

Hillsdale County, MI

Risk-assessment baseline packet

County FIPS: 26059 **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: Expired on 2017-10-04. Plan: Hillsdale County (FEMA plan 1501), approved 2012-10-05.
Since the plan was approved on 2012-10-05: no new hazard declaration; 2 COVID-19 declarations (not counted).
NOAA Storm Events records since that date: 131 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$6,738,550 a year), Tornado (\$3,071,689) and Cold Wave (\$1,387,025).
Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0.
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; 26059 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 2012-10-05), page 2
4. Supports FEMA checklist item B1-a: hazard identification, page 4
5. Supports FEMA checklist item B1-b: hazard location, page 6
6. Supports FEMA checklist item B1-c: hazard extent, page 6
7. Supports FEMA checklist item B1-d: previous occurrences, page 9
8. Supports FEMA checklist item B1-e: probability of future events, page 12
9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 14
10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 17
11. Supports FEMA checklist item B2-a: vulnerability (county context), page 18
12. Supports FEMA checklist item B2-c: repetitive loss properties, page 19
13. Sources, what the plan adds, disclaimer and citation, page 20

Plan clock

Status:	Expired on 2017-10-04	Plan:	Hillsdale County (FEMA plan 1501)
Approved:	2012-10-05	Days since expiry:	3,283
Update underway:	none recorded in FEMA's plan tracker		

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

What changed since your last plan (approved 2012-10-05)

New federal declarations:	no new hazard declaration; 2 COVID-19 declarations (not counted)	Storm Events records since approval:	131 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 0	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: 29 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

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
Hillsdale County	County	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Allen village	Village	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Camden village	Village	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Hillsdale city	City	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Jonesville city	City	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Litchfield city	City	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Montgomery village	Village	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
North Adams village	Village	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Reading city	City	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Waldron village	Village	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Adams township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Allen township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Amboy township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Cambria township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Camden township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Fayette township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Hillsdale township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Jefferson township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Litchfield township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Moscow township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Pittsford township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Ransom township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Reading township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Scipio township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Somerset township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Wheatland township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Woodbridge township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Wright township	Township	Expired on 2017-10-04	Hillsdale County (FEMA plan 1501)	2012-10-05	2017-10-04	-3,283		
Homer Community Schools	School/School District	Plan 110177 approved 2024-12-11, pending adoption here; not yet eligible	Calhoun County 2024 Hazard Mitigation Plan (FEMA plan 110177), pending adoption here	2024-12-11 by FEMA; not yet adopted here	2029-12-10 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

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	EAL agriculture	Cost of expected deaths and injuries	EAL total (see note)	Storm Events records, 1996 to 2026-06-30	Storm Events coverage note
				<i>modeled dollars per year</i>	<i>modeled dollars per year</i>	<i>FEMA's dollar value per year, not property damage</i>	<i>modeled dollars per year</i>	<i>count</i>	
1	Inland Flooding	Relatively Low	Relatively Low	\$6,736,901	\$366	\$1,283	\$6,738,550	6	
2	Tornado	Relatively Moderate	Relatively Moderate	\$1,975,035	\$5,739	\$1,090,915	\$3,071,689	6	
3	Cold Wave	Relatively Low	Relatively Moderate	\$994	\$80,522	\$1,305,509	\$1,387,025	5	
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$267,339	\$49,970	\$338,520	\$655,830	197	Includes 12 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Hail	Relatively Moderate	Relatively Low	\$475,742	\$57,622	\$4,758	\$538,122	43	
6	Lightning	Relatively Moderate	Relatively Moderate	\$13,019	n/a	\$489,286	\$502,305	1	
7	Earthquake	Very Low	Very Low	\$193,350	n/a	\$42,656	\$236,006		Storm Events does not record earthquakes.

