13.3%)	5	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	2.03	events per year (modeled)	about 2.03 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	8.14	days per year with a strike	about 8.14 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.00896	events per year	about 1 in 112 years	Unlikely	FEMA annualized frequency (modeled)	1	1986 to 2023 (38 years)	countywide	
Tornado	0.0187	events per year	about 1 in 53 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami	0.0553	annual probability at the most exposed location (used in place of a county value)	chance at the county's most exposed location in a year: 5.53%		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
Volcanic Activity	0.0021	annual probability	about 1 in 476 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.0000293	annual probability at a location	chance a given location in the county burns in a year: 0.00293%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	
Winter Weather	37.3	event-days per year	about 37.3 days per year	Likely	Storm Events event- days in 18 of 30 years, 1996 to 2025 (60%)	615	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	0	30	0
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	11 of 54	93.6	96.7	98.1	Very High 4, Relatively High 7, Not Applicable 43
Coastal Flooding	19 of 54	75.6	89.6	97.3	Relatively High 2, Relatively Moderate 8, Relatively Low 8, Very Low 1, No Rating 35
Cold Wave	54 of 54	15.8	69.7	88.9	Relatively High 7, Relatively Moderate 42, Relatively Low 4, Very Low 1
Drought	22 of 54	66.9	68.7	73.2	Very Low 22, No Rating 32
Earthquake	54 of 54	66.6	87.7	98.0	Very High 1, Relatively High 25, Relatively Moderate 25, Relatively Low 3
Hail	30 of 54	0.8	1.9	9.3	Very Low 30, No Rating 24
Heat Wave	54 of 54	8.5	41.2	71.2	Relatively Moderate 3, Relatively Low 49, Very Low 2
Hurricane	0 of 54				Not Applicable 54
Ice Storm	54 of 54	59.3	93.4	98.1	Very High 1, Relatively High 39, Relatively Moderate 12, Relatively Low 2
Inland Flooding	54 of 54	6.6	48.5	96.2	Very High 1, Relatively High 8, Relatively Moderate 18, Relatively Low 21, Very Low 6
Landslide	54 of 54	41.5	79.3	99.9	Relatively High 1, Relatively Moderate 6, Relatively Low 18, Very Low 29
Lightning	54 of 54	8.0	37.3	65.0	Relatively Moderate 3, Relatively Low 46, Very Low 5
Strong Wind	54 of 54	0.7	2.9	7.2	Very Low 54
Tornado	54 of 54	2.3	4.9	14.4	Very Low 54
Tsunami	18 of 54	17.4	43.1	62.8	Relatively Low 7, Very Low 11, Not Applicable 36
Volcanic Activity	54 of 54	42.0	63.2	98.5	Relatively Moderate 7, Relatively Low 10, Very Low 37
Wildfire	54 of 54	27.6	68.8	89.4	Relatively Moderate 1, Relatively Low 26, Very Low 27
Winter Weather	54 of 54	32.3	61.3	95.5	Relatively High 5, Relatively Moderate 39, Relatively Low 10

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Whatcom County	County	Approved, expires 2026-12-14	FMA RL 7, SRL 11; any 39	\$18,314,986.80	0 total; 0 since its plan	Includes \$1,926,002.71 for declarations not counted as hazard incidents (DR-4481-WA).
Bellingham city	City	Approved, expires 2026-12-14	FMA RL 0, SRL 0; any 4	\$900,099.41	0 total; 0 since its plan	
Blaine city	City	Approved, expires 2026-12-14	FMA RL 0, SRL 0; any 0	\$299,032.74	2 total; 0 since its plan	Includes \$4,678.11 for declarations not counted as hazard incidents (DR-4481-WA).
Everson city	City	Approved, expires 2026-12-14	FMA RL 2, SRL 1; any 44	\$2,127,260.06	0 total; 0 since its plan	
Ferndale city	City	Approved, expires 2026-12-14	FMA RL 4, SRL 3; any 9	\$222,485	3 total; 0 since its plan	Includes \$24,597.15 for declarations not counted as hazard incidents (DR-4481-WA).
Lynden city	City	Approved, expires 2026-12-14	FMA RL 0, SRL 0; any 1	\$343,506.15	1 total; 0 since its plan	Includes \$13,565.02 for declarations not counted as hazard incidents (DR-4481-WA).
Nooksack city	City	Approved, expires 2026-12-14	FMA RL 3, SRL 0; any 11	\$27,635.56	0 total; 0 since its plan	
Sumas city	City	Approved, expires 2026-12-14	FMA RL 21, SRL 4; any 72	\$6,437,817.25	2 total; 0 since its plan	

