

Saginaw County, MI

Risk-assessment baseline packet

County FIPS: 26145 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 2028-05-31. Plan: Saginaw County HMP Update (FEMA plan 108945), approved 2023-06-01.
Since the plan was approved on 2023-06-01: 1 new hazard declaration (1 incident): DR-4925-MI (Severe Storms, Tornadoes, and Flooding).
NOAA Storm Events records since that date: 29 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$43,285,051 a year), Cold Wave (\$10,818,925) and Tornado (\$9,183,903).
Repetitive-loss flood properties now: FMA RL 6, SRL 9 (44 CFR 77.2); any definition: 54.
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; 26145 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 2028-05-31	Plan:	Saginaw County HMP Update (FEMA plan 108945)
Approved:	2023-06-01	Days to expiry:	609

What changed since your last plan (approved 2023-06-01)

New federal declarations:	1 new hazard declaration (1 incident): DR-4925-MI (Severe Storms, Tornadoes, and Flooding)	Storm Events records since approval:	29 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 6, SRL 9 (44 CFR 77.2); any definition: 54	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: 30 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 negative = days since expiry	Notes
Saginaw County	County	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	
Birch Run village	Village	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Frankenmuth city	City	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-12-05
Merrill village	Village	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Oakley village	Village	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-12-05
Saginaw city	City	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-04-01
St. Charles village	Village	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-02-26
Zilwaukee city	City	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Birch Run township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-12-05
Blumfield township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-01-03
Brady township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-04-01
Brant township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-04-01
Bridgeport charter township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-02-26
Buena Vista charter township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-12-05
Carrollton township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Chesaning township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-12-05
Frankenmuth township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Fremont township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-02-26
James township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Jonesfield township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-01-03
Kochville township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Maple Grove township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-04-19
Richland township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
Saginaw charter township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-04-19
Spaulding township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28
St. Charles township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-02-26
Swan Creek township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2024-01-03
Taymouth township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-08-04
Thomas township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-12-05
Tittabawassee township	Township	Approved, expires 2028-05-31	Saginaw County HMP Update (FEMA plan 108945)	2023-06-01	2028-05-31	609	this jurisdiction approved 2023-09-28

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$43,168,894	\$65,529	\$50,629	\$43,285,051	40	
2	Cold Wave	Relatively High	Relatively High	\$2,451	\$107,602	\$10,708,872	\$10,818,925	16	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Tornado	Relatively High	Relatively High	\$3,469,498	\$4,043	\$5,710,363	\$9,183,903	20	
4	Strong Wind	Relatively High	Relatively High	\$2,991,329	\$52,461	\$853,237	\$3,897,027	282	Includes 34 High Wind and 4 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Heat Wave	Relatively Low	Relatively Low	\$7,206	\$1	\$1,293,991	\$1,301,198	14	
6	Hail	Relatively Moderate	Relatively Moderate	\$1,072,905	\$63,346	\$82,319	\$1,218,570	107	
7	Winter Weather	Very High	Very High	\$32,165	\$798	\$1,137,040	\$1,170,004	64	Includes 1 Sleet record (outside NRI's Winter Weather definition).
8	Earthquake	Relatively Low	Relatively Low	\$315,896	n/a	\$114,873	\$430,769		Storm Events does not record earthquakes.
9	Ice Storm	Relatively Moderate	Relatively Moderate	\$284,192	n/a	\$2,885	\$287,076	10	
10	Lightning	Relatively Low	Relatively Low	\$47,773	n/a	\$150,621	\$198,394	7	
11	Hurricane	Very Low	Very Low	\$57,782	\$14,886	\$230	\$72,898	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
12	Wildfire	Very Low	Very Low	\$4,429	\$3	\$884	\$5,317	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
13	Landslide	Very Low	Very Low	\$113	n/a	\$220	\$333	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	2	

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 102 (Relatively Low, 59.1); tract 103.04 (Relatively Low, 42.9); tract 105.02 (Very Low, 40.3)
Hurricane	tract 102 (Very Low, 46.4); tract 127 (Very Low, 42.6); tract 129 (Very Low, 42.4)
Landslide	tract 129 (Very Low, 75.7); tract 127 (Very Low, 75.1); tract 125 (Very Low, 73.8)
Tornado	tract 102 (Relatively High, 91.9); tract 127 (Relatively High, 86.3); tract 105.02 (Relatively High, 85.1)
Wildfire	tract 119.02 (Very Low, 64.5); tract 130 (Very Low, 56.8); tract 126 (Very Low, 54.4)

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 102 is Census Tract 102). 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	15 records, 1996 to 2026 (15 zone-level)	1 day to 21 days (median 3 days); 15 with a recorded value	January 2003 (1 monthly summary record), zone-level	Cold/Wind Chill, 1998-12-30, \$500,000 property; crops not reported, reported for the zone (1998 dollars)	Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2012 (1 zone-level)		Frost/Freeze, 2012-04-27, \$1,300,000 crop damage (2012 dollars); NWS zone MIZ053		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	2 records, 2001 to 2002 (2 zone-level)	30 days to 31 days (median 30.5 days); 2 with a recorded value	31 days (1 month), 2001-07-01 to 2001-07-31, zone-level		Countywide (zone-level records).	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)	126 records, 1963 to 2026	0.75 in to 3.5 in (median 1 in); 126 with a recorded value	3.5 in hail, 1984-09-02	Hail, 2008-06-06, \$300 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: Saginaw charter township (16 records), Saginaw city (16 records), Bridgeport charter township (6 records), St. Charles township (5 records), St. Charles village (5 records), Birch Run township (3 records), Birch Run village (3 records), Chesaning township (3 records), Merrill village (3 records), Oakley village (3 records); and 6 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	14 records, 1999 to 2026 (14 zone-level)	1 day to 7 days (median 4.5 days); 10 with a recorded value	7 consecutive days, 2012-07-01 to 2012-07-07, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
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)	10 records, 1997 to 2020 (10 zone-level)		Ice Storm, 2013-12-21, \$3,000,000 property; \$0 crops (2013 dollars); NWS zone MIZ053		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)	40 records, 1996 to 2020 (23 zone-level)		Flood, 2020-05-18, \$9,000,000 property; \$0 crops (2020 dollars)		Event records naming jurisdictions in the plan: Saginaw charter township (3 records), Saginaw city (3 records), Bridgeport charter township (2 records), Brant township (1 record), Merrill village (1 record), St. Charles township (1 record), St. Charles village (1 record). Zone-level records (23) 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)	7 records, 1998 to 2007		Lightning, 2006-07-17, \$106,000 property; crops not reported (2006 dollars)		Event records naming jurisdictions in the plan: Saginaw charter township (4 records), Saginaw city (4 records), Bridgeport charter township (1 record), Frankenmuth city (1 record), Frankenmuth township (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)	38 records, 1996 to 2022 (38 zone-level)	35 kt (40 mph) to 75 kt (86 mph) (median 52 kt (60 mph)); 37 with a recorded value	75 kt (86 mph), measurement type not recorded, High Wind, 1996-03-20; NWS zone MIZ053	High Wind, 2017-03-08, \$23,000,000 property; \$0 crops, reported for the zone (2017 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	299 records, 1957 to 2026	50 kt (58 mph) to 75 kt (86 mph) (median 54 kt (62 mph)); 259 with a recorded value	75 kt (86 mph), measurement type not recorded, Thunderstorm Wind, 1998-05-31; same speed and measurement basis also recorded on 1998-05-31	Thunderstorm Wind, 1998-05-31, \$1,000,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Saginaw charter township (59 records), Saginaw city (59 records), Chesaning township (17 records), Bridgeport charter township (12 records), St. Charles township (10 records), St. Charles village (10 records), Frankenmuth city (8 records), Frankenmuth township (8 records), Birch Run township (7 records), Birch Run village (7 records); and 7 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	30 records, 1953 to 2026	F/EF0 to F/EF3 (median F/EF1); 30 with a recorded value	F3 tornado, 1996-06-21, 1 mi within this county, 100 yd wide, \$5,000,000 property; crops not reported (1996 dollars)		Event records naming jurisdictions in the plan: Chesaning township (4 records), Frankenmuth city (2 records), Frankenmuth township (2 records), St. Charles township (2 records), St. Charles village (2 records), Birch Run township (1 record), Birch Run village (1 record), Brant township (1 record), Buena Vista charter 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)	64 records, 1997 to 2025 (64 zone-level)		Winter Storm, 2018-04-14, \$2,000,000 property; \$0 crops (2018 dollars); NWS zone MIZ053		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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

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

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 18 declarations covering 14 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-06-30	2026-04-10	DR-4925-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Tornado	PA not declared for this county	new since last plan; within last 5 years	
2020-07-09	2020-05-16	DR-4547-MI	Major disaster	Severe Storms and Flooding	Dam/Levee Break (not an NRI hazard); also designated: Inland Flooding	\$1,125,381.25		
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$11,494,733.25		
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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2013-06-18	2013-04-16	DR-4121-MI	Major disaster	Flooding	Inland Flooding	\$241,809.28		
2008-07-14	2008-06-06	DR-1777-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$920,375.91		
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	PA not declared for this county		
2001-01-10	2000-12-11	EM-3160-MI	Emergency	Snow	Winter Weather	\$204,683.03		
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		
1997-07-11	1997-07-02	DR-1181-MI	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1996-07-23	1996-06-21	DR-1128-MI	Major disaster	Severe Storms and Flooding	Inland Flooding	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		
1973-04-12	1973-04-12	DR-371-MI	Major disaster	Severe Storms & Flooding	Inland Flooding	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	16	1	0	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	126	4	0	4	0	0	1955 to 2026-06-30	
Heat Wave	14	1	0	1	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	10	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	40	0	0	0	12	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	7	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	337	15	6	26	1	0	1955 to 2026-06-30	Includes 34 High Wind and 4 Strong Wind records.
Tornado	30	5	0	5	5	1	1950 to 2026-06-30	
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	64	3	2	6	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
2020-05-18	Flood		\$9,000,000 property; \$0 crops (2020 dollars)	0, 0	FORDNEY to BRIDGEPORT	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-04-14	Winter Storm		\$2,000,000 property; \$0 crops, reported for the zone (2018 dollars)	0, 0	NWS zone MIZ053 (SAGINAW), zone-level	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2013-12-21	Ice Storm		\$3,000,000 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone MIZ053 (SAGINAW), zone-level	B1-c worst recorded: Ice Storm
2013-07-14	Heat		\$0 property; \$0 crops, reported for the zone (2013 dollars)	0, 6	NWS zone MIZ053 (SAGINAW), zone-level	deaths or injuries recorded
2012-07-01	Heat		\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 5	NWS zone MIZ053 (SAGINAW), zone-level	deaths or injuries recorded
2012-04-27	Frost/Freeze		\$0 property; \$1,300,000 crops, reported for the zone (2012 dollars)	0, 0	NWS zone MIZ053 (SAGINAW), zone-level	B1-c worst recorded: Frost/Freeze
2007-02-03	Cold/Wind Chill		\$25,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 10	NWS zone MIZ053 (SAGINAW), zone-level	deaths or injuries recorded
2003-01-10	Cold/Wind Chill		damage not reported	0, 0	NWS zone MIZ053 (SAGINAW), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1998-05-31	Thunderstorm Wind	75 kt (86 mph), measurement type not recorded	\$80,000 property; crops not reported (1998 dollars)	0, 0	MERRILL to HEMLOCK	B1-c worst recorded: Thunderstorm Wind
1996-06-21	Tornado	F3, 1 mi within this county, 100 yd wide	\$5,000,000 property; crops not reported (1996 dollars)	0, 0	FRANKENMUTH	B1-c worst recorded: Tornado
1996-03-20	High Wind	75 kt (86 mph), measurement type not recorded	damage not reported	0, 0	NWS zone MIZ053 (SAGINAW), zone-level	B1-c worst recorded: High Wind and Strong Wind
1984-09-02	Hail	3.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded	B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (646 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	2.89	event-days per year	about 2.89 days per year	Likely (from Storm Events: 11 of 30 years)	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	55	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI models no drought event-days here (2000 to 2025, 25.25 years; D3 and D4 only); Storm Events has a record in 2 of 30 years. The descriptor comes from Storm Events, which counts D2 drought that NRI leaves out.
Earthquake	0.000587	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0587%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.31	events per year	about 2.31 per year	Highly likely	FEMA annualized frequency (modeled)	87.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	2.26	event-days per year	about 2.26 days per year	Likely (from Storm Events: 8 of 30 years)	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	38	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0222	events per year	about 1 in 45 years	Possible	FEMA annualized frequency (modeled)	8	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	0.909	event-days per year	about 0.909 days per year	Likely (from Storm Events: 9 of 30 years)	event-days in 9 of 30 years, 1996 to 2025 (30%)	61	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.25	event-days per year	about 1.25 days per year	Likely (from Storm Events: 18 of 30 years)	event-days in 18 of 30 years, 1996 to 2025 (60%)	35	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0987	events per year (modeled)	about 1 in 10 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32.1	days per year with a strike	about 32.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	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
Strong Wind	4.39	events per year	about 4.39 per year	Highly likely	FEMA annualized frequency (modeled)	167	1986 to 2023 (38 years)	countywide	
Tornado	0.338	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000351	annual probability at a location	chance a given location in the county burns in a year: 0.00351%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	11.1	event-days per year	about 11.1 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	210	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	50	30	1.67
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	228	30	7.6
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	16	30	0.533
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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	61 of 61	43.7	81.2	91.9	Relatively High 36, Relatively Moderate 24, Relatively Low 1
Drought	0 of 61				No Rating 61
Earthquake	61 of 61	7.0	20.3	59.1	Relatively Low 2, Very Low 59
Hail	61 of 61	45.0	66.9	87.8	Relatively Moderate 23, Relatively Low 38
Heat Wave	61 of 61	5.9	31.6	54.0	Relatively Low 52, Very Low 9
Hurricane	61 of 61	25.5	34.9	46.4	Very Low 61
Ice Storm	61 of 61	16.3	45.5	82.6	Relatively Moderate 4, Relatively Low 44, Very Low 13
Inland Flooding	61 of 61	16.9	54.8	94.0	Relatively High 10, Relatively Moderate 29, Relatively Low 22
Landslide	59 of 61	9.4	40.4	75.7	Very Low 59, No Rating 2
Lightning	61 of 61	9.9	19.4	39.3	Relatively Low 25, Very Low 36
Strong Wind	61 of 61	55.3	81.4	97.8	Very High 1, Relatively High 26, Relatively Moderate 34

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	61 of 61	51.2	66.9	91.9	Relatively High 13, Relatively Moderate 45, Relatively Low 3
Wildfire	54 of 61	19.4	29.9	64.5	Very Low 54, No Rating 7
Winter Weather	61 of 61	65.0	92.4	97.3	Very High 9, Relatively High 50, Relatively Moderate 2

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
Saginaw County	County	Approved, expires 2028-05-31		\$186,694.42	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$98,830.65 for declarations not counted as hazard incidents (DR-4494-MI).
Birch Run village	Village	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	\$7,175.25	11 total; 0 since its plan	
Frankenmuth city	City	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	\$18,046.21	13 total; 1 since its plan	Includes \$4,976.71 for declarations not counted as hazard incidents (DR-4494-MI).
Merrill village	Village	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	\$1,113	11 total; 0 since its plan	
Oakley village	Village	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	\$1,824.75	10 total; 1 since its plan	
Saginaw city	City	Approved, expires 2028-05-31	FMA RL 2, SRL 5; any 8	no Public Assistance recorded	82 total; 1 since its plan	
St. Charles village	Village	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 2	\$2,130.21	18 total; 3 since its plan	
Zilwaukee city	City	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	\$7,633.88	1 total; 0 since its plan	
Birch Run township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 0 since its plan	
Blumfield township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Brady township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Brant township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 0 since its 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>	
Bridgeport charter township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 1	\$1,073.25	21 total; 1 since its plan	
Buena Vista charter township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 2	\$28,188.41	8 total; 3 since its plan	
Carrollton township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 3	no Public Assistance recorded	9 total; 0 since its plan	
Chesaning township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	24 total; 2 since its plan	
Frankenmuth township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 1 since its plan	
Fremont township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
James township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 8	\$11,429.89	0 total; 0 since its plan	
Jonesfield township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Kochville township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Maple Grove township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Richland township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	\$1,370.25	0 total; 0 since its plan	
Saginaw charter township	Township	Approved, expires 2028-05-31	FMA RL 2, SRL 3; any 14	\$77,307.38	82 total; 1 since its plan	
Spaulding township	Township	Approved, expires 2028-05-31	FMA RL 2, SRL 0; any 7	no Public Assistance recorded	0 total; 0 since its plan	
St. Charles township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	18 total; 3 since its plan	
Swan Creek township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	8 total; 0 since its plan	
Taymouth township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Thomas township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 0; any 5	\$166,774.08	0 total; 0 since its plan	Includes \$16,414.77 for declarations not counted as hazard incidents (DR-4494-MI).
Tittabawassee township	Township	Approved, expires 2028-05-31	FMA RL 0, SRL 1; any 4	no Public Assistance recorded	0 total; 0 since its plan	

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

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 2023-06-01 <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	\$41,172,069,902	\$219,229,310	190,067	\$2,451	\$107,602	\$10,708,872	under 0.0001%		\$0		
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$73,252,031,858	n/a	190,124	\$315,896	n/a	\$114,873	0.000431%				
Hail	\$41,172,072,805	\$219,229,310	190,067	\$1,072,905	\$63,346	\$82,319	0.00261%	\$0			
Heat Wave	\$41,172,069,902	\$219,229,310	190,067	\$7,206	\$1	\$1,293,991	under 0.0001%		\$0		
Hurricane	\$41,039,868,581	\$214,574,401	189,456	\$57,782	\$14,886	\$230	0.000141%				
Ice Storm	\$41,170,074,440	n/a	190,060	\$284,192	n/a	\$2,885	0.00069%				
Inland Flooding	\$41,136,150,867	\$34,734,338	10,485	\$43,168,894	\$65,529	\$50,629	n/a (see note)		no Public Assistance recorded (1 declaration)		NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$72,493,477	n/a	215	\$113	n/a	\$220	0.000156%				

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 2023-06-01 <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
Lightning	\$41,172,072,805	n/a	190,067	\$47,773	n/a	\$150,621	0.000116%				
Strong Wind	\$41,172,072,805	\$219,229,310	190,067	\$2,991,329	\$52,461	\$853,237	0.00727%	\$0			
Tornado	\$41,172,072,805	\$219,229,310	190,067	\$3,469,498	\$4,043	\$5,710,363	0.00843%	\$350,000	no Public Assistance recorded (1 declaration)		
Wildfire	\$1,649,748,215	\$10,482,872	10,661	\$4,429	\$3	\$884	0.000268%				
Winter Weather	\$41,172,069,902	\$219,229,310	190,067	\$32,165	\$798	\$1,137,040	under 0.0001%		\$0		

Totals since 2023-06-01 (Storm Events through 2026-06-30): 24 county-coded records, 24 with a damage value recorded (including \$0), \$350,000; 5 zone-level records, 5 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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	190,067
Building value (total, not at risk)	\$41,172,072,805
Agriculture value (total, not at risk)	\$219,229,310
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$51,763,302
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)	\$20,106,165
Social vulnerability rating	Relatively Moderate
Community resilience rating	Very High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	6	Severe repetitive loss, FMA definition (44 CFR 77.2)	9
Repetitive loss, NFIP insurance definition	53	Severe repetitive loss, NFIP insurance definition	7

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	6	9	53	7	54	1	25
of which: Bridgeport charter township	0	0	1	0	1	0	0
of which: Carrollton township	0	0	3	0	3	0	0
of which: Saginaw city	2	5	8	4	8	0	3
of which: Saginaw charter township	2	3	13	2	14	1	7
of which: Spaulding township	2	0	7	0	7	0	3
of which: Buena Vista charter township	0	0	2	0	2	0	1
of which: Tittabawasee township	0	1	4	1	4	0	2
of which: St. Charles village	0	0	2	0	2	0	1
of which: Thomas township	0	0	5	0	5	0	3
of which: James township	0	0	8	0	8	0	5
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>
Birch Run village	260590	0	0	0	0	0	0	0
Frankenmuth city	260188	0	0	0	0	0	0	0
Merrill village	260904	0	0	0	0	0	0	0
Oakley village	260502	0	0	0	0	0	0	0
Saginaw city	260189	2	5	8	4	8	0	3

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
St. Charles village	260593	0	0	2	0	2	0	1
Zilwaukee city	260285	0	0	0	0	0	0	0
Birch Run township	260900	0	0	0	0	0	0	0
Blumfield township	260899	0	0	0	0	0	0	0
Brady township	260898	0	0	0	0	0	0	0
Brant township	260897	0	0	0	0	0	0	0
Bridgeport charter township	260186	0	0	1	0	1	0	0
Buena Vista charter township	260499	0	0	2	0	2	0	1
Carrollton township	260187	0	0	3	0	3	0	0
Chesaning township	260500	0	0	0	0	0	0	0
Frankenmuth township	260895	0	0	0	0	0	0	0
Fremont township	260894	0	0	0	0	0	0	0
James township	260802	0	0	8	0	8	0	5
Jonesfield township	260893	0	0	0	0	0	0	0
Kochville township	260501	0	0	0	0	0	0	0
Maple Grove township	260891	0	0	0	0	0	0	0
Richland township	260889	0	0	0	0	0	0	0
Saginaw charter township	260190	2	3	13	2	14	1	7
Spaulding township	260303	2	0	7	0	7	0	3
St. Charles township	260905	0	0	0	0	0	0	0
Swan Creek township	260888	0	0	0	0	0	0	0
Taymouth township	260503	0	0	0	0	0	0	0
Thomas township	260603	0	0	5	0	5	0	3
Tittabawassee township	260504	0	1	4	1	4	0	2

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	6	8	45	6	46	1	20
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	3	0	3	0	3
non-residential	0	1	5	1	5	0	2
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 48 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_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).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Saginaw County, MI: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 26145). Automated baseline. <https://hazardplain.org/mi/26145/> 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.