

San Joaquin County, CA

Risk-assessment baseline packet

County FIPS: 06077 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2028-04-17. Plan: San Joaquin County (FEMA plan 108830), approved 2023-04-18.

Since the plan was approved on 2023-04-18: no new federal declaration.

NOAA Storm Events records since that date: 40 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Earthquake (\$184,340,591 a year), Inland Flooding (\$137,779,598) and Drought (\$83,254,186).

Repetitive-loss flood properties now: FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 11.

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; 06077 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 2028-04-17

Approved:2023-04-18

Plan:San Joaquin County (FEMA plan 108830)

Days to expiry:565

What changed since your last plan (approved 2023-04-18)

New federal declarations:none

Repetitive loss now:FMA RL 0, SRL 2 (44 CFR 77.2); any definition: 11

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

Storm Events records since approval:40 records (data through 2026-06-30)

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry
San Joaquin County	County	Approved, expires 2028-04-17	San Joaquin County (FEMA plan 108830)	2023-04-18	2028-04-17	565
Tracy city	City	Expired on 2025-04-30	Tracy, City of (FEMA plan 106067)	2020-05-01	2025-04-30	-518

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>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Earthquake	Relatively High	Relatively High	\$119,857,417	n/a	\$64,483,174	\$184,340,591			Storm Events does not record earthquakes.
2	Inland Flooding	Relatively High	Relatively High	\$137,464,504	\$28,875	\$286,219	\$137,779,598	64		
3	Drought	Very High	Very High	n/a	\$83,254,186	n/a	\$83,254,186	49		
4	Heat Wave	Relatively High	Relatively High	\$3,254	\$770,767	\$10,426,889	\$11,200,909	52		
5	Wildfire	Relatively Moderate	Relatively Moderate	\$1,705,989	\$4,356	\$142,647	\$1,852,992	11		
6	Lightning	Relatively High	Relatively High	\$47,244	n/a	\$1,457,240	\$1,504,484	2		
7	Tornado	Relatively Low	Relatively Low	\$935,881	\$7,096	\$244,847	\$1,187,824	9		
8	Strong Wind	Relatively Low	Relatively Low	\$100,061	\$3,586	\$280,179	\$383,826	44		Includes 30 High Wind and 11 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Hail	Relatively Low	Relatively Low	\$57,114	\$72,840	\$186,232	\$316,186	5		
10	Winter Weather	Relatively Low	Relatively Low	\$2,221	under \$1	\$46,561	\$48,782	2		
11	Landslide	Very Low	Very Low	\$840	n/a	\$2,167	\$3,006	0		Declared 9 times; no Storm Events record of this type.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Why this hazard can be left out <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
12	Volcanic Activity	Very Low	Very Low	\$2	n/a	\$513	\$515	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Avalanche	Very Low	Very Low	\$0	n/a	under \$1	under \$1	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Cold Wave	No Rating	No Expected Annual Losses	\$0	\$0	\$0	\$0	27		Includes 9 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
	Coastal Flooding	Not Applicable	Not Applicable					0		Declared 2 times; no Storm Events record of this type.
	Hurricane	Not Applicable	Not Applicable					0	NRI rates hurricane Not Applicable for this county, and no counted federal declaration for this county names it (EM-3248-CA 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).
	Ice Storm	Not Applicable	Not Applicable					0		Declared 1 time; no Storm Events record of this type.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and volcanic activity records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 55.02 (Very Low, 0.6)
Coastal Flooding	no tract has a National Risk Index rating for this hazard
Earthquake	tract 1.02 (Very High, 99.8); tract 51.19 (Very High, 99.3); tract 38.03 (Very High, 99.2)
Hurricane	no tract has a National Risk Index rating for this hazard
Landslide	tract 55.02 (Relatively Low, 95.3); tract 47.04 (Relatively Low, 83.0); tract 47.03 (Relatively Low, 81.9)
Tornado	tract 51.19 (Relatively Low, 39.3); tract 38.03 (Relatively Low, 35.6); tract 52.14 (Relatively Low, 32.4)
