

Harford County, MD

Risk-assessment baseline packet

Unit **County area 24025** 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. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

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 2027-08-04	Plan	Harford County Hazard Mitigation Plan (FEMA plan 108331)
Approved	2022-08-05	Expires	2027-08-04
As of	2026-09-28	Days	310 days to expiry
Update underway	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2022-08-05)

New federal declarations	EM-3634-MD (1 declaration row; 1 counted incident)	Storm Events records since approval	170 (data through 2026-06-30)
Repetitive loss now	FMA RL 1, SRL 5 (44 CFR 77.2); any definition: 13	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
Harford County	County	Approved, expires 2027-08-04	Harford County Hazard Mitigation Plan (FEMA plan 108331)	2022-08-05	2027-08-04	310	FEMA tracker shows a plan in progress	
Aberdeen city	City	Approved, expires 2027-08-04	Harford County Hazard Mitigation Plan (FEMA plan 108331)	2022-08-05	2027-08-04	310	FEMA tracker shows a plan in progress	
Bel Air town	Town	Approved, expires 2027-08-04	Harford County Hazard Mitigation Plan (FEMA plan 108331)	2022-08-05	2027-08-04	310	FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Havre de Grace city	City	Approved, expires 2027-08-04	Harford County Hazard Mitigation Plan (FEMA plan 108331)	2022-08-05	2027-08-04	310	FEMA tracker shows a plan in progress	

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	7. Supports B1-e: probability, page 12
2. What changed since your last plan (approved 2022-08-05), page 1	8. Supports B1-f: variation across the planning area, page 15
3. Supports B1-a: hazards, page 3	9. Supports B2-a and B2-b: assets and impacts, page 17
4. Supports B1-b: location, page 4	10. Supports B2-a: context, page 19
5. Supports B1-c: extent, page 5	11. Supports B2-c: repetitive loss, page 19
6. Supports B1-d: previous occurrences, page 8	12. Sources and OpenFEMA disclaimer, page 21

Supports B1-a: hazards

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 Moderate	Relatively Moderate	\$26,856,203	\$49,076	\$2,982,585	\$29,887,863	225		
2	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$2,166	\$5,400,047	\$5,402,214	18		
3	Hurricane	Relatively Moderate	Relatively Moderate	\$3,553,500	\$190,768	\$110,225	\$3,854,494	1		
4	Cold Wave	Relatively Moderate	Relatively Moderate	\$2,086	\$7,335	\$3,481,304	\$3,490,725	34		Includes 24 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
5	Earthquake	Relatively Low	Relatively Low	\$1,668,666		\$354,305	\$2,022,972			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Strong Wind	Relatively Moderate	Relatively High	\$743,709	\$50,617	\$1,201,428	\$1,995,754	540		Includes 5 High Wind records, event types the NRI definition of this hazard leaves out.
7	Lightning	Relatively Moderate	Relatively High	\$64,679		\$1,174,286	\$1,238,964	19		
8	Tornado	Relatively Low	Relatively Low	\$949,658	\$778	\$200,664	\$1,151,100	14		
9	Drought	Relatively Moderate	Relatively Moderate		\$994,414		\$994,414	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>	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	Winter Weather	Relatively High	Very High	\$120,765	\$10	\$855,313	\$976,087	105		
11	Ice Storm	Relatively Low	Relatively Moderate	\$13,160		\$166,516	\$179,677	1		
12	Coastal Flooding	Relatively Low	Relatively Low	\$107,029		\$1,880	\$108,910	5		
13	Hail	Very Low	Very Low	\$14,057	\$38,542	\$1,260	\$53,859	75		
14	Wildfire	Very Low	Very Low	\$10,121	\$1	\$1,450	\$11,572	1		
15	Landslide	Very Low	Very Low	\$1,939		\$242	\$2,181	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.
16	Avalanche	Very Low	Very Low	under \$1		\$3	\$3	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					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.
	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

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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.	1 of 59
Coastal 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.	20 of 59

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 59
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.	59 of 59
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
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.	59 of 59
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
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.	59 of 59
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.	59 of 59
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59
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.	59 of 59
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 59
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 59
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.	59 of 59
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	59 of 59

