

Isabella County, MI

Risk-assessment baseline packet

County FIPS: 26073 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2028-01-25. Plan: Isabella County HMP (FEMA plan 108796), approved 2023-01-26.
Since the plan was approved on 2023-01-26: no new federal declaration.
NOAA Storm Events records since that date: 7 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$12,268,711 a year), Tornado (\$3,522,116) and Cold Wave (\$2,739,593).
Repetitive-loss flood properties now: FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2.
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; 26073 is this area.
D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).
F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.
kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.
CFR: Code of Federal Regulations.
A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).
Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2028-01-25	Plan:	Isabella County HMP (FEMA plan 108796)
Approved:	2023-01-26	Days to expiry:	482
What changed since your last plan (approved 2023-01-26)			
New federal declarations:	none	Storm Events records since approval:	7 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 2	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: 22 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
Isabella County	County	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Clare city	City	Approved, expires 2028-05-31	Clare County HMP Update (FEMA plan 108944)	2023-06-01	2028-05-31	609		Also approved under plan 108796 (Isabella County HMP, expires 2028-01-25). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. this jurisdiction approved 2023-06-09
Lake Isabella village	Village	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Mount Pleasant city	City	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		
Rosebush village	Village	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Shepherd village	Village	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Broomfield township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Chippewa township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Coe township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Coldwater township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Deerfield township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Denver township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Fremont township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Gilmore township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Isabella township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lincoln township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Nottawa township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Rolland township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Sherman township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Union charter township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26
Vernon township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	Isabella County HMP (FEMA plan 108796), pending adoption here	2023-01-26 by FEMA; not yet adopted here	2028-01-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wise township	Township	Approved, expires 2028-01-25	Isabella County HMP (FEMA plan 108796)	2023-01-26	2028-01-25	482		this jurisdiction approved 2026-08-26

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$12,233,433	\$32,550	\$2,727	\$12,268,711	17	
2	Tornado	Relatively Moderate	Relatively Moderate	\$2,045,376	\$2,937	\$1,473,802	\$3,522,116	5	
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$697	\$121,624	\$2,617,272	\$2,739,593	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
4	Strong Wind	Relatively High	Relatively High	\$1,331,339	\$51,499	\$419,601	\$1,802,438	81	Includes 9 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
5	Hail	Relatively Moderate	Relatively Moderate	\$669,139	\$53,348	\$32,045	\$754,533	39	
6	Winter Weather	Relatively High	Relatively High	\$15,767	\$829	\$582,897	\$599,493	59	Includes 1 Sleet record (outside NRI's Winter Weather definition).
7	Lightning	Relatively Low	Relatively Low	\$7,449	n/a	\$237,887	\$245,336	1	
8	Heat Wave	Very Low	Very Low	\$2,515	\$1	\$180,171	\$182,686	1	
9	Ice Storm	Relatively Moderate	Relatively Low	\$130,657	n/a	\$1,788	\$132,445	5	
10	Earthquake	Very Low	Very Low	\$83,348	n/a	\$26,815	\$110,163		Storm Events does not record earthquakes.
11	Hurricane	Very Low	Very Low	\$11,702	\$4,154	\$15	\$15,870	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Wildfire	Very Low	Very Low	\$5,143	\$13	\$681	\$5,837	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Landslide	Very Low	Very Low	\$60	n/a	\$723	\$782	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	0	Declared 1 time; no Storm Events record of this type.

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

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

Local data needed: state and local 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, tsunامي 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 7.03 (Very Low, 37.3); tract 9403 (Very Low, 36.0); tract 9 (Very Low, 26.3)
Hurricane	tract 2 (Very Low, 40.3); tract 3 (Very Low, 39.7); tract 9403 (Very Low, 38.0)
Landslide	tract 1 (Relatively Low, 88.1); tract 2 (Relatively Low, 86.8); tract 3 (Relatively Low, 83.4)
Tornado	tract 6 (Relatively High, 91.2); tract 9403 (Relatively High, 91.0); tract 2 (Relatively High, 84.9)
Wildfire	tract 9402 (Relatively Low, 70.7); tract 2 (Relatively Low, 70.1); tract 1 (Relatively Low, 69.0)

