

Jackson County, WI

Risk-assessment baseline packet

County FIPS: 55053 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: Expired on 2026-02-18. Plan: Jackson County (FEMA plan 106999), approved 2021-02-19.

Since the plan was approved on 2021-02-19: 1 new hazard declaration (1 incident) and 92 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): Inland Flooding (\$6,443,270 a year), Cold Wave (\$3,212,952) and Tornado (\$1,102,901).

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; 55053 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 2021-02-19), page 2
- 4. B1-a: hazard identification, page 3
- 5. B1-b: hazard location, page 4
- 6. B1-c: hazard extent, page 5
- 7. B1-d: previous occurrences, page 7
- 8. B1-e: probability of future events, page 10
- 9. B1-f: hazards that vary across jurisdictions, page 12
- 10. B2-a and B2-b: vulnerability and potential impacts, page 14
- 11. B2-a: vulnerability (county context), page 15
- 12. B2-c: repetitive loss properties, page 16
- 13. Sources, what the plan adds, disclaimer and citation, page 17

Plan clock

Status:	Expired on 2026-02-18	Plan:	Jackson County (FEMA plan 106999)
Approved:	2021-02-19	Days since expiry:	224
Update underway:	none recorded in FEMA's plan tracker		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-02-19)			
New federal declarations:	1 new hazard declaration (1 incident): DR-4923-WI (Severe Storms, Tornadoes, and Flooding)	Storm Events records since approval:	92 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1, SRL 0 (44 CFR 77.2); any definition: 2	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Jackson County	County	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		
Alma Center village	Village	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		
Black River Falls city	City	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		
Hixton village	Village	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		
Melrose village	Village	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		this jurisdiction approved 2024-02-26
Merrillan village	Village	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		this jurisdiction approved 2024-02-26
Taylor village	Village	Expired on 2026-02-18	Jackson County (FEMA plan 106999)	2021-02-19	2026-02-18	-224		
Tomah Area School District	School/School District	Plan 110821 approved 2026-05-04, pending adoption here; not yet eligible	Monroe County Hazard Mitigation Plan 2025 (FEMA plan 110821), pending adoption here	2026-05-04 by FEMA; not yet adopted here	2031-05-03 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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 Low	Relatively Low	\$5,971,557	\$209,721	\$261,992	\$6,443,270	76	
2	Cold Wave	Relatively Moderate	Relatively Moderate	\$54	\$195	\$3,212,703	\$3,212,952	21	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively Low	Relatively Low	\$568,985	\$5,014	\$528,902	\$1,102,901	10	
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$89,447	\$59,809	\$685,000	\$834,257	140	Includes 5 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
5	Hail	Relatively Moderate	Relatively Low	\$402,045	\$130,238	\$30,402	\$562,685	107	
6	Heat Wave	Relatively Low	Relatively Low	\$315	\$2	\$369,007	\$369,324	12	
7	Lightning	Relatively Low	Relatively Low	\$19,591	n/a	\$125,597	\$145,188	6	
8	Drought	Relatively Low	Relatively Low	n/a	\$84,747	n/a	\$84,747	12	
9	Ice Storm	Relatively Low	Relatively Low	\$1,067	n/a	\$62,945	\$64,012	6	
10	Winter Weather	Relatively Low	Relatively Low	\$6,737	\$1,735	\$28,730	\$37,201	89	
11	Landslide	Relatively Low	Relatively Low	\$891	n/a	\$26,548	\$27,439	0	Declared 2 times; no Storm Events record of this type.
12	Wildfire	Very Low	Very Low	\$11,373	\$28	\$1,192	\$12,594	3	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Earthquake	Very Low	Very Low	\$4,257	n/a	\$964	\$5,221		Storm Events does not record earthquakes.
14	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 records (Storm Events records this hazard only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 9601 (Very Low, 11.5); tract 9605 (Very Low, 9.2); tract 9602 (Very Low, 4.9)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 9604 (Relatively Moderate, 98.8); tract 9603 (Relatively Moderate, 97.4); tract 9602 (Relatively Low, 91.1)
Tornado	tract 9605 (Relatively High, 87.5); tract 9601 (Relatively High, 85.8); tract 9604 (Relatively High, 83.7)
Wildfire	tract 9601 (Relatively Low, 83.8); tract 9605 (Relatively Low, 74.5); tract 9602 (Relatively Low, 72.4)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 9601 is Census Tract 9601). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	20 records, 1996 to 2026 (20 zone-level)	1 day to 7 days (median 2 days); 18 with a recorded value	7 consecutive days, 1996-01-29 to 1996-02-04, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2012 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	12 records, 2012 to 2023 (12 zone-level)	33 days to 176 days (median 105 days); 3 with a recorded value	176 days (about 5.8 months), 2013-09-03 to 2014-02-25, a run of 6 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)	125 records, 1962 to 2026	0.75 in to 2.5 in (median 1 in); 125 with a recorded value	2.5 in hail, 2026-04-14; same size also recorded on 2006-10-03, 2015-07-13	Hail, 2006-08-23, \$50,000 property; \$500,000 crops (2006 dollars)	Event records naming jurisdictions in the plan: Merrilan village (13 records), Black River Falls city (12 records), Alma Center village (9 records), Taylor village (8 records), Melrose village (4 records), Hixton village (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	12 records, 1999 to 2026 (12 zone-level)	1 day to 9 days (median 3 days); 11 with a recorded value	9 consecutive days, 2001-07-31 to 2001-08-08, zone-level	Excessive Heat, 2011-07-17, \$6,000 property; \$0 crops (zone total, 2011 dollars)	Countywide (zone-level records).	
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)	6 records, 1996 to 2026 (6 zone-level)		No damage reported in 6 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	76 records, 1998 to 2026		Flood, 2010-09-23, \$2,600,000 property; \$500,000 crops (2010 dollars)		Event records naming jurisdictions in the plan: Alma Center village (3 records), Taylor village (3 records), Melrose village (2 records), Merrilan village (2 records), Black River Falls 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	6 records, 2010 to 2016		Lightning, 2012-08-24, \$210,000 property; \$0 crops (2012 dollars)		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	5 records, 1998 to 2021 (5 zone-level)	39 kt (45 mph) to 53 kt (61 mph) (median 52 kt (60 mph)); 5 with a recorded value	53 kt (61 mph), measurement type not recorded, High Wind, 1998-11-10; NWS zone WIZ034		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	173 records, 1960 to 2025	35 kt (40 mph) to 83 kt (96 mph) (median 52 kt (60 mph)); 140 with a recorded value	83 kt (96 mph), measurement type not recorded, Thunderstorm Wind, 1998-06-27	Thunderstorm Wind, 1994-04-24, \$500,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Black River Falls city (14 records), Alma Center village (12 records), Merrillan village (11 records), Melrose village (9 records), Taylor village (9 records), Hixton village (6 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	20 records, 1954 to 2026	F/EF0 to F/EF3 (median F/EF1); 19 with a recorded value	F3 tornado, 1959-05-26, 11.3 mi path length (whole path, pre-1996), 67 yd wide, \$250,000 property; crops not recorded (1959 dollars)	Tornado, 1969-06-26, \$2,500,000 property; crops not recorded (1969 dollars)	Event records naming jurisdictions in the plan: Merrillan village (3 records), Taylor village (2 records), Melrose village (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).
Wildfire	acres burned (local data)	3 records, 2007 to 2022 (3 zone-level)		Wildfire, 2022-03-29, \$20,000 property; \$0 crops (2022 dollars); NWS zone WIZ034		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	89 records, 1996 to 2026 (89 zone-level)		Winter Weather, 2021-12-23, \$500,000 property; \$0 crops (2021 dollars); NWS zone WIZ034		Countywide (zone-level records).	