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

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

Hazard	Scale	Records <i>count, years</i>	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)	5, 1999 to 2024 (4 zone-level)		No damage reported in 5 records.		No event record names a member place. Zone-level records (4) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10, 2017 to 2026 (10 zone-level)	1 day to 11 days (median 2 days); 8 with a recorded value	11 consecutive days, 2026-01-23 to 2026-02-02, 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	24, 2015 to 2021 (24 zone-level)		No crop damage reported in 24 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Drought	US Drought Monitor D-scale	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	84, 1970 to 2025	0.75 in to 2.75 in (median 1 in); 84 with a recorded value	2.75 in hail, 1970-06-18	Hail, 2000-07-14, property not reported; \$500,000 crops (2000 dollars)	Event records naming member places: Bel Air town (7 records), Havre de Grace city (2 records), Aberdeen city (1 record).	
Excessive Heat, Heat	heat index (narratives)	18, 2016 to 2025 (18 zone-level)	1 day to 3 days (median 1 day); 13 with a recorded value	3 consecutive days, 2019-07-19 to 2019-07-21, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1, 2020 to 2020 (1 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2020-08-04, \$0 property; \$0 crops, reported for the zone (2020 dollars); NWS zone MDZ508 (SOUTHEAST HARFORD), 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.
Ice Storm	Sperry-Piltz (local data)	1, 2015 to 2015 (1 zone-level)		No damage reported in 1 records.		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)	225, 1996 to 2025		Flash Flood, 1999-09-16, \$2,600,000 property; crops not reported (1999 dollars), 15 direct injuries		Event records naming member places: Aberdeen city (18 records), Bel Air town (13 records), Havre de Grace city (5 records).	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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	19, 1996 to 2021		Lightning, 2000-07-14, damage not reported, 1 direct death	Lightning, 2002-04-18, \$400,000 property; crops not reported (2002 dollars)	Event records naming member places: Bel Air town (3 records), Aberdeen city (2 records), Havre de Grace city (2 records).	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)	5, 2017 to 2025 (5 zone-level)	50 kt (58 mph) to 55 kt (63 mph) (median 50 kt (58 mph)); 5 with a recorded value	55 kt (63 mph) estimated gust, High Wind, 2023-04-01; NWS zone MDZ508 (SOUTHEAST HARFORD), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	582, 1960 to 2026	43 kt (49 mph) to 78 kt (90 mph) (median 52 kt (60 mph)); 526 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2023-08-07, 1 direct injury; same speed and measurement basis also recorded on 2019-05-29	Thunderstorm Wind, 2023-07-28, \$1,000,000 property; crops not reported (2023 dollars)	Event records naming member places: Bel Air town (29 records), Aberdeen city (15 records), Havre de Grace city (15 records).	
Tornado	Enhanced Fujita (F before Feb 2007)	23, 1959 to 2023	F/EF0 to F/EF2 (median F/EF0); 23 with a recorded value	F2 tornado, 1980-06-29, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 150 yd wide, \$250,000 property; crops not recorded (1980 dollars), 10 direct injuries	Tornado, 1994-11-01, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming member places: Aberdeen city (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)	1, 2001 to 2001		No damage reported in 1 records.		No event record names a member place.	Acres burned: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	105, 2014 to 2026 (105 zone-level)		No damage reported in 105 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