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
8	Heat Wave	Relatively Low	Very Low	\$3,148	\$2	\$178,256	\$181,406	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Ice Storm	Relatively Moderate	Relatively Low	\$91,860	n/a	\$26,239	\$118,100	7	
10	Winter Weather	Relatively Low	Relatively Low	\$8,570	\$796	\$26,765	\$36,131	73	
11	Drought	Relatively Low	Relatively Low	n/a	\$36,020	n/a	\$36,020	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Hurricane	Very Low	Very Low	\$8,254	\$6,948	\$33	\$15,234	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Wildfire	Very Low	Very Low	\$4,915	\$7	\$448	\$5,369	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$239	n/a	\$2,068	\$2,308	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 505 (Relatively Low, 61.9); tract 507 (Relatively Low, 50.6); tract 512 (Relatively Low, 48.7)
Hurricane	tract 512 (Very Low, 43.5); tract 504 (Very Low, 41.0); tract 509 (Very Low, 38.6)
Landslide	tract 510 (Relatively Low, 89.9); tract 512 (Relatively Low, 89.0); tract 511 (Relatively Low, 88.7)
Tornado	tract 509 (Relatively High, 92.6); tract 511 (Relatively High, 90.6); tract 505 (Relatively High, 89.4)
Wildfire	tract 509 (Very Low, 68.2); tract 502 (Very Low, 62.7); tract 505 (Very Low, 62.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 505 is Census Tract 505). 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	5 records, 2014 to 2024 (5 zone-level)	1 day to 2 days (median 2 days); 5 with a recorded value	2 consecutive days, 2022-12-23 to 2022-12-24, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	62 records, 1973 to 2024	0.75 in to 4 in (median 1 in); 62 with a recorded value	4 in hail, 2021-06-19	Hail, 1996-04-12, \$2,000,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Hillsdale city (6 records), Hillsdale township (6 records), Camden township (5 records), Camden village (5 records), Litchfield city (5 records), Litchfield township (5 records), Montgomery village (5 records), North Adams village (5 records), Reading city (5 records), Reading township (5 records); and 7 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	0					Heat index: in event narratives only (local data needed).
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)	7 records, 1997 to 2023 (7 zone-level)		No damage reported in 7 records.		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	6 records, 1996 to 2013		Flash Flood, 1996-06-17, \$150,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Allen township (2 records), Allen village (2 records), Hillsdale city (2 records), Hillsdale township (2 records), Litchfield city (2 records), Litchfield township (2 records), Montgomery village (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 2001		Lightning, 2001-07-21, damage not reported, 1 direct death		Event records naming jurisdictions in the plan: Hillsdale city (1 record), Hillsdale township (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	13 records, 1997 to 2021 (13 zone-level)	42 kt (48 mph) to 57 kt (66 mph) (median 50 kt (58 mph)); 11 with a recorded value	57 kt (66 mph) measured gust, High Wind, 2019-02-24; NWS zone MIZ081	Strong Wind, 2004-10-30, \$2,000 property; crops not reported, reported for the zone (2004 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	234 records, 1960 to 2026	50 kt (58 mph) to 78 kt (90 mph) (median 55 kt (63 mph)); 153 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2015-04-09	Thunderstorm Wind, 1998-08-25, \$100,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Hillsdale city (62 records), Hillsdale township (62 records), Litchfield city (18 records), Litchfield township (18 records), Jonesville city (12 records), Allen township (11 records), Allen village (11 records), Reading city (11 records), Reading township (11 records), Moscow township (9 records); and 9 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	26 records, 1958 to 2024	F/EF0 to F/EF4 (median F/EF1); 26 with a recorded value	F4 tornado, 1965-04-11, 24.2 mi path length (whole path, pre-1996), 1,760 yd wide, \$25,000,000 property; crops not recorded (1965 dollars), 3 direct deaths, 47 direct injuries		Event records naming jurisdictions in the plan: Camden township (1 record), Camden village (1 record), Hillsdale city (1 record), Hillsdale township (1 record), Moscow township (1 record), Ransom township (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	73 records, 1996 to 2026 (73 zone-level)		No damage reported in 73 records.		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 9 declarations covering 5 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
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	no Public Assistance recorded	new since last plan	
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	new since last plan	same incident as DR-4494
2005-09-07	2005-08-29	EM-3225-MI	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded		
2003-09-23	2003-08-14	EM-3189-MI	Emergency	Power Outage	Non-natural, not counted	\$2,551.68		
2001-01-10	2000-12-11	EM-3160-MI	Emergency	Snow	Winter Weather	\$53,704.14		
1978-01-27	1978-01-27	EM-3057-MI	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded		
1977-02-05	1977-02-05	EM-3030-MI	Emergency	Snowstorms	Winter Weather	no Public Assistance recorded		
1974-04-12	1974-04-12	DR-429-MI	Major disaster	Tornadoes	Tornado	no Public Assistance recorded		
1965-04-14	1965-04-14	DR-190-MI	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
1956-04-05	1956-04-05	DR-53-MI	Major disaster	Tornado	Tornado
1953-06-09	1953-06-09	DR-6-MI	Major disaster	Tornado	Tornado
1953-06-02	1953-06-02	DR-4-MI	Major disaster	Tornado	Tornado

