

St. Joseph County, IN

Risk-assessment baseline packet

County FIPS: 18141 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 2030-11-16. Plan: St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), approved 2025-11-17. Since the plan was approved on 2025-11-17: 2 new hazard declarations (2 incidents) and 17 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$27,541,734 a year), Cold Wave (\$15,894,400) and Tornado (\$7,700,217).

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; 18141 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2025-11-17), page 2
4. B1-a: hazard identification, page 4
5. B1-b: hazard location, page 5
6. B1-c: hazard extent, page 6
7. B1-d: previous occurrences, page 8
8. B1-e: probability of future events, page 12
9. B1-f: hazards that vary across jurisdictions, page 14
10. B2-a and B2-b: vulnerability and potential impacts, page 18
11. B2-a: vulnerability (county context), page 20
12. B2-c: repetitive loss properties, page 20
13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2030-11-16	Plan:	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559)
Approved:	2025-11-17	Days to expiry:	1,508

What changed since your last plan (approved 2025-11-17)

New federal declarations:	2 new hazard declarations (2 incidents): EM-3641-IN (Severe Winter Storm), EM-3651-IN (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding)	Storm Events records since approval:	17 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1, SRL 2 (44 CFR 77.2); any definition: 13	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
St. Joseph County	County	Approved, expires 2030-11-16	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559)	2025-11-17	2030-11-16	1,508		
Indian Village town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lakeville town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Mishawaka city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
New Carlisle town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
North Liberty town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Osceola town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Roseland town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
South Bend city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Walkerton town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	St. Joseph County 2025 Hazard Mitigation Plan (FEMA plan 110559), pending adoption here	2025-11-17 by FEMA; not yet adopted here	2030-11-16 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$27,013,158	\$82,799	\$445,777	\$27,541,734	23	
2	Cold Wave	Relatively High	Relatively High	\$5,160	\$30,520	\$15,858,721	\$15,894,400	6	
3	Tornado	Relatively High	Relatively Moderate	\$4,122,082	\$988	\$3,577,147	\$7,700,217	18	
4	Hail	Relatively High	Relatively Moderate	\$2,474,570	\$12,123	\$219,331	\$2,706,023	130	
5	Strong Wind	Relatively High	Relatively High	\$250,014	\$12,521	\$1,911,004	\$2,173,539	355	Includes 14 High Wind and 3 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$18,653	\$2	\$1,488,641	\$1,507,296	2	
7	Earthquake	Relatively Low	Relatively Low	\$1,284,869	n/a	\$159,123	\$1,443,992		Storm Events does not record earthquakes.
8	Lightning	Relatively Moderate	Relatively Moderate	\$130,507	n/a	\$619,636	\$750,142	12	
9	Winter Weather	Relatively Moderate	Relatively Moderate	\$1,627	\$824	\$251,125	\$253,576	138	
10	Ice Storm	Relatively Moderate	Relatively Moderate	\$12,401	n/a	\$163,507	\$175,908	5	
11	Hurricane	Very Low	Very Low	\$36,448	\$5,325	\$36	\$41,808	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$8,202	\$2	\$883	\$9,088	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Landslide	Very Low	Very Low	\$458	n/a	\$933	\$1,391	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	Very Low	Very Low	n/a	\$18	n/a	\$18	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local wildfire and landslide 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: avalanche, coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 112.03 (Relatively Low, 69.6); tract 115.05 (Relatively Low, 65.4); tract 34 (Relatively Low, 63.2)
Hurricane	tract 112.03 (Very Low, 40.7); tract 123 (Very Low, 39.6); tract 124 (Very Low, 39.4)
Landslide	tract 120 (Relatively Low, 85.8); tract 117.04 (Relatively Low, 84.3); tract 117.03 (Relatively Low, 84.2)
Tornado	tract 112.03 (Relatively High, 92.8); tract 34 (Relatively High, 77.0); tract 115.05 (Relatively Moderate, 74.0)
Wildfire	tract 108 (Very Low, 61.6); tract 112.03 (Very Low, 58.9); tract 114.04 (Very Low, 55.5)