Declaration rows20Counted incidents15

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-24	2026-01-23	EM-3634-MD	Emergency	SEVERE WINTER STORM	Winter Weather	none found	new since last plan; within last 5 years	
2020-03-26	2020-01-20	DR-4491-MD	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$82,450.69		
2020-03-13	2020-01-20	EM-3430-MD	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4491
2016-03-04	2016-01-22	DR-4261-MD	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$1,830,348.23		
2012-11-20	2012-10-26	DR-4091-MD	Major disaster	HURRICANE SANDY	Hurricane	\$1,281,855.07		
2012-10-28	2012-10-26	EM-3349-MD	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4091
2011-10-05	2011-09-06	DR-4038-MD	Major disaster	REMNANTS OF TROPICAL STORM LEE	Inland Flooding (primary); also designated: Hurricane	\$766,340.39		
2011-09-16	2011-08-24	DR-4034-MD	Major disaster	HURRICANE IRENE	Hurricane	\$1,097,476.56		
2011-08-27	2011-08-26	EM-3335-MD	Emergency	HURRICANE IRENE	Hurricane	none found		same incident as DR-4034
2010-05-06	2010-02-05	DR-1910-MD	Major disaster	SEVERE WINTER STORMS AND SNOWSTORMS	Winter Weather	\$1,178,893.97		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2010-02-19	2009-12-18	DR-1875-MD	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$746,816.54		
2005-09-13	2005-08-29	EM-3251-MD	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$5,548.76		
2003-09-19	2003-09-18	DR-1492-MD	Major disaster	HURRICANE ISABEL	Hurricane	\$1,276,613.24		
2003-03-14	2003-02-14	EM-3179-MD	Emergency	SNOW	Winter Weather	\$564,060.34		
1999-09-24	1999-09-16	DR-1303-MD	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$672,769.74		
1996-01-11	1996-01-06	DR-1081-MD	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather	none found		
1993-03-16	1993-03-13	EM-3100-MD	Emergency	SEVERE SNOWFALL & WINTER STORM	Winter Weather	none found		
1977-01-26	1977-01-26	DR-524-MD	Major disaster	ICE CONDITIONS	Winter Weather	PA not declared for this county		
1972-06-23	1972-06-23	DR-341-MD	Major disaster	TROPICAL STORM AGNES	Inland Flooding (primary); also designated: Hurricane	none found		
1971-08-17	1971-08-17	DR-309-MD	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
1962-03-09	1962-03-09	DR-127-MD	Major disaster	SEVERE STORMS, HIGH TIDES & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding		

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 not placed in a county in this state: 1 row, \$112,415.86

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	
				<i>federal share obligated, nominal dollars</i>	Why not placed
4491	2020-03-26	Board of Child Care of the United Methodist Church	Berkeley County	\$112,415.86	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCEFEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)**Previous occurrences by hazard, with explicit no-event rows**

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	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	5	2	1	3	0	0	1996 to 2026-06-30	
Cold Wave	34	5	0	5	0	0	1996 to 2026-06-30	Includes 24 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
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		No Storm Events record; local data required (e.g., USGS).
Hail	84	7	1	8	0	0	1955 to 2026-06-30	
Heat Wave	18	5	1	5	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	6	0	1996 to 2026-06-30	
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	225	39	8	40	3	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	19	0	1	0	0	0	1996 to 2026-06-30	
Strong Wind	587	85	46	113	0	0	1955 to 2026-06-30	Includes 5 High Wind records, event types the NRI definition of this hazard leaves out.
Tornado	23	1	0	1	0	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	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	105	26	9	35	8	1	1996 to 2026-06-30	

SOURCESNOAA 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)

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
2026-01-23	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone MDZ507 (NORTHWEST HARFORD), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-08-07	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$20,000 property; crops not reported (2023 dollars)	0, 1	BLACK HORSE	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2023-04-01	High Wind	55 kt (63 mph) estimated gust	\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone MDZ508 (SOUTHEAST HARFORD), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2020-08-04	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2020 dollars)	0, 0	NWS zone MDZ508 (SOUTHEAST HARFORD), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-07-19	Heat		damage not reported	0, 0	NWS zone MDZ507 (NORTHWEST HARFORD), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2018-08-31	Flash Flood		\$0 property; \$0 crops (2018 dollars)	2, 0	CALVARY		deaths or injuries recorded
2018-07-17	Heat		damage not reported	1, 0	NWS zone MDZ508 (SOUTHEAST HARFORD), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2015-01-18	Winter Weather		damage not reported	1, 3	NWS zone MDZ507 (NORTHWEST HARFORD), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2000-07-14	Lightning		damage not reported	1, 0	JOPPA		B1-c worst recorded: Lightning
1999-09-16	Flash Flood		\$2,600,000 property; crops not reported (1999 dollars)	0, 15	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1980-06-29	Tornado	F2, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 150 yd wide	\$250,000 property; crops not recorded (1980 dollars)	0, 10	location not recorded		B1-c worst recorded: Tornado
1970-06-18	Hail	2.75 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,103 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.