Volcanic Activity	tract 51.19 (Very Low, 81.5); tract 51.06 (Very Low, 81.4); tract 51.31 (Very Low, 81.3)
Wildfire	tract 55.02 (Relatively High, 98.6); tract 47.04 (Relatively High, 97.1); tract 52.13 (Relatively Moderate, 96.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 55.02 is Census Tract 55.02). 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)	0					Physical measure: in event narratives only (local data needed).
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	18 records, 1998 to 2024 (18 zone-level)	1 day to 4 days (median 1 day); 9 with a recorded value	4 consecutive days, 2023-11-24 to 2023-11-27, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed). Cold/ Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	9 records, 2005 to 2024 (9 zone-level)		Frost/Freeze, 2007-01-14, \$20,000,000 crop damage (2007 dollars); NWS zone CAZ019		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	49 records, 2014 to 2023 (49 zone-level)	31 days to 460 days (median 203 days); 7 with a recorded value	460 days (about 15.1 months), 2021-10-08 to 2023-01-10, a run of 16 consecutive Storm Events drought records, zone-level	Drought, 2014-12-01, \$0 property; \$1,500,000,000 crops, reported for the zone (2014 dollars)	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)	5 records, 2000 to 2026	0.75 in to 1 in (median 1 in); 5 with a recorded value	1 in hail, 2026-04-10; same size also recorded on 2013-03-31, 2023-03-11		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
Excessive Heat, Heat	heat index (in event narratives)	52 records, 1999 to 2024 (52 zone-level)	1 day to 12 days (median 2.5 days); 34 with a recorded value	12 consecutive days, 2024-07-02 to 2024-07-13, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). 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)	0					Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	64 records, 1996 to 2026 (11 zone-level)		Flood, 2023-01-01, \$107,000,000 property; \$0 crops (2023 dollars)		Event records naming jurisdictions in the plan: Tracy city (1 record). Zone-level records (11) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	2 records, 1997 to 2009		Lightning, 2009-09-13, \$0 property; \$0 crops (2009 dollars), 1 direct injury		No event record names a jurisdiction in the plan.	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	41 records, 1996 to 2025 (41 zone-level)	30 kt (35 mph) to 66 kt (76 mph) (median 42.5 kt (49 mph)); 40 with a recorded value	66 kt (76 mph), measurement type not recorded, High Wind, 1996-04-11; NWS zone CAZ019	High Wind, 2008-01-04, \$4,408,000 property; crops not reported, reported for the zone (2008 dollars)	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
Thunderstorm Wind	wind speed (kt and mph)	4 records, 1988 to 2023	43 kt (49 mph) to 61 kt (70 mph) (median 50 kt (58 mph)); 3 with a recorded value	61 kt (70 mph) estimated gust, Thunderstorm Wind, 2023-01-10	Thunderstorm Wind, 1996-04-01, \$1,000,000 property; crops not reported (1996 dollars)	No event record names a jurisdiction in the plan.	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	19 records, 1967 to 2022	F/EF0 to F/EF1 (median F/EF0); 16 with a recorded value	F1 tornado, 1988-04-19, 0.2 mi path length (whole path, pre-1996), 23 yd wide, \$25,000 property; crops not recorded (1988 dollars)	Tornado, 2005-04-08, \$10,000 property; \$80,000 crops (2005 dollars)	Event records naming jurisdictions in the plan: Tracy city (2 records).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only (local data needed).
Wildfire	acres burned (local data)	11 records, 2014 to 2025 (11 zone-level)		Wildfire, 2025-09-02, \$25,000,000 property; \$5,000 crops (2025 dollars); NWS zone CAZ019		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	2 records, 1996 to 2009 (2 zone-level)		No damage reported in 2 records.		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 25 declarations covering 19 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2023-04-03	2023-02-21	DR-4699-CA	Major disaster	Severe Winter Storms, Straight-Line Winds, Flooding, Landslides, and Mudslides	Ice Storm; Inland Flooding; Landslide; Strong Wind; Winter Weather	\$1,019,399.13	in the 12 months before plan approval; within last 5 years	