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 7.03 is Census Tract 7.03). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					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.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	50 records, 1959 to 2020	0.75 in to 2 in (median 1 in); 50 with a recorded value	2 in hail, 2006-10-04	Hail, 2000-08-09, \$25,000 property; \$75,000 crops (2000 dollars)	Event records naming jurisdictions in the plan: Mount Pleasant city (11 records), Shepherd village (5 records), Rosebush village (2 records), Clare city (1 record), Lake Isabella village (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	1 record, 2018 (1 zone-level)	1 day; 1 with a recorded value	1 consecutive day, 2018-06-30, zone-level		Countywide (zone-level records).	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)	5 records, 2002 to 2019 (5 zone-level)		Ice Storm, 2019-02-05, \$1,000,000 property; \$0 crops (2019 dollars); NWS zone MIZ046		Countywide (zone-level records).	Ice thickness: 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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	17 records, 1996 to 2022 (4 zone-level)		Flood, 2017-06-23, \$70,000,000 property; \$21,000,000 crops (2017 dollars)		Event records naming jurisdictions in the plan: Mount Pleasant city (4 records), Coe township (1 record), Rosebush village (1 record). Zone-level records (4) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	1 record, 2012		Lightning, 2012-07-03, \$10,000 property; crops not reported (2012 dollars)		Event records naming jurisdictions in the plan: Rosebush village (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	9 records, 1997 to 2021 (9 zone-level)	50 kt (58 mph) to 65 kt (75 mph) (median 52 kt (60 mph)); 8 with a recorded value	65 kt (75 mph), measurement type not recorded, High Wind, 1998-11-10; NWS zone MIZ046	High Wind, 2017-03-08, \$10,000,000 property; \$0 crops, reported for the zone (2017 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	102 records, 1961 to 2026	40 kt (46 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 71 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2014-04-12; same speed and measurement basis also recorded on 2007-07-10, 2014-04-12	Thunderstorm Wind, 1998-05-31, \$250,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Mount Pleasant city (17 records), Shepherd village (11 records), Rosebush village (6 records), Clare city (3 records), Wise township (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	12 records, 1965 to 2004	F/EF0 to F/EF2 (median F/EF1); 12 with a recorded value	F2 tornado, 1965-10-07, 2 mi path length (whole path, pre-1996), 50 yd wide, \$25,000 property; crops not recorded (1965 dollars)	Tornado, 1996-06-21, \$500,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Mount Pleasant city (1 record), Rosebush village (1 record), Shepherd village (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					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)	59 records, 1997 to 2025 (59 zone-level)		Winter Storm, 2010-12-11, \$250,000 property; \$0 crops (2010 dollars); NWS zone MIZ046		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 11 declarations covering 8 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>	Notes
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$2,834,748.97	
2020-03-13	2020-01-20	EM-3455-MI	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4494
2017-08-02	2017-06-22	DR-4326-MI	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
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	
2001-01-10	2000-12-11	EM-3160-MI	Emergency	Snow	Winter Weather	\$54,003	
1986-09-18	1986-09-10	DR-774-MI	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1985-09-18	1985-09-05	DR-744-MI	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded	
1978-01-27	1978-01-27	EM-3057-MI	Emergency	Blizzards & Snowstorms	Winter Weather	no Public Assistance recorded	
1977-03-02	1977-03-02	EM-3035-MI	Emergency	Drought	Drought	no Public Assistance recorded	
1976-03-19	1976-03-19	DR-495-MI	Major disaster	Severe Storms, Tornadoes, Icing & Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
1975-09-30	1975-09-30	DR-486-MI	Major disaster	Severe Storms, High Winds & Flooding	Inland Flooding (primary); also designated: Strong Wind	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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	50	0	0	0	0	0	1955 to 2026-06-30	
Heat Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	5	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	17	0	1	1	5	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	111	4	1	6	1	0	1955 to 2026-06-30	Includes 9 High Wind records.
Tornado	12	0	0	0	1	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	59	3	1	4	2	0	1996 to 2026-06-30	Includes 1 Sleet record.