FEMA's declaration data list no tribal or special-area declarations for this state.

Supports B1-e: 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	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding	3.7	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	1.6	event-days per year	about 1.6 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	27.7	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.6 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 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. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	6.5	event-days per year	about 6.5 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	210	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Earthquake	0.00141	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.141%			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	3.01	events per year	about 3.01 per year	Highly likely	FEMA annualized frequency (modeled)	133.7 (modeled)	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Heat Wave	5.04	event-days per year	about 5.04 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	81.1	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 5.04 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 8 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.
Hurricane	0.0848	events per year	about 1 in 12 years	Possible	FEMA annualized frequency (modeled)	32	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.
Ice Storm	1.15	event-days per year	about 1.15 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	74	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.15 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 1 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	2.89	event-days per year	about 2.89 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	81	1996 to 2023 (28 years)	see B1-f	
Landslide	0.264	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	36.3	days per year with a strike	about 36.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	7.45	events per year	about 7.45 per year	Highly likely	FEMA annualized frequency (modeled)	282	1986 to 2023 (38 years)	countywide	
Tornado	0.348	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			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)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Wildfire	0.0000206	annual probability at a location	chance a given location in the county burns in a year: 0.00206%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	12.7	event-days per year	about 12.7 days per year	Likely	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	225	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 12.7 winter weather event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 11 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.

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	52	30	1.73
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	498	30	16.6
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	14	30	0.467
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	19	30	0.633
Tornado	EF0-1	1996 to 2025	13	30	0.433
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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	1 of 59	1.7	1.7	1.7	Very Low 1, Not Applicable 58	
Coastal Flooding	20 of 59	69.9	78.0	92.2	Relatively Moderate 1, Relatively Low 10, Very Low 9, No Rating 39	
Cold Wave	59 of 59	26.4	47.2	70.4	Relatively Moderate 29, Relatively Low 30	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	42 of 59	66.9	84.8	97.3	Relatively Moderate 8, Relatively Low 20, Very Low 14, No Rating 17	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	59 of 59	17.5	44.9	73.0	Relatively Low 36, Very Low 23	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Hail	59 of 59	1.6	8.0	50.5	Relatively Low 3, Very Low 56	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 72% 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.
Heat Wave	59 of 59	26.9	70.6	90.3	Relatively High 8, Relatively Moderate 36, Relatively Low 15	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	59 of 59	53.6	66.7	80.9	Relatively Moderate 5, Relatively Low 54	
Ice Storm	59 of 59	7.2	26.5	58.5	Relatively Low 24, Very Low 35	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	59 of 59	2.4	26.7	82.7	Relatively High 2, Relatively Moderate 13, Relatively Low 23, Very Low 21	
Landslide	59 of 59	19.3	45.6	90.5	Relatively Low 6, Very Low 53	
Lightning	59 of 59	27.5	60.6	87.1	Relatively High 9, Relatively Moderate 31, Relatively Low 19	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	59 of 59	32.1	62.9	82.6	Relatively High 1, Relatively Moderate 38, Relatively Low 20	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	59 of 59	12.0	27.8	39.8	Relatively Low 23, Very Low 36	
Tsunami	0 of 59				Insufficient Data 59	
Volcanic Activity	0 of 59				Not Applicable 59	
Wildfire	59 of 59	19.6	40.2	67.7	Very Low 59	
Winter Weather	59 of 59	60.3	86.6	95.8	Relatively High 40, Relatively Moderate 19	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
Harford County	County	Approved, expires 2027-08-04	FMA RL 0, SRL 4; any 7	\$666,451.65	0; 0	Includes \$16,800 for declarations not counted as hazard incidents (DR-4491-MD).
Aberdeen city	City	Approved, expires 2027-08-04	FMA RL 0, SRL 0; any 2	\$303,701.58	37; 4	