2023-03-10	2023-03-09	EM-3592-CA	Emergency	Severe Winter Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4699
2023-01-14	2022-12-27	DR-4683-CA	Major disaster	Severe Winter Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$10,552,230.08	in the 12 months before plan approval; within last 5 years	
2023-01-09	2023-01-08	EM-3591-CA	Emergency	Severe Winter Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	no Public Assistance recorded	in the 12 months before plan approval; within last 5 years	same incident as DR-4683
2020-03-22	2020-01-20	DR-4482-CA	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$61,830,427.54		
2020-03-13	2020-01-20	EM-3428-CA	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4482
2017-04-01	2017-02-01	DR-4308-CA	Major disaster	Severe Winter Storms, Flooding, and Mudslides	Inland Flooding (primary); also designated: Landslide, Winter Weather	\$4,007,801.21		
2006-06-05	2006-03-29	DR-1646-CA	Major disaster	Severe Storms, Flooding, Landslides, and Mudslides	Inland Flooding; Landslide	\$645,238.36		
2006-02-03	2005-12-17	DR-1628-CA	Major disaster	Severe Storms, Flooding, Mudslides, and Landslides	Inland Flooding; Landslide	\$153,820.14		
2005-09-13	2005-08-29	EM-3248-CA	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$83,649.67		
2004-06-30	2004-06-03	DR-1529-CA	Major disaster	Flooding As a Result of a Levee Break	Other, not an NRI hazard; not counted	\$4,242,497.93		
1998-02-09	1998-02-02	DR-1203-CA	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Winter Weather	no Public Assistance recorded		
1997-01-04	1996-12-28	DR-1155-CA	Major disaster	Severe Storms, Flooding, Mud and Landslides	Inland Flooding; Landslide	no Public Assistance recorded		
1995-03-12	1995-02-13	DR-1046-CA	Major disaster	Severe Winter Storms, Flooding Landslides, Mud Flow	Inland Flooding; Landslide; Winter Weather	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1991-02-11	1990-12-19	DR-894-CA	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1989-10-18	1989-10-17	DR-845-CA	Major disaster	Loma Prieta Earthquake	Earthquake	no Public Assistance recorded		
1986-02-21	1986-02-12	DR-758-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1983-02-09	1983-01-21	DR-677-CA	Major disaster	Coastal Storms, Floods, Slides & Tornadoes	Coastal Flooding; Inland Flooding; Landslide; Tornado	no Public Assistance recorded		
1982-09-24	1982-08-23	DR-669-CA	Major disaster	Levee Break	Inland Flooding	no Public Assistance recorded		
1982-01-07	1981-12-19	DR-651-CA	Major disaster	Severe Storms, Flood, Mudslides & High Tide	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded		
1980-10-02	1980-10-02	DR-633-CA	Major disaster	Levee Break & Flooding	Inland Flooding	no Public Assistance recorded		
1980-02-01	1980-02-01	EM-3078-CA	Emergency	Torrential Rain, High Tide & Winds	Coastal Flooding	no Public Assistance recorded		
1977-01-20	1977-01-20	EM-3023-CA	Emergency	Drought	Drought	no Public Assistance recorded		
1969-01-26	1969-01-26	DR-253-CA	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1964-12-24	1964-12-24	DR-183-CA	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-04-01	1964-04-01	DR-169-CA	Major disaster	Seismic Sea Wave	Tsunami
1963-12-21	1963-12-21	DR-161-CA	Major disaster	Flood Due to Broken Dam	Other, not an NRI hazard; not counted
1963-02-25	1963-02-25	DR-145-CA	Major disaster	Severe Storms, Heavy Rains & Flooding	Inland Flooding
1962-10-24	1962-10-24	DR-138-CA	Major disaster	Severe Storms & Flooding	Inland Flooding
1962-03-06	1962-03-06	DR-122-CA	Major disaster	Floods	Inland Flooding
1961-11-16	1961-11-16	DR-119-CA	Major disaster	Fire (Los Angeles County)	Wildfire
1958-04-04	1958-04-04	DR-82-CA	Major disaster	Heavy Rainstorms & Flood	Inland Flooding
1956-12-29	1956-12-29	DR-65-CA	Major disaster	Forest Fire	Wildfire
1955-12-23	1955-12-23	DR-47-CA	Major disaster	Flood	Inland Flooding
1954-02-05	1954-02-05	DR-15-CA	Major disaster	Flood & Erosion	Inland Flooding