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	5	5	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	62	8	0	1	0	0	1955 to 2026-06-30	
Heat Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	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	7	2	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	6	1	0	0	0	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	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	247	69	6	16	0	0	1955 to 2026-06-30	Includes 12 High Wind and 1 Strong Wind records.
Tornado	26	3	0	1	2	0	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	73	43	2	11	3	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-12-23	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone MIZ081 (HILLSDALE), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2021-06-19	Hail	4 in	\$0 property; \$0 crops (2021 dollars)	0, 0	PRATTVILLE	new since last plan	B1-c worst recorded: Hail
2019-02-24	High Wind	57 kt (66 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MIZ081 (HILLSDALE), zone-level	new since last plan	B1-c worst recorded: High Wind and Strong Wind
2015-04-09	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$75,000 property; \$0 crops (2015 dollars)	0, 0	MOSCOW	new since last plan	B1-c worst recorded: Thunderstorm Wind
2004-10-30	Strong Wind	44 kt (51 mph) measured gust	\$2,000 property; crops not reported, reported for the zone (2004 dollars)	0, 0	NWS zone MIZ081 (HILLSDALE), zone-level		B1-c most damaging: High Wind and Strong Wind
2001-07-21	Lightning		damage not reported	1, 0	HILLSDALE		B1-c worst recorded: Lightning
1998-08-25	Thunderstorm Wind	speed not recorded	\$100,000 property; crops not reported (1998 dollars)	0, 0	HILLSDALE		B1-c most damaging: Thunderstorm Wind
1996-06-17	Flash Flood		\$150,000 property; crops not reported (1996 dollars)	0, 0	SOUTHWEST		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1996-04-12	Hail	2 in	\$2,000,000 property; crops not reported (1996 dollars)	0, 0	READING to HUDSON		B1-c most damaging: Hail
1974-04-03	Tornado	F2, 17 mi path length (whole path, pre-1996), 440 yd wide	\$2,500,000 property; crops not recorded (1974 dollars)	2, 31	location not recorded		deaths or injuries recorded
1965-04-11	Tornado	F4, 24.5 mi path length (whole path, pre-1996), 33 yd wide	damage not recorded (pre-1996 record)	3, 47	location not recorded		deaths or injuries recorded
1965-04-11	Tornado	F4, 24.2 mi path length (whole path, pre-1996), 1,760 yd wide	\$25,000,000 property; crops not recorded (1965 dollars)	3, 47	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (427 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	3.11	event-days per year	about 3.11 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	59	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.339	event-days per year	about 0.339 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	28	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00115	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.115%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.15	events per year	about 3.15 per year	Highly likely	FEMA annualized frequency (modeled)	119.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.53	event-days per year	about 3.53 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	55	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0104	events per year	about 1 in 97 years	Possible	FEMA annualized frequency (modeled)	4	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	1.67	event-days per year	about 1.67 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	113	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.179	event-days per year	about 0.179 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	5	1996 to 2023 (28 years)	see B1-f	
Landslide	0.138	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	36.9	days per year with a strike	about 36.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.38	events per year	about 5.38 per year	Highly likely	FEMA annualized frequency (modeled)	205	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
Tornado	0.306	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000126	annual probability at a location	chance a given location in the county burns in a year: 0.00126%		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	11.4	event-days per year	about 11.4 days per year	Highly likely (from Storm Events: 28 of 30 years)	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	216	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

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

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	15	30	0.5
Hail	2.00 in+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	137	30	4.57
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	43	30	1.43
Tornado	EF0-1	1996 to 2025	6	30	0.2
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	13 of 13	49.2	72.4	83.9	Relatively High 4, Relatively Moderate 9
Drought	4 of 13	67.3	86.5	90.8	Relatively Low 3, Very Low 1, No Rating 9
Earthquake	13 of 13	15.1	41.6	61.9	Relatively Low 7, Very Low 6
Hail	13 of 13	63.9	81.5	88.9	Relatively High 1, Relatively Moderate 10, Relatively Low 2
Heat Wave	13 of 13	8.2	22.3	39.3	Relatively Low 9, Very Low 4
Hurricane	13 of 13	25.8	37.4	43.5	Very Low 13
Ice Storm	13 of 13	43.4	70.0	79.8	Relatively Moderate 8, Relatively Low 5
Inland Flooding	13 of 13	5.8	51.4	77.1	Relatively Moderate 7, Relatively Low 4, Very Low 2
Landslide	13 of 13	38.8	84.0	89.9	Relatively Low 9, Very Low 4
Lightning	13 of 13	64.3	89.4	96.8	Very High 1, Relatively High 10, Relatively Moderate 2
Strong Wind	13 of 13	58.1	82.3	89.7	Relatively High 6, Relatively Moderate 7

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	13 of 13	60.2	82.2	92.6	Relatively High 10, Relatively Moderate 3
Wildfire	13 of 13	36.9	59.8	68.2	Very Low 13
Winter Weather	13 of 13	35.4	55.3	67.8	Relatively Moderate 9, Relatively Low 4

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
Hillsdale County	County	Expired on 2017-10-04		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Allen village	Village	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 6 since its plan	
Camden village	Village	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 2 since its plan	
Hillsdale city	City	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	\$13,479.57	72 total; 16 since its plan	Includes \$1,946.82 for declarations not counted as hazard incidents (EM-3189-MI).
Jonesville city	City	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	\$3,508.41	12 total; 4 since its plan	Includes \$604.86 for declarations not counted as hazard incidents (EM-3189-MI).
Litchfield city	City	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	\$2,457.75	25 total; 3 since its plan	
Montgomery village	Village	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; 0 since its plan	
North Adams village	Village	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 1 since its plan	
Reading city	City	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	\$3,719.25	16 total; 2 since its plan	
Waldron village	Village	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 0 since its plan	
Adams township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Allen township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	15 total; 6 since its plan	