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	Why listed
2019-02-05	Ice Storm		\$1,000,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MIZ046 (ISABELLA), zone-level	B1-c worst recorded: Ice Storm
2018-06-30	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone MIZ046 (ISABELLA), zone-level	B1-c worst recorded: Excessive Heat, Heat
2017-06-23	Flood		\$70,000,000 property; \$21,000,000 crops (2017 dollars)	0, 0	WINN to COE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2014-04-12	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$100,000 property; \$0 crops (2014 dollars)	0, 0	SHEPHERD	B1-c worst recorded: Thunderstorm Wind
2012-07-03	Lightning		\$10,000 property; crops not reported (2012 dollars)	0, 0	ROSEBUSH	B1-c worst recorded: Lightning
2010-12-11	Winter Storm		\$250,000 property; \$0 crops, reported for the zone (2010 dollars)	0, 0	NWS zone MIZ046 (ISABELLA), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2006-10-04	Hail	2 in	\$15,000 property; \$15,000 crops (2006 dollars)	0, 0	SHEPHERD	B1-c worst recorded: Hail
2001-05-21	Tornado	F1, 4 mi within this county, 40 yd wide	\$150,000 property; crops not reported (2001 dollars)	0, 1	SHEPHERD	deaths or injuries recorded
1998-11-10	High Wind	65 kt (75 mph), measurement type not recorded	damage not reported	0, 0	NWS zone MIZ046 (ISABELLA), zone-level	B1-c worst recorded: High Wind and Strong Wind
1996-06-21	Tornado	F1, 4.4 mi within this county, 80 yd wide	\$500,000 property; crops not reported (1996 dollars)	0, 0	WEIDMAN to ROSEBUSH	B1-c most damaging: Tornado
1988-04-03	Tornado	F1, 1 mi path length (whole path, pre-1996), 40 yd wide	\$25,000 property; crops not recorded (1988 dollars)	0, 6	location not recorded	deaths or injuries recorded
1965-10-07	Tornado	F2, 2 mi path length (whole path, pre-1996), 50 yd wide	\$25,000 property; crops not recorded (1965 dollars)	0, 0	location not recorded	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (256 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	2.21	event-days per year	about 2.21 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	42	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	0	event-days per year	none modeled		event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.000535	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0535%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.83	events per year	about 1.83 per year	Highly likely	FEMA annualized frequency (modeled)	69.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.79	event-days per year	about 1.79 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	32	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0126	events per year	about 1 in 79 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	0.833	event-days per year	about 0.833 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	56	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.571	event-days per year	about 0.571 days per year	Likely (from Storm Events: 12 of 30 years)	event-days in 12 of 30 years, 1996 to 2025 (40%)	16	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0875	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.3	days per year with a strike	about 30.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.78	events per year	about 2.78 per year	Highly likely	FEMA annualized frequency (modeled)	106	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	0.206	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000587	annual probability at a location	chance a given location in the county burns in a year: 0.00587%		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	16.7	event-days per year	about 16.7 days per year	Likely (from Storm Events: 24 of 30 years)	event-days in 24 of 30 years, 1996 to 2025 (80%)	318	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	28	30	0.933
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	56	30	1.87
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	5	30	0.167
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	18 of 18	59.0	77.5	89.8	Relatively High 8, Relatively Moderate 10
Drought	0 of 18				No Rating 18
Earthquake	18 of 18	6.0	17.9	37.3	Very Low 18
Hail	18 of 18	50.3	80.9	88.9	Relatively High 2, Relatively Moderate 14, Relatively Low 2
Heat Wave	18 of 18	6.2	13.4	27.5	Relatively Low 7, Very Low 11
Hurricane	18 of 18	20.8	34.2	40.3	Very Low 18
Ice Storm	18 of 18	17.3	61.0	79.8	Relatively Moderate 5, Relatively Low 12, Very Low 1
Inland Flooding	18 of 18	1.3	58.2	93.6	Relatively High 4, Relatively Moderate 8, Relatively Low 2, Very Low 4
Landslide	15 of 18	10.0	55.8	88.1	Relatively Low 3, Very Low 12, No Rating 3
Lightning	18 of 18	36.2	55.0	75.7	Relatively Moderate 13, Relatively Low 5
Strong Wind	18 of 18	63.3	90.9	97.3	Very High 2, Relatively High 14, Relatively Moderate 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	18 of 18	52.1	74.0	91.2	Relatively High 9, Relatively Moderate 8, Relatively Low 1
Wildfire	16 of 18	22.1	45.4	70.7	Relatively Low 3, Very Low 13, No Rating 2
Winter Weather	18 of 18	90.6	96.6	98.9	Very High 12, Relatively High 6

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, 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.