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 112.03 is Census Tract 112.03). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	6 records, 1996 to 2024 (6 zone-level)	1 day to 3 days (median 2 days); 6 with a recorded value	3 consecutive days, 2019-01-29 to 2019-01-31, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	182 records, 1961 to 2024	0.75 in to 3.5 in (median 1 in); 182 with a recorded value	3.5 in hail, 1963-04-17	Hail, 2008-06-15, \$1,000,000 property; \$250,000 crops (2008 dollars)	Event records naming jurisdictions in the plan: South Bend city (43 records), Mishawaka city (21 records), Lakeville town (8 records), North Liberty town (8 records), Osceola town (5 records), New Carlisle town (4 records), Roseland town (3 records), Walkerton town (2 records).	
Excessive Heat, Heat	heat index (in event narratives)	2 records, 2006 to 2011 (2 zone-level)	1 day; 2 with a recorded value	1 consecutive day, 2011-07-21, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	5 records, 2002 to 2008 (5 zone-level)		Ice Storm, 2007-02-24, \$25,000 property; \$0 crops (2007 dollars); NWS zone INZ004		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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	23 records, 1996 to 2023 (1 zone-level)		Flash Flood, 2016-08-15, \$5,100,000 property; \$0 crops (2016 dollars)		Event records naming jurisdictions in the plan: South Bend city (5 records), Mishawaka city (2 records), North Liberty town (2 records), Walkerton town (2 records), New Carlisle town (1 record), Roseland town (1 record). Zone-level records (1) 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					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	12 records, 2000 to 2024		Lightning, 2008-06-22, \$1,000,000 property; \$0 crops (2008 dollars)		Event records naming jurisdictions in the plan: Mishawaka city (4 records), South Bend city (3 records), Osceola town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	17 records, 1996 to 2026 (17 zone-level)	43 kt (49 mph) to 61 kt (70 mph) (median 50 kt (58 mph)); 15 with a recorded value	61 kt (70 mph) measured gust, High Wind, 2026-04-27; NWS zone INZ104	High Wind, 2009-02-11, \$50,000 property; \$0 crops (zone total, 2009 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	456 records, 1957 to 2026	50 kt (58 mph) to 81 kt (93 mph) (median 55 kt (63 mph)); 338 with a recorded value	81 kt (93 mph), measurement type not recorded, Thunderstorm Wind, 1997-05-18	Thunderstorm Wind, 1998-07-21, \$500,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: South Bend city (94 records), Mishawaka city (55 records), North Liberty town (16 records), New Carlisle town (13 records), Roseland town (10 records), Lakeville town (8 records), Walkerton town (8 records), Osceola town (2 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	34 records, 1950 to 2026	F/EF0 to F/EF4 (median F/EF1); 32 with a recorded value	F4 tornado, 1965-04-11, 6.9 mi path length (whole path, pre-1996), 333 yd wide, damage not recorded (pre-1996 record), 27 direct injuries	Tornado, 1965-04-11, \$25,000,000 property; crops not recorded (1965 dollars)	Event records naming jurisdictions in the plan: South Bend city (3 records), Mishawaka city (2 records), Lakeville town (1 record), New Carlisle town (1 record), Osceola town (1 record), Roseland town (1 record), Walkerton town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	138 records, 1997 to 2026 (138 zone- level)		No damage reported in 138 records.		Countywide (zone-level records).	