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

5 Fire Management declarations (1977-08-07 to 1988-09-13) 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: 4 rows, \$137,354

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4301-CA	2017-02-14	Severe Winter Storms, Flooding, and Mudslides	Reclamation District 2025	\$24,002
DR-4301-CA	2017-02-14	Severe Winter Storms, Flooding, and Mudslides	Reclamation District #2026, Webb Tract	\$4,793
DR-4301-CA	2017-02-14	Severe Winter Storms, Flooding, and Mudslides	Reclamation District #0536, Egbert Tract	\$23,135
DR-4301-CA	2017-02-14	Severe Winter Storms, Flooding, and Mudslides	Delta Farms Reclamation District No. 2024	\$85,424

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	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)
Cold Wave	27	5	0	6	1	0	1996 to 2026-06-30	Includes 9 Frost/Freeze records.
Drought	49	0	9	16	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	1	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	5	1	2	3	0	0	1955 to 2026-06-30	
Heat Wave	52	6	3	9	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	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)
Inland Flooding	64	23	21	44	15	0	1996 to 2026-06-30	
Landslide	0	0	0	0	9	0	1996 to 2026-06-30	No Storm Events records of this type; 9 federal declared incidents (see declarations table)
Lightning	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	45	4	2	8	1	0	1955 to 2026-06-30	Includes 30 High Wind and 11 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	19	0	1	1	1	0	1950 to 2026-06-30	
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	11	1	0	1	0	0	1996 to 2026-06-30	
Winter Weather	2	0	0	0	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
2026-04-10	Hail	1 in	\$0 property; \$0 crops (2026 dollars)	0, 0	RIPON	new since last plan; within last 5 years	B1-c worst recorded: Hail
2025-09-02	Wildfire		\$25,000,000 property; \$5,000 crops, reported for the zone (2025 dollars)	0, 0	NWS zone CAZ019 (NORTHERN SAN JOAQUIN VALLEY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Wildfire
2024-08-06	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	1, 0	NWS zone CAZ019 (NORTHERN SAN JOAQUIN VALLEY), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2024-07-02	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone CAZ018 (CARQUINEZ STRAIT AND DELTA), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2024-05-25	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	1, 0	NWS zone CAZ019 (NORTHERN SAN JOAQUIN VALLEY), zone-level	new since last plan; within last 5 years	deaths or injuries recorded
2023-01-10	Thunderstorm Wind	61 kt (70 mph) estimated gust	\$10,000 property; \$0 crops (2023 dollars)	0, 0	LODI KINGDON ARPT	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2023-01-01	Flood		\$107,000,000 property; \$0 crops (2023 dollars)	0, 0	EAGLE TREE to TRACY MUNI ARPT	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2021-10-08	Drought		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone CAZ018 (CARQUINEZ STRAIT AND DELTA), zone-level	within last 5 years	B1-c worst recorded: Drought
2013-10-27	Strong Wind	43 kt (49 mph) measured gust	damage not reported	2, 2	NWS zone CAZ019 (NORTHERN SAN JOAQUIN VALLEY), zone-level		deaths or injuries recorded
2009-09-13	Lightning		\$0 property; \$0 crops (2009 dollars)	0, 1	COLLEGEVILLE		B1-c worst recorded: Lightning
1996-04-11	High Wind	66 kt (76 mph), measurement type not recorded	\$150,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone CAZ019 (NORTHERN SAN JOAQUIN VALLEY), zone-level		B1-c worst recorded: High Wind and Strong Wind
1988-04-19	Tornado	F1, 0.2 mi path length (whole path, pre-1996), 23 yd wide	\$25,000 property; crops not recorded (1988 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" (276 rows).