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
Amboy township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Cambria township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 0 since its plan	
Camden township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 2 since its plan	
Fayette township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Hillsdale township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	72 total; 16 since its plan	
Jefferson township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Litchfield township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	25 total; 3 since its plan	
Moscow township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 7 since its plan	
Pittsford township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	5 total; 2 since its plan	
Ransom township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 1 since its plan	
Reading township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	16 total; 2 since its plan	
Scipio township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Somerset township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 1 since its plan	
Wheatland township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	2 total; 2 since its plan	
Woodbridge township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Wright township	Township	Expired on 2017-10-04	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2012-10-05 <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
Cold Wave	\$11,543,727,419	\$212,585,676	45,730	\$994	\$80,522	\$1,305,509	under 0.0001%		\$0		
Drought	n/a	\$12,250,713	n/a	n/a	\$36,020	n/a	0.294% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$19,734,652,184	n/a	45,746	\$193,350	n/a	\$42,656	0.00098%				
Hail	\$11,543,727,419	\$212,585,676	45,730	\$475,742	\$57,622	\$4,758	0.00412%	\$12,000			
Heat Wave	\$11,543,727,419	\$212,585,676	45,730	\$3,148	\$2	\$178,256	under 0.0001%				
Hurricane	\$11,432,414,333	\$208,566,549	44,901	\$8,254	\$6,948	\$33	under 0.0001%				
Ice Storm	\$11,543,727,419	n/a	45,730	\$91,860	n/a	\$26,239	0.000796%		\$0		
Inland Flooding	\$11,527,054,409	\$162,577	386	\$6,736,901	\$366	\$1,283	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$109,686,687	n/a	477	\$239	n/a	\$2,068	0.000218%				
Lightning	\$11,543,727,419	n/a	45,730	\$13,019	n/a	\$489,286	0.000113%				
Strong Wind	\$11,543,727,419	\$212,585,676	45,730	\$267,339	\$49,970	\$338,520	0.00232%	\$196,000	\$0		
Tornado	\$11,543,727,419	\$212,585,676	45,730	\$1,975,035	\$5,739	\$1,090,915	0.0171%	\$100,000			

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 2012-10-05 <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
Wildfire	\$4,441,627,457	\$70,475,815	18,954	\$4,915	\$7	\$448	0.000111%				
Winter Weather	\$11,543,727,419	\$212,585,676	45,730	\$8,570	\$796	\$26,765	under 0.0001%		\$0		

Totals since 2012-10-05 (Storm Events through 2026-06-30): 76 county-coded records, 57 with a damage value recorded (including \$0), \$308,000; 55 zone-level records, 54 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	45,730
Building value (total, not at risk)	\$11,543,727,419
Agriculture value (total, not at risk)	\$212,585,676
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$10,017,358
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)	\$3,506,736
Social vulnerability rating	Relatively High
Community resilience rating	Relatively 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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	0	0	0	0	0
Statewide, no county in FEMA's file	0	0	4	0	4	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>
Allen village	261795	0	0	0	0	0	0	0
Camden village	261411	0	0	0	0	0	0	0
Hillsdale city	260086	0	0	0	0	0	0	0
Jonesville city	260408	0	0	0	0	0	0	0
Litchfield city	260409	0	0	0	0	0	0	0
Montgomery village	261416	0	0	0	0	0	0	0
North Adams village	261418	0	0	0	0	0	0	0
Reading city	261421	0	0	0	0	0	0	0
Waldron village	261424	0	0	0	0	0	0	0
Adams township	261383	0	0	0	0	0	0	0
Allen township	261407	0	0	0	0	0	0	0
Amboy township	261408	0	0	0	0	0	0	0
Cambria township	261410	0	0	0	0	0	0	0
Camden township	261796	0	0	0	0	0	0	0
Fayette township	261412	0	0	0	0	0	0	0

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>
Hillsdale township	261413	0	0	0	0	0	0	0
Jefferson township	261414	0	0	0	0	0	0	0
Litchfield township	261415	0	0	0	0	0	0	0
Moscow township	261417	0	0	0	0	0	0	0
Pittsford township	261419	0	0	0	0	0	0	0
Ransom township	261420	0	0	0	0	0	0	0
Reading township	260410	0	0	0	0	0	0	0
Scipio township	261422	0	0	0	0	0	0	0
Somerset township	261423	0	0	0	0	0	0	0
Wheatland township	261425	0	0	0	0	0	0	0
Woodbridge township	261426	0	0	0	0	0	0	0
Wright township	261427	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: 0 in every occupancy group.

Sources: 1, 4

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 0 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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). Hillsdale County, MI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 26059). Automated baseline. <https://hazardplain.org/mi/26059/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

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