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

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 17 declarations covering 14 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-08-15	2026-08-11	EM-3651-IN	Emergency	Severe Storms, Straight-Line Winds, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	
2026-01-24	2026-01-23	EM-3641-IN	Emergency	Severe Winter Storm	Winter Weather	no Public Assistance recorded	new since last plan; within last 5 years	
2020-04-03	2020-01-20	DR-4515-IN	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$81,685,012.39		
2020-03-13	2020-01-20	EM-3456-IN	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4515
2018-05-04	2018-02-14	DR-4363-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	\$260,118.03		
2009-04-22	2009-03-08	DR-1832-IN	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2008-09-23	2008-09-12	DR-1795-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2008-01-30	2008-01-07	DR-1740-IN	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2007-03-12	2007-02-12	EM-3274-IN	Emergency	Snow	Winter Weather	\$43,522.63		
2005-09-10	2005-08-29	EM-3238-IN	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2005-01-21	2005-01-01	DR-1573-IN	Major disaster	Severe Winter Storms and Flooding	Inland Flooding; Winter Weather	PA not declared for this county		
2001-01-24	2000-12-11	EM-3162-IN	Emergency	Snow	Winter Weather	\$269,615.80		
1999-01-15	1999-01-01	EM-3135-IN	Emergency	In-Winter Storm 12/23/98	Winter Weather	\$198,340.56		
1998-05-08	1998-03-09	DR-1217-IN	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
1991-01-05	1990-12-28	DR-891-IN	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1977-02-02	1977-02-02	EM-3028-IN	Emergency	Snowstorms	Winter Weather	no Public Assistance recorded		
1965-04-14	1965-04-14	DR-189-IN	Major disaster	Tornadoes & Severe Storms	Tornado	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
2002-06-13	2002-04-28	DR-1418-IN	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado
1964-03-17	1964-03-17	DR-162-IN	Major disaster	Severe Storms & Flooding	Inland Flooding
1961-05-20	1961-05-20	DR-113-IN	Major disaster	Floods	Inland Flooding
1954-10-26	1954-10-26	DR-30-IN	Major disaster	Flood	Inland Flooding

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

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	6	0	0	2	0	0	1996 to 2026-06-30	
Drought	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	182	0	0	20	0	0	1955 to 2026-06-30	
Heat Wave	2	0	0	0	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	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	23	0	0	2	7	1	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	12	0	0	2	0	0	1996 to 2026-06-30	
Strong Wind	473	7	15	92	1	1	1955 to 2026-06-30	Includes 14 High Wind and 3 Strong Wind records.
Tornado	34	1	0	3	3	1	1950 to 2026-06-30	
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	138	9	4	31	7	1	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
2026-04-27	High Wind	61 kt (70 mph) measured gust	\$10,000 property; \$0 crops (zone total, 2026 dollars)	0, 0	NWS zone INZ104 (EASTERN ST. JOSEPH COUNTY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2019-01-29	Extreme Cold/ Wind Chill		\$0 property; \$0 crops (zone total, 2019 dollars)	0, 0	NWS zone INZ004 (ST. JOSEPH), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2016-08-15	Flash Flood		\$5,100,000 property; \$0 crops (2016 dollars)	0, 0	NORTH LIBERTY to WALKERTON		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-07-21	Excessive Heat		\$0 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone INZ004 (ST. JOSEPH), zone-level		B1-c worst recorded: Excessive Heat, Heat
2008-06-22	Lightning		\$1,000,000 property; \$0 crops (2008 dollars)	0, 0	INDIAN VLG		B1-c worst recorded: Lightning
2007-02-24	Ice Storm		\$25,000 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone INZ004 (ST. JOSEPH), zone-level		B1-c worst recorded: Ice Storm
2001-10-24	Tornado	F3, 15 mi within this county, 1,320 yd wide	\$3,000,000 property; crops not reported (2001 dollars)	1, 2	CRUMSTOWN		deaths or injuries recorded
1997-05-18	Thunderstorm Wind	81 kt (93 mph), measurement type not recorded	damage not reported	0, 0	SOUTH BEND		B1-c worst recorded: Thunderstorm Wind
1990-08-28	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	1, 1	location not recorded		deaths or injuries recorded
1965-04-11	Tornado	F4, 6.9 mi path length (whole path, pre-1996), 333 yd wide	damage not recorded (pre-1996 record)	0, 27	location not recorded		B1-c worst recorded: Tornado
1965-04-11	Tornado	F3, 12.9 mi path length (whole path, pre-1996), 250 yd wide	\$25,000,000 property; crops not recorded (1965 dollars)	3, 27	location not recorded		deaths or injuries recorded
1963-04-17	Hail	3.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (875 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
Cold Wave	3.32	event-days per year	about 3.32 days per year	Likely	Storm Events event- days in 6 of 30 years, 1996 to 2025 (20%)	63	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.191	event-days per year	about 0.191 days per year		Storm Events event- days in 0 of 30 years, 1996 to 2025 (0%)	42	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00114	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.114%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.74	events per year	about 2.74 per year	Highly likely	FEMA annualized frequency (modeled)	103.9 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.1	event-days per year	about 4.1 days per year	Possible	Storm Events event- days in 2 of 30 years, 1996 to 2025 (6.67%)	67	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0194	events per year	about 1 in 51 years	Possible	FEMA annualized frequency (modeled)	6	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.33	event-days per year	about 1.33 days per year	Likely	Storm Events event- days in 3 of 30 years, 1996 to 2025 (10%)	90	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.643	event-days per year	about 0.643 days per year	Likely	Storm Events event- days in 11 of 30 years, 1996 to 2025 (36.7%)	18	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0885	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	40.7	days per year with a strike	about 40.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.61	events per year	about 4.61 per year	Highly likely	FEMA annualized frequency (modeled)	176	1986 to 2023 (38 years)	countywide	
Tornado	0.22	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	

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
Wildfire	0.0000178	annual probability at a location	chance a given location in the county burns in a year: 0.00178%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	18.7	event-days per year	about 18.7 days per year	Highly likely	Storm Events event- days in 28 of 30 years, 1996 to 2025 (93.3%)	355	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	78	30	2.6
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	285	30	9.5
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	22	30	0.733
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	26	30	0.867
Tornado	EF0-1	1996 to 2025	14	30	0.467
Tornado	EF2-3	1996 to 2025	2	30	0.0667
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	
Cold Wave	82 of 82	52.7	79.9	98.4	Very High 1, Relatively High 49, Relatively Moderate 32
Drought	1 of 82	70.2	70.2	70.2	Very Low 1, No Rating 81
Earthquake	82 of 82	11.0	32.3	69.6	Relatively Low 28, Very Low 54
Hail	82 of 82	53.3	73.4	94.7	Relatively High 2, Relatively Moderate 50, Relatively Low 30
Heat Wave	82 of 82	6.5	23.2	73.2	Relatively Moderate 1, Relatively Low 60, Very Low 21
Hurricane	82 of 82	20.5	27.6	40.7	Very Low 82
Ice Storm	82 of 82	7.5	25.1	68.1	Relatively Low 20, Very Low 62
Inland Flooding	82 of 82	1.4	17.7	65.9	Relatively Moderate 8, Relatively Low 40, Very Low 34
Landslide	80 of 82	12.3	44.7	85.8	Relatively Low 5, Very Low 75, No Rating 2
Lightning	82 of 82	17.0	40.4	87.6	Relatively High 1, Relatively Moderate 17, Relatively Low 60, Very Low 4
Strong Wind	82 of 82	30.9	60.2	92.5	Relatively High 1, Relatively Moderate 55, Relatively Low 26

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	82 of 82	35.7	55.0	92.8	Relatively High 2, Relatively Moderate 42, Relatively Low 38
Wildfire	76 of 82	18.8	35.6	61.6	Very Low 76, No Rating 6
Winter Weather	82 of 82	30.7	51.4	87.1	Relatively High 1, Relatively Moderate 51, Relatively Low 30

