

St. