

Newaygo County, MI

Risk-assessment baseline packet

County FIPS: 26123 **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 2031-08-25. Plan: Newaygo County HMP 2026 Update (FEMA plan 111752), approved 2026-08-26.

Since the plan was approved on 2026-08-26: no new federal declaration.

NOAA Storm Events records since that date: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$8,048,659 a year), Strong Wind (\$1,926,763) and Cold Wave (\$960,550).

Repetitive-loss flood properties now: FMA RL 5, SRL 7 (44 CFR 77.2); any definition: 18.

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; 26123 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 2031-08-25	Plan:	Newaygo County HMP 2026 Update (FEMA plan 111752)
Approved:	2026-08-26	Days to expiry:	1,790
What changed since your last plan (approved 2026-08-26)			
New federal declarations:	none	Storm Events records since approval:	not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet
Repetitive loss now:	FMA RL 5, SRL 7 (44 CFR 77.2); any definition: 18	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: 26 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
Newaygo County	County	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Fremont city	City	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Grant city	City	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Hesperia village	Village	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Newaygo city	City	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
White Cloud city	City	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Ashland township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Barton township	Township	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Big Prairie township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Bridgeton township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Brooks township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Croton township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Dayton township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Denver township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Ensley township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Everett township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Garfield township	Township	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Goodwell township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Grant township	Township	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Lilley township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lincoln township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Merrill township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Norwich township	Township	Approved, expires 2031-08-25	Newaygo County HMP 2026 Update (FEMA plan 111752)	2026-08-26	2031-08-25	1,790		
Sheridan charter township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Sherman township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Wilcox township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	Newaygo County HMP 2026 Update (FEMA plan 111752), pending adoption here	2026-08-26 by FEMA; not yet adopted here	2031-08-25 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	\$8,044,708	\$2,942	\$1,009	\$8,048,659	14	
2	Strong Wind	Relatively High	Relatively High	\$979,781	\$51,749	\$895,232	\$1,926,763	83	Includes 9 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
3	Cold Wave	Relatively Low	Relatively Low	\$112	\$69,513	\$890,925	\$960,550	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
4	Tornado	Relatively Low	Relatively Low	\$413,776	\$2,546	\$533,241	\$949,563	5	
5	Winter Weather	Relatively High	Relatively High	\$10,275	\$1,355	\$673,274	\$684,904	93	Includes 1 Sleet record (outside NRI's Winter Weather definition).

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
6	Lightning	Relatively Low	Relatively Low	\$5,944	n/a	\$196,818	\$202,763	1	
7	Heat Wave	Very Low	Very Low	\$1,656	\$1	\$140,902	\$142,559	1	
8	Hail	Very Low	Very Low	\$69,197	\$39,097	\$9,329	\$117,624	42	
9	Ice Storm	Relatively Low	Relatively Low	\$70,583	n/a	\$13,249	\$83,832	3	
10	Earthquake	Very Low	Very Low	\$44,713	n/a	\$14,800	\$59,513		Storm Events does not record earthquakes.
11	Wildfire	Very Low	Very Low	\$26,474	\$59	\$3,680	\$30,213	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
12	Landslide	Relatively Low	Very Low	\$674	n/a	\$6,859	\$7,533	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Hurricane	Very Low	Very Low	\$4,617	\$1,941	\$2	\$6,559	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	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 9705 (Very Low, 33.6); tract 9711 (Very Low, 24.5); tract 9709 (Very Low, 24.0)
Hurricane	tract 9701 (Very Low, 38.1); tract 9707 (Very Low, 33.3); tract 9710 (Very Low, 31.6)
Landslide	tract 9701 (Relatively Moderate, 96.2); tract 9706 (Relatively Low, 92.6); tract 9709 (Relatively Low, 92.6)
Tornado	tract 9701 (Relatively Moderate, 65.1); tract 9705 (Relatively Moderate, 60.8); tract 9711 (Relatively Moderate, 60.4)
Wildfire	tract 9707 (Relatively Low, 82.7); tract 9701 (Relatively Low, 82.6); tract 9708 (Relatively Low, 79.7)

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 9705 is Census Tract 9705). 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.

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)	54 records, 1958 to 2025	0.75 in to 2.5 in (median 0.88 in); 54 with a recorded value	2.5 in hail, 2019-08-29	Hail, 2004-05-08, \$20,000 property; \$20,000 crops (2004 dollars)	Event records naming jurisdictions in the plan: Newaygo city (10 records), White Cloud city (5 records), Grant city (4 records), Grant township (4 records), Croton township (3 records), Fremont city (3 records), Big Prairie township (2 records), Bridgeton township (2 records), Hesperia 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)	3 records, 2003 to 2019 (3 zone-level)		Ice Storm, 2019-02-05, \$1,000,000 property; \$0 crops (2019 dollars); NWS zone MIZ044		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)	14 records, 1997 to 2020 (2 zone-level)		Flood, 2013-04-17, \$5,000,000 property; \$0 crops (2013 dollars)		Event records naming jurisdictions in the plan: Bridgeton township (3 records), Big Prairie township (1 record), Croton township (1 record), Fremont city (1 record), Hesperia village (1 record), Newaygo city (1 record). Zone-level records (2) 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, 2008		Lightning, 2008-06-05, \$100,000 property; crops not reported (2008 dollars)		No event record names a jurisdiction in the plan.	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)	11 records, 1997 to 2021 (11 zone-level)	43 kt (49 mph) to 62 kt (71 mph) (median 52 kt (60 mph)); 10 with a recorded value	62 kt (71 mph), measurement type not recorded, High Wind, 1998-11-10; NWS zone MIZ044	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)	101 records, 1958 to 2026	50 kt (58 mph) to 74 kt (85 mph) (median 52 kt (60 mph)); 69 with a recorded value	74 kt (85 mph) estimated gust, Thunderstorm Wind, 2014-04-12	Thunderstorm Wind, 1998-05-31, \$1,240,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Newaygo city (12 records), White Cloud city (10 records), Fremont city (8 records), Grant city (7 records), Grant township (7 records), Hesperia village (7 records), Croton township (3 records), Big Prairie township (2 records), Bridgeton township (1 record), Lilley township (1 record).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	14 records, 1951 to 2025	F/EF0 to F/EF2 (median F/EF1); 14 with a recorded value	F2 tornado, 1951-09-26, 2.3 mi path length (whole path, pre-1996), 440 yd wide, damage not recorded (pre-1996 record), 1 direct death, 3 direct injuries	Tornado, 2013-11-17, \$50,000 property; \$0 crops (2013 dollars)	Event records naming jurisdictions in the plan: Grant city (2 records), Grant township (2 records), Newaygo city (2 records), Big Prairie 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)	93 records, 1996 to 2026 (93 zone-level)		Winter Storm, 2018-04-14, \$100,000 property; \$0 crops (2018 dollars); NWS zone MIZ044		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: 13 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).

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-06-30	2026-04-10	DR-4925-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	\$27,788.42	in the 12 months before plan approval; within last 5 years	
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$93,990.20		
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
2013-06-18	2013-04-16	DR-4121-MI	Major disaster	Flooding	Inland Flooding	\$148,649.38		
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		
2004-06-30	2004-05-20	DR-1527-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
1999-01-27	1999-01-02	EM-3137-MI	Emergency	Mi - Severe Weather 1/2 /99	Winter Weather	\$24,944.91		
1998-06-24	1998-05-29	DR-1226-MI	Major disaster	Severe Storms	Hazard not mapped (severe storm title names no single hazard); not counted	no Public Assistance recorded		
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		
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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	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	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0		0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	54		0	5	0	0	1955 to 2026-06-30	
Heat Wave	1		0	0	0	0	1996 to 2026-06-30	
Hurricane	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	3		0	0	0	0	1996 to 2026-06-30	
Inland Flooding	14		0	0	6	0	1996 to 2026-06-30	
Landslide	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	1996 to 2026-06-30	
Strong Wind	112		3	16	1	0	1955 to 2026-06-30	Includes 9 High Wind and 2 Strong Wind records.
Tornado	14		0	1	2	0	1950 to 2026-06-30	
Wildfire	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	93		4	11	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
2019-08-29	Hail	2.5 in	\$10,000 property; \$25,000 crops (2019 dollars)	0, 0	FREMONT MUNI ARPT	B1-c worst recorded: Hail
2019-02-05	Ice Storm		\$1,000,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone MIZ044 (NEWAYGO), 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 MIZ044 (NEWAYGO), zone-level	B1-c worst recorded: Excessive Heat, Heat
2018-04-14	Winter Storm		\$100,000 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone MIZ044 (NEWAYGO), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2017-03-08	High Wind	52 kt (60 mph) estimated gust	\$10,000,000 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone MIZ044 (NEWAYGO), zone-level	B1-c most damaging: High Wind and Strong Wind
2014-04-12	Thunderstorm Wind	74 kt (85 mph) estimated gust	\$200,000 property; \$0 crops (2014 dollars)	0, 0	GRANT	B1-c worst recorded: Thunderstorm Wind
2013-04-17	Flood		\$5,000,000 property; \$0 crops (2013 dollars)	0, 0	VOLNEY to BRIDGETON	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-07-31	Thunderstorm Wind	52 kt (60 mph) estimated gust	damage not reported	2, 0	NEWAYGO	deaths or injuries recorded
2008-06-05	Lightning		\$100,000 property; crops not reported (2008 dollars)	0, 0	ENSLEY CENTER	B1-c worst recorded: Lightning
1998-11-10	High Wind	62 kt (71 mph), measurement type not recorded	damage not reported	0, 0	NWS zone MIZ044 (NEWAYGO), zone-level	B1-c worst recorded: High Wind and Strong Wind
1975-06-17	Tornado	F2, 1.5 mi path length (whole path, pre-1996), 60 yd wide	damage not recorded (pre-1996 record)	1, 0	location not recorded	deaths or injuries recorded
1951-09-26	Tornado	F2, 2.3 mi path length (whole path, pre-1996), 440 yd wide	damage not recorded (pre-1996 record)	1, 3	location not recorded	deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (292 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	1.42	event-days per year	about 1.42 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	27	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	0.000553	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0553%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.11	events per year	about 1.11 per year	Highly likely	FEMA annualized frequency (modeled)	42.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.84	event-days per year	about 1.84 days per year	Possible (from Storm Events: 1 of 30 years)	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	33	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.00664	events per year	about 1 in 150 years	Unlikely	FEMA annualized frequency (modeled)	2	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	0.91	event-days per year	about 0.91 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	62	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.429	event-days per year	about 0.429 days per year	Likely (from Storm Events: 8 of 30 years)	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	12	1996 to 2023 (28 years)	see B1-f	
Landslide	0.247	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.5	days per year with a strike	about 30.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.73	events per year	about 1.73 per year	Highly likely	FEMA annualized frequency (modeled)	66	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	0.194	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	0.00012	annual probability at a location	chance a given location in the county burns in a year: 0.012%		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	24.9	event-days per year	about 24.9 days per year	Highly likely (from Storm Events: 27 of 30 years)	event-days in 27 of 30 years, 1996 to 2025 (90%)	473	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	20	30	0.667
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	61	30	2.03
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	6	30	0.2
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	11 of 11	55.7	66.3	77.5	Relatively Moderate 11
Drought	0 of 11				No Rating 11
Earthquake	11 of 11	10.6	18.2	33.6	Very Low 11
Hail	11 of 11	53.2	57.4	74.2	Relatively Moderate 1, Relatively Low 10
Heat Wave	11 of 11	12.5	21.1	29.3	Relatively Low 8, Very Low 3
Hurricane	11 of 11	28.7	30.5	38.1	Very Low 11
Ice Storm	11 of 11	55.2	65.1	74.1	Relatively Moderate 2, Relatively Low 9
Inland Flooding	11 of 11	40.7	67.5	84.8	Relatively High 1, Relatively Moderate 9, Relatively Low 1
Landslide	11 of 11	71.3	88.2	96.2	Relatively Moderate 1, Relatively Low 9, Very Low 1
Lightning	11 of 11	54.7	69.8	78.8	Relatively High 1, Relatively Moderate 10
Strong Wind	11 of 11	94.6	96.8	98.7	Very High 8, Relatively High 3

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	11 of 11	52.0	58.1	65.1	Relatively Moderate 10, Relatively Low 1
Wildfire	11 of 11	56.1	71.4	82.7	Relatively Low 9, Very Low 2
Winter Weather	11 of 11	98.0	99.2	99.6	Very High 11