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

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

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

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

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
St. Joseph County	County	Approved, expires 2030-11-16	FMA RL 1, SRL 1; any 4	\$342,117.83	0 total; 0 since its plan	Includes \$234,688.47 for declarations not counted as hazard incidents (DR-4515-IN).
Indian Village town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Lakeville town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	17 total; no approved plan	
Mishawaka city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 3	no Public Assistance recorded	84 total; no approved plan	
New Carlisle town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	19 total; no approved plan	
North Liberty town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	26 total; no approved plan	
Osceola town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	9 total; no approved plan	
Roseland town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 2	no Public Assistance recorded	15 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
South Bend city	City	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 4	\$184,920.27	148 total; no approved plan	
Walkerton town	Town	Plan 110559 approved 2025-11-17, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; no approved 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 2025-11-17 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$58,760,814,337	\$133,858,934	272,680	\$5,160	\$30,520	\$15,858,721	under 0.0001%				
Drought	n/a	\$13,543	n/a	n/a	\$18	n/a	0.135% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$103,996,882,174	n/a	272,912	\$1,284,869	n/a	\$159,123	0.00124%				
Hail	\$58,760,814,337	\$133,858,934	272,680	\$2,474,570	\$12,123	\$219,331	0.00421%				
Heat Wave	\$58,760,814,337	\$133,858,934	272,680	\$18,653	\$2	\$1,488,641	under 0.0001%				
Hurricane	\$58,667,926,498	\$131,986,306	272,126	\$36,448	\$5,325	\$36	under 0.0001%				
Ice Storm	\$58,760,767,955	n/a	272,680	\$12,401	n/a	\$163,507	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-11-17 <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
Inland Flooding	\$58,729,631,697	\$14,485,405	2,349	\$27,013,158	\$82,799	\$445,777	n/a (see note)			no Public Assistance recorded (1 declaration)	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	\$327,939,829	n/a	1,297	\$458	n/a	\$933	0.00014%				
Lightning	\$58,760,814,337	n/a	272,680	\$130,507	n/a	\$619,636	0.000222%				
Strong Wind	\$58,760,814,337	\$133,858,934	272,680	\$250,014	\$12,521	\$1,911,004	0.000425%	\$47,000	\$11,000	no Public Assistance recorded (1 declaration)	Storm Events damage since the plan includes 2 zone-level High Wind records (\$11,000); a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition.
Tornado	\$58,760,814,337	\$133,858,934	272,680	\$4,122,082	\$988	\$3,577,147	0.00702%	\$0		no Public Assistance recorded (1 declaration)	
Wildfire	\$7,156,647,717	\$12,376,050	33,109	\$8,202	\$2	\$883	0.000115%				
Winter Weather	\$58,760,814,337	\$133,858,934	272,680	\$1,627	\$824	\$251,125	under 0.0001%		\$0	no Public Assistance recorded (1 declaration)	

Totals since 2025-11-17 (Storm Events through 2026-06-30): 6 county-coded records, 6 with a damage value recorded (including \$0), \$47,000; 11 zone-level records, 11 with a damage value recorded (including \$0), \$11,000 reported for the zone; Public Assistance: none recorded on the 2 counted declarations.

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	272,680
Building value (total, not at risk)	\$58,760,814,337
Agriculture value (total, not at risk)	\$133,858,934
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$35,503,268
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)	\$24,695,865
Social vulnerability rating	Relatively Low
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	13	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	1	2	13	2	13	0	3
of which: St. Joseph County (unincorporated area)	1	1	4	1	4	0	1
of which: Mishawaka city	0	0	3	0	3	0	0
of which: South Bend city	0	0	4	0	4	0	2
of which: Roseland town	0	1	2	1	2	0	0
Statewide, no county in FEMA's file	0	0	6	0	6	0	0

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
St. Joseph County	180224	1	1	4	1	4	0	1
Indian Village town	180225	0	0	0	0	0	0	0
Lakeville town	180226	0	0	0	0	0	0	0
Mishawaka city	180227	0	0	3	0	3	0	0
New Carlisle town	180312	0	0	0	0	0	0	0
North Liberty town	180228	0	0	0	0	0	0	0
Osceola town	180229	0	0	0	0	0	0	0
Roseland town	185179	0	1	2	1	2	0	0
South Bend city	180231	0	0	4	0	4	0	2
Walkerton town	180232	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	1	2	13	2	13	0	3
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 12 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_Gaz_cousubs_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 (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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). St. Joseph County, IN: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 18141). Automated baseline. <https://hazardplain.org/in/18141/> 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