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

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: 14 declarations covering 11 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
2026-06-30	2026-04-13	DR-4923-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	\$90,692.58	new since last plan; within last 5 years	
2020-04-04	2020-01-20	DR-4520-WI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,602.50	in the 12 months before plan approval	
2020-03-13	2020-01-20	EM-3454-WI	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4520
2017-10-07	2017-07-19	DR-4343-WI	Major disaster	Severe Storms, Straight-Line Winds, Flooding, Landslides, and Mud	Inland Flooding; Landslide; Strong Wind	\$156,008.62		
2016-10-20	2016-09-21	DR-4288-WI	Major disaster	Severe Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$740,316.45		
2010-10-21	2010-09-22	DR-1944-WI	Major disaster	Severe Storms and Flooding	Inland Flooding	\$571,929.31		
2005-09-13	2005-08-29	EM-3249-WI	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2004-06-18	2004-05-07	DR-1526-WI	Major disaster	Severe Storms and Flooding	Inland Flooding	\$75,346.35		
2001-05-11	2001-04-10	DR-1369-WI	Major disaster	Flooding, Severe Storms and Tornadoes	Inland Flooding (primary); also designated: Tornado, Winter Weather	\$280,206.72		
2000-06-24	2000-05-26	DR-1332-WI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$100,282.66		
1998-07-24	1998-06-18	DR-1236-WI	Major disaster	Severe Storms, Straight Line Winds, Tornadoes, Rain, and Floodi	Inland Flooding; Tornado	no Public Assistance recorded		
1993-07-02	1993-06-07	DR-994-WI	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1992-09-30	1992-09-14	DR-964-WI	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1976-06-17	1976-06-17	EM-3014-WI	Emergency	Drought	Drought	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.