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

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

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

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

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	0	event-days per year	none modeled	Likely (from Storm Events: 8 of 30 years)	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	0	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI models no cold wave event-days here (2005-11-12 to 2024-11-12, 19 years); Storm Events has a record in 8 of 30 years. The descriptor comes from Storm Events, which records events NRI's definition leaves out.
Drought	68.5	event-days per year	about 68.5 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	2,037	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.108	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 10.8%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.0701	events per year	about 1 in 14 years	Possible	FEMA annualized frequency (modeled)	2.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.98	event-days per year	about 6.98 days per year	Likely (from Storm Events: 11 of 30 years)	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	79.2	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		event-days per year					1946-12-31 to 2014-02-12 (67 years)	countywide	Not Applicable in NRI for this county; no descriptor.

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
Inland Flooding	1.11	event-days per year	about 1.11 days per year	Likely (from Storm Events: 13 of 30 years)	event-days in 13 of 30 years, 1996 to 2025 (43.3%)	31	1996 to 2023 (28 years)	see B1-f	
Landslide	7.42	events per year (modeled)	about 7.42 per year	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	7.7	days per year with a strike	about 7.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.0479	events per year	about 1 in 21 years	Possible	FEMA annualized frequency (modeled)	2	1986 to 2023 (38 years)	countywide	
Tornado	0.183	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Volcanic Activity	0.0003	annual probability	about 1 in 3,333 years	Unlikely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Wildfire	0.00315	annual probability at a location	chance a given location in the county burns in a year: 0.315%	Likely (from Storm Events: 7 of 30 years)	Storm Events records in 7 of 30 years, 1996 to 2025 (23.3%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	0.196	event-days per year	about 0.196 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	3.7	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	3	30	0.1
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	8	30	0.267
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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	1 of 174	0.6	0.6	0.6	Very Low 1, Not Applicable 173
Coastal Flooding	0 of 174				Not Applicable 174
Cold Wave	0 of 174				No Rating 174
Drought	100 of 174	69.5	89.1	100.0	Very High 12, Relatively High 19, Relatively Moderate 12, Relatively Low 37, Very Low 20, No Rating 74
Earthquake	174 of 174	18.4	88.6	99.8	Very High 16, Relatively High 72, Relatively Moderate 84, Relatively Low 1, Very Low 1
Hail	174 of 174	13.6	25.6	67.0	Relatively Low 14, Very Low 160
Heat Wave	174 of 174	33.3	64.5	92.2	Relatively High 7, Relatively Moderate 127, Relatively Low 40
Hurricane	0 of 174				Not Applicable 174
Ice Storm	0 of 174				Not Applicable 174
Inland Flooding	174 of 174	0.6	47.2	99.5	Very High 10, Relatively High 29, Relatively Moderate 47, Relatively Low 53, Very Low 35
Landslide	55 of 174	8.8	19.5	95.3	Relatively Low 3, Very Low 52, No Rating 119
Lightning	174 of 174	20.1	40.9	66.7	Relatively Moderate 40, Relatively Low 133, Very Low 1
Strong Wind	174 of 174	8.4	13.9	28.6	Relatively Low 13, Very Low 161
Tornado	174 of 174	2.3	14.9	39.3	Relatively Low 5, Very Low 169
Volcanic Activity	174 of 174	46.7	78.0	81.5	Very Low 174
Wildfire	85 of 174	19.0	61.2	98.6	Relatively High 2, Relatively Moderate 12, Relatively Low 22, Very Low 49, No Rating 89
Winter Weather	174 of 174	15.8	19.9	27.2	Relatively Low 133, Very Low 41