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

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 2021-12-15 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$6,455,475	n/a	10	\$339	n/a	\$6,920,081	0.00525%				
Coastal Flooding	\$3,930,049,504	n/a	13,350	\$735,125	n/a	\$58,615	0.0187%				
Cold Wave	\$49,545,246,446	\$457,777,026	218,924	\$13,486	\$171,852	\$5,922,895	under 0.0001%		\$0		
Drought	n/a	\$187,489,716	n/a	n/a	\$503	n/a	0.000268% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$89,649,064,739	n/a	226,847	\$35,777,497	n/a	\$15,144,129	0.0399%				
Hail	\$51,284,479,850	\$480,084,985	226,681	\$2,509	\$267	\$449	under 0.0001%				
Heat Wave	\$51,284,479,850	\$480,084,985	226,681	\$436	\$30,628	\$1,625,211	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm	\$51,202,136,338	n/a	226,310	\$127,455	n/a	\$2,605,806	0.000249%		\$0		
Inland Flooding	\$50,887,034,530	\$111,387,188	9,383	\$40,410,497	\$63	\$32,442	n/a (see note)			\$18,561,691.17	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	\$1,908,640,580	n/a	9,576	\$69,923	n/a	\$489,286	0.00366%			\$18,561,691.17	
Lightning	\$51,284,479,850	n/a	226,681	\$13,669	n/a	\$406,904	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 2021-12-15 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Strong Wind	\$51,284,479,850	\$480,084,985	226,681	\$3,202	\$262	\$8,669	under 0.0001%		\$2,000	\$18,561,691.17	Storm Events damage since the plan includes 1 zone-level Strong Wind record (\$2,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$51,284,479,850	\$480,084,985	226,681	\$31,664	\$184	\$94,825	under 0.0001%				
Tsunami	\$5,292,751,318	n/a	2,991	\$222,237	n/a	\$32,776	0.0042%				
Volcanic Activity	\$51,284,479,850	n/a	226,681	\$48,953	n/a	\$78,705	under 0.0001%				
Wildfire	\$13,921,712,356	\$205,780,424	64,262	\$105,706	\$14	\$3,839	0.000759%				
Winter Weather	\$51,284,479,850	\$480,084,985	226,681	\$44,943	\$3,275	\$227,615	under 0.0001%		\$0		

Totals since 2021-12-15 (Storm Events through 2026-06-30): 0 county-coded records, 0 with a damage value recorded (including \$0), \$0; 60 zone-level records, 18 with a damage value recorded (including \$0), \$2,000 reported for the zone; Public Assistance: \$18,561,691.17 on 3 counted declarations, 2 of them with Public Assistance.

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	226,681
Building value (total, not at risk)	\$51,284,479,850
Agriculture value (total, not at risk)	\$480,084,985
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$77,814,688
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)	\$33,652,248
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	37	Severe repetitive loss, FMA definition (44 CFR 77.2)	21
Repetitive loss, NFIP insurance definition	182	Severe repetitive loss, NFIP insurance definition	16

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	37	21	182	16	185	1	148
of which: Whatcom County (unincorporated area)	7	11	38	9	39	1	21
of which: Bellingham city	0	0	4	0	4	0	3
of which: Everson city	2	1	43	0	44	0	41
of which: Ferndale city	4	3	8	2	9	0	6
of which: Lynden city	0	0	1	0	1	0	0
of which: Nooksack city	3	0	11	0	11	0	9
of which: Sumas city	21	4	72	3	72	0	63
of which: Lummi Indian Reservation (community ID not in plan data)	0	2	5	2	5	0	5
Statewide, no county in FEMA's file	0	0	2	0	2	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Whatcom County	530198	7	11	38	9	39	1	21
Bellingham city	530199	0	0	4	0	4	0	3
Blaine city	530273	0	0	0	0	0	0	0
Everson city	530200	2	1	43	0	44	0	41
Ferndale city	530201	4	3	8	2	9	0	6
Lynden city	530202	0	0	1	0	1	0	0
Nooksack city	530203	3	0	11	0	11	0	9
Sumas city	530204	21	4	72	3	72	0	63

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	32	18	148	14	151	1	117
2 to 4 unit residential	2	0	15	0	15	0	15
other residential	2	0	3	0	3	0	3
non-residential	1	3	16	2	16	0	13
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 146 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Whatcom County, WA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 53073). Automated baseline. <https://hazardplain.org/wa/53073/> 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