Public Assistance not placed in any Wisconsin county: 1 row, \$87,788.41; listed on the Wisconsin state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	21	5	0	5	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	12	2	0	2	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	125	16	1	14	0	0	1955 to 2026-06-30	
Heat Wave	12	3	0	3	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	6	1	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	76	18	0	16	10	1	1996 to 2026-06-30	
Landslide	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Lightning	6	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	178	18	4	17	1	0	1955 to 2026-06-30	Includes 5 High Wind records.
Tornado	20	6	0	6	5	1	1950 to 2026-06-30	
Wildfire	3	1	0	1	0	0	1996 to 2026-06-30	
Winter Weather	89	22	1	22	1	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
2026-04-14	Hail	2.5 in	\$325,000 property; \$0 crops (2026 dollars)	0, 0	MILLSTON	new since last plan; within last 5 years	B1-c worst recorded: Hail
2015-09-06	Flash Flood		\$400,000 property; \$0 crops (2015 dollars)	0, 4	REQUA to LEVIS		deaths or injuries recorded
2013-09-03	Drought		\$0 property; crops not reported (zone total, 2013 dollars)	0, 0	NWS zone WIZ034 (JACKSON), zone-level		B1-c worst recorded: Drought
2012-08-24	Lightning		\$210,000 property; \$0 crops (2012 dollars)	0, 0	WINNEBAGO MISSION		B1-c worst recorded: Lightning
2010-09-23	Flood		\$2,600,000 property; \$500,000 crops (2010 dollars)	0, 0	NORTH BEND to REQUA		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2001-07-31	Heat		damage not reported	0, 0	NWS zone WIZ034 (JACKSON), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-11-10	High Wind	53 kt (61 mph), measurement type not recorded	\$60,000 property; crops not reported (zone total, 1998 dollars)	0, 0	NWS zone WIZ034 (JACKSON), zone-level		B1-c worst recorded: High Wind and Strong Wind
1998-06-27	Thunderstorm Wind	83 kt (96 mph), measurement type not recorded	\$32,000 property; \$12,000 crops (1998 dollars)	0, 0	MELROSE		B1-c worst recorded: Thunderstorm Wind
1996-08-07	Thunderstorm Wind	52 kt (60 mph), measurement type not recorded	\$80,000 property; crops not reported (1996 dollars)	1, 4	TAYLOR		deaths or injuries recorded
1996-01-29	Cold/Wind Chill		damage not reported	0, 0	NWS zone WIZ034 (JACKSON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1966-07-10	Tornado	F2, 7.9 mi path length (whole path, pre-1996), 33 yd wide	\$25,000 property; crops not recorded (1966 dollars)	0, 3	location not recorded		deaths or injuries recorded
1959-05-26	Tornado	F3, 11.3 mi path length (whole path, pre-1996), 67 yd wide	\$250,000 property; crops not recorded (1959 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (548 rows).

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

1 Fire Management declaration (1980-04-24 to 1980-04-24) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	7.95	event-days per year	about 7.95 days per year	Likely	Storm Events event- days in 11 of 30 years, 1996 to 2025 (36.7%)	151	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	4.07	event-days per year	about 4.07 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	161	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000387	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0387%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.33	events per year	about 3.33 per year	Highly likely	FEMA annualized frequency (modeled)	126.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.26	event-days per year	about 3.26 days per year	Likely	Storm Events event- days in 8 of 30 years, 1996 to 2025 (26.7%)	50	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.000704	events per year	about 1 in 1,420 years	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	0.295	event-days per year	about 0.295 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	20	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.75	event-days per year	about 1.75 days per year	Likely	Storm Events event- days in 19 of 30 years, 1996 to 2025 (63.3%)	49	1996 to 2023 (28 years)	see B1-f	
Landslide	0.332	events per year (modeled)	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	34.3	days per year with a strike	about 34.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

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
Strong Wind	2.95	events per year	about 2.95 per year	Highly likely	FEMA annualized frequency (modeled)	113	1986 to 2023 (38 years)	countywide	
Tornado	0.391	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000106	annual probability at a location	chance a given location in the county burns in a year: 0.0106%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	
Winter Weather	17.1	event-days per year	about 17.1 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	325	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	49	30	1.63
Hail	2.00 in+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	112	30	3.73
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	17	30	0.567
Tornado	EF0-1	1996 to 2025	6	30	0.2
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	5 of 5	95.5	98.4	98.7	Very High 5
Drought	5 of 5	77.8	85.6	93.8	Relatively Moderate 2, Relatively Low 2, Very Low 1
Earthquake	5 of 5	4.5	4.9	11.5	Very Low 5
Hail	5 of 5	88.9	93.8	94.8	Relatively High 5
Heat Wave	5 of 5	63.6	78.7	80.3	Relatively Moderate 5
Hurricane	0 of 5				No Rating 5
Ice Storm	5 of 5	68.8	80.9	82.0	Relatively Moderate 4, Relatively Low 1
Inland Flooding	5 of 5	76.0	90.1	94.9	Relatively High 4, Relatively Moderate 1
Landslide	5 of 5	86.3	91.1	98.8	Relatively Moderate 2, Relatively Low 3
Lightning	5 of 5	71.5	87.0	88.6	Relatively High 4, Relatively Moderate 1
Strong Wind	5 of 5	93.7	97.8	98.0	Very High 4, Relatively High 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	5 of 5	71.0	83.7	87.5	Relatively High 4, Relatively Moderate 1
Wildfire	5 of 5	64.7	72.4	83.8	Relatively Low 3, Very Low 2
Winter Weather	5 of 5	69.5	81.8	82.6	Relatively High 4, Relatively Moderate 1