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
Isabella County	County	Approved, expires 2028-01-25		\$1,923.75	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Clare city	City	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	4 total; 0 since its plan	Also approved under plan 108796 (Isabella County HMP, expires 2028-01-25). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Lake Isabella village	Village	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	\$2,184	1 total; 0 since its plan	
Mount Pleasant city	City	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	33 total; 1 since its plan	
Rosebush village	Village	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; no approved plan	
Shepherd village	Village	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	\$2,321.25	17 total; 1 since its plan	
Broomfield township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Chippewa township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Coe township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	
Coldwater township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Deerfield township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 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
Denver township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Fremont township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Gilmore township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Isabella township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Lincoln township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Nottawa township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Rolland township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Sherman township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Union charter township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Vernon township	Township	Plan 108796 approved 2023-01-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Wise township	Township	Approved, expires 2028-01-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; 0 since its plan	

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

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

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

Local data needed

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

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

- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-01-26 <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	\$18,169,816,440	\$150,453,853	64,345	\$697	\$121,624	\$2,617,272	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$31,627,716,541	n/a	64,394	\$83,348	n/a	\$26,815	0.000264%				
Hail	\$18,169,816,440	\$150,453,853	64,345	\$669,139	\$53,348	\$32,045	0.00368%				
Heat Wave	\$18,169,816,440	\$150,453,853	64,345	\$2,515	\$1	\$180,171	under 0.0001%				
Hurricane	\$17,288,006,063	\$147,706,302	62,907	\$11,702	\$4,154	\$15	under 0.0001%				
Ice Storm	\$18,169,407,370	n/a	64,342	\$130,657	n/a	\$1,788	0.000719%				
Inland Flooding	\$18,154,013,805	\$3,601,305	1,061	\$12,233,433	\$32,550	\$2,727	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$43,377,079	n/a	157	\$60	n/a	\$723	0.000138%				
Lightning	\$18,169,816,440	n/a	64,345	\$7,449	n/a	\$237,887	under 0.0001%				
Strong Wind	\$18,169,816,440	\$150,453,853	64,345	\$1,331,339	\$51,499	\$419,601	0.00733%	\$175,000			
Tornado	\$18,169,816,440	\$150,453,853	64,345	\$2,045,376	\$2,937	\$1,473,802	0.0113%				
Wildfire	\$1,620,538,654	\$23,860,514	7,432	\$5,143	\$13	\$681	0.000317%				
Winter Weather	\$18,169,816,440	\$150,453,853	64,345	\$15,767	\$829	\$582,897	under 0.0001%		\$100,000		

Totals since 2023-01-26 (Storm Events through 2026-06-30): 4 county-coded records, 2 with a damage value recorded (including \$0), \$175,000; 3 zone-level records, 3 with a damage value recorded (including \$0), \$100,000 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	64,345
Building value (total, not at risk)	\$18,169,816,440
Agriculture value (total, not at risk)	\$150,453,853
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$16,803,579
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)	\$5,576,423
Social vulnerability rating	Relatively Moderate
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	2	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	2	0	2	0	1
of which: Union charter township	0	0	1	0	1	0	0
of which: Nottawa township	0	0	1	0	1	0	1
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>
Clare city	260629	0	0	0	0	0	0	0
Lake Isabella village	261226	0	0	0	0	0	0	0
Mount Pleasant city	260104	0	0	0	0	0	0	0
Rosebush village	260921	0	0	0	0	0	0	0
Shepherd village	260922	0	0	0	0	0	0	0
Broomfield township	260815	0	0	0	0	0	0	0
Chippewa township	260824	0	0	0	0	0	0	0
Coe township	260819	0	0	0	0	0	0	0
Coldwater township	260918	0	0	0	0	0	0	0
Deerfield township	260816	0	0	0	0	0	0	0
Denver township	260817	0	0	0	0	0	0	0
Fremont township	260818	0	0	0	0	0	0	0
Gilmore township	260919	0	0	0	0	0	0	0
Isabella township	260820	0	0	0	0	0	0	0
Lincoln township	260920	0	0	0	0	0	0	0
Nottawa township	260821	0	0	1	0	1	0	1
Rolland township	260422	0	0	0	0	0	0	0
Sherman township	260822	0	0	0	0	0	0	0
Union charter township	260812	0	0	1	0	1	0	0
Vernon township	260825	0	0	0	0	0	0	0
Wise township	260823	0	0	0	0	0	0	0

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

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

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 2 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):

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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)
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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_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_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_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_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/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

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Cite this: Hazard Plain (2026). Isabella County, MI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 26073). Automated baseline. <https://hazardplain.org/mi/26073/> 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.