

Habersham County, GA

Risk-assessment baseline packet

Unit **County area 13137** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

Hazard Plain is an independent product built from public federal data, not a FEMA document, and not reviewed or endorsed by FEMA or GEMA/HS; GEMA template letters are a cross-reference only.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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).

Plan clock

Status	Approved, expires 2029-10-06	Plan	Habersham County (FEMA plan 109817)
Approved	2024-10-07	Expires	2029-10-06
As of	2026-09-28	Days	1,104 days to expiry

What changed since your last plan (approved 2024-10-07)

New federal declarations	EM-3642-GA (1 declaration row; 1 counted incident)	Storm Events records since approval	14 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 1	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Habersham County (unincorporated area)	Unincorporated	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		
Alto town	Town	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		Also approved under plan 109615 (Banks County, expires 2029-06-30). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Baldwin city	City	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		Also approved under plan 109615 (Banks County, expires 2029-06-30). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Clarksville city	City	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		
Cornelia city	City	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		
Demorest city	City	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		
Mount Airy town	Town	Approved, expires 2029-10-06	Habersham County (FEMA plan 109817)	2024-10-07	2029-10-06	1,104		
Tallulah Falls town	Town	Approved, expires 2029-12-01	Rabun County (FEMA plan 109965)	2024-12-02	2029-12-01	1,160		Also approved under plan 109817 (Habersham County, expires 2029-10-06). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

SOURCE: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

CONTENTS

1. Plan clock, page 1

2. What changed since your last plan (approved 2024-10-07), page 1

3. Supports B1-a: hazards, page 3 (GEMA A)

4. Supports B1-b: location, page 5 (GEMA B)

5. Supports B1-c: extent, page 5 (GEMA B)

6. Supports B1-d: previous occurrences, page 8 (GEMA B)
7. Supports B1-e: probability, page 13 (GEMA B)

8. Supports B1-f: variation across the planning area, page 16 (GEMA F)

9. Supports B2-a and B2-b: assets and impacts, page 18 (GEMA C/D)

10. Supports B2-a: context, page 20 (GEMA I)

11. Supports B2-c: repetitive loss, page 20

12. Sources and OpenFEMA disclaimer, page 22

Supports B1-a: hazards

GEMA template A: Hazard identification

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$5,256,710	\$175,161	\$18,010	\$5,449,881	44		
2	Cold Wave	Relatively Moderate	Relatively Moderate	\$2,970	\$74,829	\$2,171,734	\$2,249,533	11		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
3	Tornado	Relatively Low	Relatively Low	\$617,240	\$4,534	\$1,155,823	\$1,777,597	6		
4	Lightning	Relatively Moderate	Relatively Moderate	\$74,115		\$548,921	\$623,035	4		
5	Earthquake	Relatively Low	Relatively Low	\$449,264		\$105,237	\$554,501			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Strong Wind	Relatively Low	Relatively Low	\$92,488	\$14,201	\$297,608	\$404,297	125		Includes 26 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
7	Ice Storm	Relatively Moderate	Relatively Moderate	\$242,511		\$46,792	\$289,303	9		
8	Hail	Relatively Low	Relatively Low	\$180,389	\$55,814	\$25,646	\$261,850	78		
9	Hurricane	Very Low	Relatively Low	\$97,139	\$61,607	\$5,679	\$164,425	2		

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Wildfire	Very Low	Very Low	\$31,011	\$371	\$11,785	\$43,167	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
11	Drought	Relatively Low	Relatively Low		\$38,830		\$38,830	42		
12	Heat Wave	Very Low	Very Low	\$1	\$5	\$13,177	\$13,182	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Winter Weather	Very Low	Relatively Low	\$4,387	\$468	\$7,460	\$12,315	66		Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.
14	Landslide	Relatively Low	Very Low	\$3,003		\$2,223	\$5,226	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

GEMA template B: Hazard profile (events and probability)

Where each hazard occurs

Hazard	Location	Census tracts rated rated of all tracts
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 11
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 11
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 11
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	11 of 11
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	11 of 11
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
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.	11 of 11
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	11 of 11
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	11 of 11
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 11
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 11
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	11 of 11
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	11 of 11

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

GEMA template B: Hazard profile (events and probability)

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

Hazard	Scale	Records count, years	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10, 1997 to 2026 (10 zone-level)	1 day to 31 days (median 2 days); 10 with a recorded value	31 days, 2000-12-01 to 2000-12-31, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2007 to 2007 (1 zone-level)		Frost/Freeze, 2007-04-08, \$1,000,000 crop damage, reported for the zone (2007 dollars); NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	42, 1998 to 2026 (42 zone-level)	31 days to 276 days (median 85 days); 12 with a recorded value	276 days (9 months), 2007-05-01 to 2008-01-31, a run of 9 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	88, 1974 to 2025	0.75 in to 2.75 in (median 1 in); 88 with a recorded value	2.75 in hail, 1998-05-07	Hail, 2004-05-09, \$1,000 property; crops not reported (2004 dollars)	Event records naming member places: Clarkesville city (21 records), Cornelia city (14 records), Tallulah Falls town (9 records), Baldwin city (4 records), Demorest city (4 records), Mount Airy town (3 records).	
Excessive Heat, Heat	heat index (narratives)	0					Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2, 2020 to 2024 (2 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2020-10-29, \$500,000 property; \$0 crops, reported for the zone (2020 dollars); NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Ice Storm	Sperry-Piltz (local data)	9, 1997 to 2026 (9 zone- level)		Ice Storm, 2002-12-04, \$500,000 property; crops not reported, reported for the zone (2002 dollars); NWS zone GAZ017 (HABERSHAM), zone- level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	44, 1996 to 2024 (9 zone- level)		Flood, 2004-09-16, \$720,000 property; crops not reported, reported for the zone (2004 dollars); NWS zone GAZ017 (HABERSHAM), zone- level: may include parts of neighboring counties		Event records naming member places: Clarkesville city (21 records), Cornelia city (3 records), Demorest city (1 record), Mount Airy town (1 record). Zone-level records (9) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4, 2000 to 2008		Lightning, 2000-08-24, \$1,000,000 property; crops not reported (2000 dollars)		Event records naming member places: Baldwin city (1 record), Clarkesville city (1 record), Cornelia city (1 record), Demorest city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	29, 1996 to 2017 (29 zone- level)	40 kt (46 mph) to 70 kt (81 mph) (median 52.5 kt (60 mph)); 26 with a recorded value	70 kt (81 mph) estimated, High Wind, 2002-12-13; NWS zone GAZ017 (HABERSHAM), zone- level: may include parts of neighboring counties	High Wind, 2007-04-16, \$500,000 property; \$0 crops, reported for the zone (2007 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	125, 1971 to 2025	40 kt (46 mph) to 70 kt (81 mph) (median 50 kt (58 mph)); 96 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2005-08-17; same speed and measurement basis also recorded on 2005-07-02	Thunderstorm Wind, 2005-07-02, \$100,000 property; crops not reported (2005 dollars)	Event records naming member places: Clarkesville city (26 records), Cornelia city (11 records), Baldwin city (8 records), Mount Airy town (8 records), Tallulah Falls town (6 records), Demorest city (5 records).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	17, 1976 to 2024	F/EF0 to F/EF3 (median F/EF1); 17 with a recorded value	F3 tornado, 1989-11-15, 8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 1,760 yd wide, \$2,500,000 property; crops not recorded (1989 dollars), 3 direct injuries	Tornado, 1994-06-26, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming member places: Cornelia city (3 records), Clarkesville city (1 record), Mount Airy town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	66, 1996 to 2026 (66 zone-level)		No damage reported in 66 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences GEMA template B: Hazard profile (events and probability)