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

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
Jackson County	County	Expired on 2026-02-18	FMA RL 1, SRL 0; any 2	\$4,602.50	0 total; 0 since its plan	Includes \$4,602.50 for declarations not counted as hazard incidents (DR-4520-WI).
Alma Center village	Village	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	\$1,387.50	24 total; 5 since its plan	
Black River Falls city	City	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	\$225,126.52	27 total; 2 since its plan	
Hixton village	Village	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	\$18,123.54	7 total; 1 since its plan	
Melrose village	Village	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	16 total; 1 since its plan	
Merrillan village	Village	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	\$6,584.23	29 total; 2 since its plan	
Taylor village	Village	Expired on 2026-02-18	FMA RL 0, SRL 0; any 0	\$3,073.25	22 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 2021-02-19 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$5,746,537,647	\$198,488,878	21,028	\$54	\$195	\$3,212,703	under 0.0001%		\$0		
Drought	n/a	\$50,368,505	n/a	n/a	\$84,747	n/a	0.168% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$9,904,196,517	n/a	21,145	\$4,257	n/a	\$964	under 0.0001%				
Hail	\$5,746,537,647	\$198,488,878	21,028	\$402,045	\$130,238	\$30,402	0.007%	\$548,000			
Heat Wave	\$5,746,537,647	\$198,488,878	21,028	\$315	\$2	\$369,007	under 0.0001%		\$0		
Hurricane	\$5,746,537,647	\$198,488,878	21,028	\$0	\$0	\$0	0%				
Ice Storm	\$5,746,251,820	n/a	21,027	\$1,067	n/a	\$62,945	under 0.0001%		\$0		
Inland Flooding	\$5,740,150,214	\$7,404,941	416	\$5,971,557	\$209,721	\$261,992	n/a (see note)	\$5,000		\$90,692.58	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	\$170,051,886	n/a	678	\$891	n/a	\$26,548	0.000524%				
Lightning	\$5,746,537,647	n/a	21,028	\$19,591	n/a	\$125,597	0.000341%				
Strong Wind	\$5,746,537,647	\$198,488,878	21,028	\$89,447	\$59,809	\$685,000	0.00156%	\$317,100	\$25,000		Storm Events damage since the plan includes 1 zone-level High Wind record (\$25,000): a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$5,746,537,647	\$198,488,878	21,028	\$568,985	\$5,014	\$528,902	0.0099%	\$98,000		\$90,692.58	

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 2021-02-19 <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	\$908,273,967	\$32,815,931	5,053	\$11,373	\$28	\$1,192	0.00125%		\$20,000		
Winter Weather	\$5,746,537,647	\$198,488,878	21,028	\$6,737	\$1,735	\$28,730	0.000117%		\$630,000		

Totals since 2021-02-19 (Storm Events through 2026-06-30): 57 county-coded records, 57 with a damage value recorded (including \$0), \$968,100; 35 zone-level records, 35 with a damage value recorded (including \$0), \$675,000 reported for the zone; Public Assistance: \$90,692.58 on 1 counted declaration.

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

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

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

County context

Source: 5

Measure	Value
Population	21,028
Building value (total, not at risk)	\$5,746,537,647
Agriculture value (total, not at risk)	\$198,488,878
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$7,567,809
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$5,333,982
Social vulnerability rating	Relatively High
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	2	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 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	1	0	2	0	2	0	0
of which: Jackson County (unincorporated area)	1	0	2	0	2	0	0
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>
Jackson County	550583	1	0	2	0	2	0	0
Alma Center village	550185	0	0	0	0	0	0	0
Black River Falls city	550186	0	0	0	0	0	0	0
Hixton village	550187	0	0	0	0	0	0	0
Melrose village	550188	0	0	0	0	0	0	0
Merrillan village	550189	0	0	0	0	0	0	0
Taylor village	550190	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

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

What this packet is and what the plan adds

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

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

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

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