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
Bel Air town	Town	Approved, expires 2027-08-04	FMA RL 0, SRL 0; any 0	\$337,837.83	52; 7	Includes \$9,738.37 for declarations not counted as hazard incidents (DR-4491-MD).
Havre de Grace city	City	Approved, expires 2027-08-04	FMA RL 1, SRL 1; any 4	\$1,122,770.89	24; 5	

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

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 <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 2022-08-05 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$319,155		under 1	under \$1		\$3	under 0.0001%				
Coastal Flooding	\$753,285,620		4,173	\$107,029		\$1,880	0.0142%		\$0		
Cold Wave	\$52,536,741,510	\$59,098,204	260,746	\$2,086	\$7,335	\$3,481,304	under 0.0001%		\$0		
Drought		\$41,247,928			\$994,414		2.41% (agriculture)				NRI has no building exposure for this hazard; agriculture shown

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	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 2022-08-05 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Earthquake	\$88,392,006,078		260,924	\$1,668,666		\$354,305	0.00189%				
Hail	\$52,536,741,510	\$59,098,204	260,746	\$14,057	\$38,542	\$1,260	under 0.0001%				
Heat Wave	\$52,536,741,510	\$59,098,204	260,746	under \$1	\$2,166	\$5,400,047	under 0.0001%		\$0		
Hurricane	\$52,508,212,880	\$59,098,204	260,548	\$3,553,500	\$190,768	\$110,225	0.00677%				
Ice Storm	\$52,438,029,234		259,749	\$13,160		\$166,516	under 0.0001%				
Inland Flooding	\$52,513,152,143	\$1,702,386	2,900	\$26,856,203	\$49,076	\$2,982,585	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/ B2-b. EAL as % of exposure: n/a.
Landslide	\$1,454,770,447		7,166	\$1,939		\$242	0.000133%				
Lightning	\$52,536,741,510		260,746	\$64,679		\$1,174,286	0.000123%				
Strong Wind	\$52,536,741,510	\$59,098,204	260,746	\$743,709	\$50,617	\$1,201,428	0.00142%	\$2,843,000	\$0		
Tornado	\$52,536,741,510	\$59,098,204	260,746	\$949,658	\$778	\$200,664	0.00181%	\$1,000,000			
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$6,800,099,743	\$8,239,741	40,847	\$10,121	\$1	\$1,450	0.000149%				
Winter Weather	\$52,536,741,510	\$59,098,204	260,746	\$120,765	\$10	\$855,313	0.00023%		\$0	none found (1 declaration)	

Totals since 2022-08-05 (Storm Events through 2026-06-30): 130 county-coded records, 120 with a damage value recorded (including \$0), \$3,843,000; 40 zone-level records, 20 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)

Supports B2-a: context

County context

Measure	Value
Population	260,746
Building value (total, not at risk)	\$52,536,741,510
Agriculture value (total, not at risk)	\$59,098,204
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$35,439,279
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)	\$15,931,509
Social vulnerability rating	Very Low
Community resilience rating	Very High
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	5
Repetitive loss, NFIP insurance definition	10	Severe repetitive loss, NFIP insurance definition	2

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

Repeat-flood properties: county total and NFIP communities

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	5	10	2	13	1	2
HARFORD COUNTY *	0	4	5	2	7	1	1
ABERDEEN, CITY OF	0	0	2	0	2	0	1

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>
HAVRE DE GRACE, CITY OF	1	1	3	0	4	0	0

SOURCESFEMA, 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
Harford County	240040	0	4	5	2	7	1	1	
Aberdeen city	240041	0	0	2	0	2	0	1	
Bel Air town	240042	0	0	0	0	0	0	0	
Havre de Grace city	240043	1	1	3	0	4	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.

SOURCESFEMA, 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	3	7	1	9	1	2
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	2	3	1	4	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.

SOURCESFEMA, 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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 10 properties are 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_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

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). Harford County, MD: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 24025). 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_MD_24025. Preview: automated baseline.