Declaration rows 21 Counted incidents 15

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2026-01-24	2026-01-22	EM-3642-GA	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	
2024-09-30	2024-09-24	DR-4830-GA	Major disaster	HURRICANE HELENE	Hurricane	\$2,333,229.92	during plan review, check whether your last plan included it; within last 5 years	
2024-09-26	2024-09-24	EM-3616-GA	Emergency	HURRICANE HELENE	Hurricane	none found	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4830
2021-01-12	2020-10-29	DR-4579-GA	Major disaster	TROPICAL STORM ZETA	Hurricane	\$1,376,521.10		
2020-03-29	2020-01-20	DR-4501-GA	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$128,303.13		
2020-03-13	2020-01-20	EM-3464-GA	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4501
2017-09-15	2017-09-07	DR-4338-GA	Major disaster	HURRICANE IRMA	Hurricane	\$3,093,884.75		
2017-09-08	2017-09-07	EM-3387-GA	Emergency	HURRICANE IRMA	Hurricane	none found		same incident as DR-4338
2015-04-20	2015-02-15	DR-4215-GA	Major disaster	SEVERE WINTER STORM	Ice Storm	\$579,660.41		
2014-03-06	2014-02-10	DR-4165-GA	Major disaster	SEVERE WINTER STORM	Ice Storm	\$34,494.44		
2014-02-11	2014-02-10	EM-3368-GA	Emergency	SEVERE WINTER STORM	Ice Storm	none found		same incident as DR-4165
2011-04-29	2011-04-27	DR-1973-GA	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND ASSOCIATED FLOODING	Inland Flooding; Strong Wind; Tornado	\$864,176.24		FEMA's declaration record does not list Public Assistance, but FEMA's PA project summaries show obligations for this county
2005-09-05	2005-08-27	EM-3218-GA	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2004-09-18	2004-09-14	DR-1554-GA	Major disaster	HURRICANE IVAN	Hurricane	\$671,731.76		
2000-01-28	2000-01-22	DR-1311-GA	Major disaster	SEVERE WINTER STORM	Winter Weather	\$501,024.04		
1998-03-11	1998-02-14	DR-1209-GA	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
1995-10-10	1995-10-04	DR-1071-GA	Major disaster	HURRICANE OPAL	Hurricane	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1994-03-31	1994-03-27	DR-1020-GA	Major disaster	TORNADOES, FLOODING, AND SEVERE STORMS	Tornado (primary); also designated: Inland Flooding	none found		
1993-03-15	1993-03-13	EM-3097-GA	Emergency	SEVERE SNOWFALL, WINTER STORM	Winter Weather	none found		
1977-07-20	1977-07-20	EM-3044-GA	Emergency	DROUGHT	Drought	none found		
1976-06-11	1976-06-11	DR-507-GA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1964-11-04	1964-11-04	DR-180-GA	Major disaster	FLOODING	Inland Flooding		
1964-09-10	1964-09-10	DR-177-GA	Major disaster	HURRICANE DORA	Hurricane (primary); also designated: Inland Flooding		
1963-03-26	1963-03-26	DR-150-GA	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		
1961-03-02	1961-03-02	DR-110-GA	Major disaster	FLOODS	Inland Flooding		
1954-03-17	1954-03-17	DR-16-GA	Major disaster	TORNADO	Tornado		
1953-05-02	1953-05-02	DR-1-GA	Major disaster	TORNADO	Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance filed under this county for declarations that do not list it: 1 row, \$14,795.05

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1560-GA	2004-09-24	TROPICAL STORM FRANCES	Habersham Electric Membership Corporation	\$14,795.05

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.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</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	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	11	1	1	3	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
Drought	42	2	0	2	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	88	4	1	8	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	2	0	1	1	5	0	1996 to 2026-06-30	
Ice Storm	9	1	0	1	2	0	1996 to 2026-06-30	
Inland Flooding	44	0	3	4	4	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	4	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	154	4	3	10	1	0	1955 to 2026-06-30	Includes 26 High Wind records and 3 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	17	0	1	1	2	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	66	2	0	3	3	1	1996 to 2026-06-30	Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2020-10-29	Tropical Storm		\$500,000 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2007-04-08	Frost/Freeze		\$0 property; \$1,000,000 crops, reported for the zone (2007 dollars)	0, 0	NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2005-08-17	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$50,000 property; crops not reported (2005 dollars)	0, 0	CLARKESVILLE		B1-c worst recorded: Thunderstorm Wind
2004-09-16	Flood		\$720,000 property; crops not reported, reported for the zone (2004 dollars)	0, 0	NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2002-12-13	High Wind	70 kt (81 mph) estimated	damage not reported	0, 0	NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2002-12-04	Ice Storm		\$500,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2000-12-01	Extreme Cold/ Wind Chill		damage not reported	0, 0	NWS zone GAZ017 (HABERSHAM), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2000-08-24	Lightning		\$1,000,000 property; crops not reported (2000 dollars)	0, 0	CLARKESVILLE		B1-c worst recorded: Lightning
1998-05-07	Hail	2.75 in	damage not reported	0, 0	TALLULAH FALLS		B1-c worst recorded: Hail
1993-02-21	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	0, 3	Habersham		deaths or injuries recorded
1989-11-15	Tornado	F3, 8 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 1,760 yd wide	\$2,500,000 property; crops not recorded (1989 dollars)	0, 3	location not recorded		deaths or injuries recorded
1983-10-12	Tornado	F1, 10 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$250,000 property; crops not recorded (1983 dollars)	0, 6	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (437 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.
Tribal and special-area declarations in this state are listed on the state page.

Supports B1-e: probability GEMA template B: Hazard profile (events and probability)

Probability: FEMA annualized frequency and descriptor per hazard

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		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
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	0.527	event-days per year	about 0.527 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	40	event-days per year	about 40 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	1,281	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 40 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 10 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.0024	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.24%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	4.55	events per year	about 4.55 per year	Highly likely	FEMA annualized frequency (modeled)	173.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	0.105	event-days per year	about 0.105 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	2	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Hurricane	0.0264	events per year	about 1 in 38 years	Possible	FEMA annualized frequency (modeled)	5	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.

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
Ice Storm	1.59	event-days per year	about 1.59 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	107	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.59 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 6 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	1.18	event-days per year	about 1.18 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	33	1996 to 2023 (28 years)	see B1-f	
Landslide	0.806	events per year (modeled)	about 0.81 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	61.7	days per year with a strike	about 61.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.36	events per year	about 2.36 per year	Highly likely	FEMA annualized frequency (modeled)	90	1986 to 2023 (38 years)	countywide	
Tornado	0.148	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00106	annual probability at a location	chance a given location in the county burns in a year: 0.106%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	5.48	event-days per year	about 5.48 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	104	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado,

hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	36	30	1.2
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	92	30	3.07
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	5	30	0.167
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

GEMA template F: Multi-jurisdictional differences

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 11				Not Applicable 11	
Coastal Flooding	0 of 11				Not Applicable 11	
Cold Wave	11 of 11	63.3	84.5	91.7	Relatively High 9, Relatively Moderate 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	4 of 11	69.2	88.0	90.4	Relatively Low 3, Very Low 1, No Rating 7	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	11 of 11	32.2	54.7	78.6	Relatively Moderate 1, Relatively Low 9, Very Low 1	
Hail	11 of 11	57.6	72.7	80.8	Relatively Moderate 7, Relatively Low 4	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	11 of 11	2.0	2.5	3.2	Very Low 11	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	11 of 11	49.9	55.3	59.3	Relatively Low 10, Very Low 1	
Ice Storm	11 of 11	69.9	88.7	94.0	Relatively High 3, Relatively Moderate 8	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	11 of 11	14.6	41.2	75.6	Relatively Moderate 4, Relatively Low 6, Very Low 1	
Landslide	11 of 11	48.1	83.3	96.0	Relatively Moderate 1, Relatively Low 5, Very Low 5	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Lightning	11 of 11	72.2	94.0	98.3	Very High 3, Relatively High 7, Relatively Moderate 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	11 of 11	47.6	73.8	83.4	Relatively High 1, Relatively Moderate 9, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	11 of 11	51.7	71.4	82.7	Relatively High 2, Relatively Moderate 8, Relatively Low 1	
Tsunami	0 of 11				Not Applicable 11	
Volcanic Activity	0 of 11				Not Applicable 11	
Wildfire	11 of 11	70.1	74.8	85.4	Relatively Low 11	
Winter Weather	11 of 11	23.6	35.3	44.2	Relatively Low 11	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Habersham County (unincorporated area)	Unincorporated	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 0	\$1,299,735.31	0; 0	
Alto town	Town	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 0	\$28,485.59	0; 0	Also approved under plan 109615 (Banks County, expires 2029-06-30). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Baldwin city	City	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 0	\$133,007.81	13; 0	Also approved under plan 109615 (Banks County, expires 2029-06-30). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Clarksville city	City	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 1	\$39,573.96	70; 0	
Cornelia city	City	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 0	\$163,907.98	32; 3	
Demorest city	City	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 0	\$138,339.89	11; 1	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Mount Airy town	Town	Approved, expires 2029-10-06	FMA RL 0, SRL 0; any 0	\$11,990.22	13; 2	
Tallulah Falls town	Town	Approved, expires 2029-12-01	FMA RL 0, SRL 0; any 0	none found	15; 0	Also approved under plan 109817 (Habersham County, expires 2029-10-06). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

GEMA template C/D: Community exposure; Estimate of potential losses

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
 - A problem statement per participant 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

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>	EAL population equivalence	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-10-07	Zone-level damage since plan	Public Assistance since plan <i>nominal dollars; see note</i>	Note
						<i>statistical value of life and injury, \$13.7M per life, not property damage</i>		<i>county-coded records, property plus crops, nominal dollars</i>	<i>property plus crops, reported for the zone</i>		
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$8,056,123,143	\$158,346,796	45,948	\$2,970	\$74,829	\$2,171,734	under 0.0001%		\$0		

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-10-07 <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
Drought		\$2,119,894			\$38,830		1.83% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$14,314,956,787		46,031	\$449,264		\$105,237	0.00314%				
Hail	\$8,056,123,143	\$158,346,796	45,948	\$180,389	\$55,814	\$25,646	0.00224%				
Heat Wave	\$8,056,123,143	\$158,346,796	45,948	\$1	\$5	\$13,177	under 0.0001%				
Hurricane	\$8,056,123,143	\$158,346,796	45,948	\$97,139	\$61,607	\$5,679	0.00121%				
Ice Storm	\$8,054,756,347		45,931	\$242,511		\$46,792	0.00301%		\$0		
Inland Flooding	\$8,053,528,137	\$14,582,356	424	\$5,256,710	\$175,161	\$18,010	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$738,081,604		4,572	\$3,003		\$2,223	0.000407%				
Lightning	\$8,056,123,143		45,948	\$74,115		\$548,921	0.00092%				
Strong Wind	\$8,056,123,143	\$158,346,796	45,948	\$92,488	\$14,201	\$297,608	0.00115%	\$20,000			
Tornado	\$8,056,123,143	\$158,346,796	45,948	\$617,240	\$4,534	\$1,155,823	0.00766%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$609,091,665	\$42,093,008	8,710	\$31,011	\$371	\$11,785	0.00509%				
Winter Weather	\$8,056,123,143	\$158,346,796	45,948	\$4,387	\$468	\$7,460	under 0.0001%		\$0	none found (1 declaration)	

Totals since 2024-10-07 (Storm Events through 2026-06-30): 8 county-coded records, 4 with a damage value recorded (including \$0), \$20,000; 6 zone-level records, 6 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (1 declaration, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

The 2024 Georgia Hazard Mitigation Strategy says the State provides a Level 2 Hazus analysis as part of each county's plan update, and GMIS holds critical-facility data. Use them for B2-a and B2-b. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

The 2024 Georgia Hazard Mitigation Strategy notes that FEMA restricted access to repetitive-loss property data, so GMIS repetitive-loss reports may not be available; ask GEMA/HS or the state NFIP coordinator for the current list. <https://gema.georgia.gov/document/document/georgia-hazard-mitigation-strategy-2024/download>

Rows are also labeled with the GEMA template per-hazard section letter (A to I). <https://gema.georgia.gov/document/publication/local-hazard-mitigation-plan-update-template/download>

Supports B2-a: context

GEMA template I: Social vulnerability

County context

Measure	Value
Population	45,948
Building value (total, not at risk)	\$8,056,123,143
Agriculture value (total, not at risk)	\$158,346,796
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$7,477,048
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)	\$4,410,094
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	1	Severe repetitive loss, NFIP insurance definition	0

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	1	0	1	0	0
CLARKESVILLE, CITY OF	0	0	1	0	1	0	0
State level, not in this county: county not reported	2	2	5	2	6	1	6

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	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>	Note
Habersham County (unincorporated area)	130458	0	0	0	0	0	0	0	
Alto town	130083	0	0	0	0	0	0	0	
Baldwin city	130205	0	0	0	0	0	0	0	
Clarksville city	130103	0	0	1	0	1	0	0	
Cornelia city	130329	0	0	0	0	0	0	0	
Demorest city	130330	0	0	0	0	0	0	0	
Mount Airy town	130331	0	0	0	0	0	0	0	
Tallulah Falls town	130380	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	1	0	1	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

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

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

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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_Gaz_place_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_Gaz_elsd_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

GEMA template per-hazard letters (A to I) next to the FEMA item. No letter is documented for repetitive loss; place B2-c per your GEMA template.

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).

Hazard Plain is an independent product built from public federal data, not a FEMA document, and not reviewed or endorsed by FEMA or GEMA/HS; GEMA template letters are a cross-reference only.

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Habersham County, GA: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 13137). Preview: automated baseline. 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: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_GA_13137. Preview: automated baseline.