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
Newaygo County	County	Approved, expires 2031-08-25		\$98,451.77	0 total; not yet covered	No NFIP community ID on this jurisdiction's plan row. Includes \$93,990.20 for declarations not counted as hazard incidents (DR-4494-MI).
Fremont city	City	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; not yet covered	
Grant city	City	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	\$5,703.54	13 total; not yet covered	
Hesperia village	Village	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$22,169.89	9 total; no approved plan	
Newaygo city	City	Approved, expires 2031-08-25	FMA RL 0, SRL 1; any 1	no Public Assistance recorded	25 total; not yet covered	
White Cloud city	City	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	\$2,438.61	15 total; not yet covered	
Ashland township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 2, SRL 2; any 3	no Public Assistance recorded	0 total; no approved plan	
Barton township	Township	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; not yet covered	
Big Prairie township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	6 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Bridgeton township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 1, SRL 3; any 8	no Public Assistance recorded	6 total; no approved plan	
Brooks township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 1, SRL 0; any 2	\$4,066.75	0 total; no approved plan	
Croton township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	7 total; no approved plan	
Dayton township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; no approved plan	
Denver township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Ensley township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Everett township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Garfield township	Township	Approved, expires 2031-08-25	FMA RL 1, SRL 1; any 3	no Public Assistance recorded	0 total; not yet covered	
Goodwell township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Grant township	Township	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; not yet covered	
Lilley township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	1 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Lincoln township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Merrill township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Norwich township	Township	Approved, expires 2031-08-25	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; not yet covered	
Sheridan charter township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Sherman township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Wilcox township	Township	Plan 111752 approved 2026-08-26, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-08-26 <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	\$11,618,942,271	\$165,226,064	49,957	\$112	\$69,513	\$890,925	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$19,334,210,969	n/a	49,978	\$44,713	n/a	\$14,800	0.000231%				
Hail	\$11,618,942,271	\$165,226,064	49,957	\$69,197	\$39,097	\$9,329	0.000596%				
Heat Wave	\$11,618,942,271	\$165,226,064	49,957	\$1,656	\$1	\$140,902	under 0.0001%				
Hurricane	\$11,590,896,601	\$162,818,162	49,794	\$4,617	\$1,941	\$2	under 0.0001%				
Ice Storm	\$11,618,942,271	n/a	49,957	\$70,583	n/a	\$13,249	0.000607%				
Inland Flooding	\$11,588,755,383	\$395,397	420	\$8,044,708	\$2,942	\$1,009	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	\$172,698,352	n/a	709	\$674	n/a	\$6,859	0.00039%				
Lightning	\$11,618,942,271	n/a	49,957	\$5,944	n/a	\$196,818	under 0.0001%				
Strong Wind	\$11,618,942,271	\$165,226,064	49,957	\$979,781	\$51,749	\$895,232	0.00843%				
Tornado	\$11,618,942,271	\$165,226,064	49,957	\$413,776	\$2,546	\$533,241	0.00356%				

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 2026-08-26 <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
Wildfire	\$2,107,250,126	\$49,392,291	13,717	\$26,474	\$59	\$3,680	0.00126%				
Winter Weather	\$11,618,942,271	\$165,226,064	49,957	\$10,275	\$1,355	\$673,274	under 0.0001%				

Totals since 2026-08-26: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; 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	49,957
Building value (total, not at risk)	\$11,618,942,271
Agriculture value (total, not at risk)	\$165,226,064
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$9,841,715
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)	\$3,379,320
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)	5	Severe repetitive loss, FMA definition (44 CFR 77.2)	7
Repetitive loss, NFIP insurance definition	16	Severe repetitive loss, NFIP insurance definition	5

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	5	7	16	5	18	0	13
of which: Newaygo city	0	1	1	1	1	0	1
of which: Bridgeton township	1	3	8	2	8	0	5
of which: Brooks township	1	0	1	0	2	0	1
of which: Garfield township	1	1	3	1	3	0	3
of which: Ashland township	2	2	2	1	3	0	2
of which: Dayton 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>
Fremont city	260167	0	0	0	0	0	0	0
Grant city	261376	0	0	0	0	0	0	0
Hesperia village	260485	0	0	0	0	0	0	0
Newaygo city	260340	0	1	1	1	1	0	1
White Cloud city	260470	0	0	0	0	0	0	0
Ashland township	260694	2	2	2	1	3	0	2
Barton township	261400	0	0	0	0	0	0	0
Big Prairie township	260465	0	0	0	0	0	0	0
Bridgeton township	260466	1	3	8	2	8	0	5

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>
Brooks township	260467	1	0	1	0	2	0	1
Croton township	260468	0	0	0	0	0	0	0
Dayton township	261402	0	0	1	0	1	0	1
Denver township	261403	0	0	0	0	0	0	0
Ensley township	261042	0	0	0	0	0	0	0
Everett township	261404	0	0	0	0	0	0	0
Garfield township	260469	1	1	3	1	3	0	3
Goodwell township	261375	0	0	0	0	0	0	0
Grant township	261405	0	0	0	0	0	0	0
Lilley township	261379	0	0	0	0	0	0	0
Lincoln township	260828	0	0	0	0	0	0	0
Merrill township	261380	0	0	0	0	0	0	0
Norwich township	261382	0	0	0	0	0	0	0
Sheridan charter township	261899	0	0	0	0	0	0	0
Sherman township	261384	0	0	0	0	0	0	0
Wilcox township	261013	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	5	7	16	5	18	0	13
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 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 13 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_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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_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

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Cite this: Hazard Plain (2026). Newaygo County, MI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 26123). Automated baseline. <https://hazardplain.org/mi/26123/> 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.