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 drought, hail, heat wave, 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
San Joaquin County	County	Approved, expires 2028-04-17	FMA RL 0, SRL 2; any 11	\$11,550,441.86	0 total; 0 since its plan	Includes \$7,748,706.19 for declarations not counted as hazard incidents (DR-1529-CA, DR-4482-CA, EM-3248-CA).
Tracy city	City	Expired on 2025-04-30	FMA RL 0, SRL 0; any 0	\$406,467.96	3 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).

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 2023-04-18 <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	\$0	n/a	under 1	\$0	n/a	under \$1					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$0	\$0	0	\$0	\$0	\$0			\$0		building exposure is 0 in NRI
Drought	n/a	\$1,919,567,297	n/a	n/a	\$83,254,186	n/a	4.34% (agriculture)				NRI has no building exposure for this hazard; agriculture shown

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 2023-04-18 <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
Earthquake	\$278,552,246,929	n/a	779,233	\$119,857,417	n/a	\$64,483,174	0.043%				
Hail	\$156,699,140,653	\$2,801,671,479	778,512	\$57,114	\$72,840	\$186,232	under 0.0001%	\$0			
Heat Wave	\$156,699,140,653	\$2,801,671,479	778,512	\$3,254	\$770,767	\$10,426,889	under 0.0001%		\$0		
Hurricane											Not Applicable in NRI for this county
Ice Storm											Not Applicable in NRI for this county
Inland Flooding	\$156,603,060,605	\$1,006,129,761	28,053	\$137,464,504	\$28,875	\$286,219	n/a (see note)	\$0			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	\$71,934,338	n/a	159	\$840	n/a	\$2,167	0.00117%				
Lightning	\$156,699,140,653	n/a	778,512	\$47,244	n/a	\$1,457,240	under 0.0001%				
Strong Wind	\$156,699,140,653	\$2,801,671,479	778,512	\$100,061	\$3,586	\$280,179	under 0.0001%		\$61,000		Storm Events damage since the plan includes 2 zone-level High Wind records (\$11,000) and 1 zone-level Strong Wind record (\$50,000); NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$156,699,140,653	\$2,801,671,479	778,512	\$935,881	\$7,096	\$244,847	0.000597%				
Volcanic Activity	\$156,699,140,653	n/a	778,512	\$2	n/a	\$513	under 0.0001%				
Wildfire	\$1,649,952,276	\$441,390,672	19,979	\$1,705,989	\$4,356	\$142,647	0.103%		\$25,005,000		
Winter Weather	\$156,695,835,346	\$2,801,660,216	778,512	\$2,221	under \$1	\$46,561	under 0.0001%				

Totals since 2023-04-18 (Storm Events through 2026-06-30): 24 county-coded records, 24 with a damage value recorded (including \$0), \$0; 16 zone-level records, 16 with a damage value recorded (including \$0), \$25,066,000 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	778,512
Building value (total, not at risk)	\$156,699,140,653
Agriculture value (total, not at risk)	\$2,801,671,479
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$344,316,232
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)	\$77,556,668
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	11	Severe repetitive loss, NFIP insurance definition	2

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	0	2	11	2	11	1	5
of which: San Joaquin County (unincorporated area)	0	2	11	2	11	1	5
Statewide, no county in FEMA's file	0	1	3	0	4	1	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>
San Joaquin County	060299	0	2	11	2	11	1	5
Tracy city	060303	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	2	9	2	9	1	4
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	2	0	2	0	1
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 11 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_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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Cite this: Hazard Plain (2026). San Joaquin County, CA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 06077). Automated baseline. <https://hazardplain.org/ca/06077/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

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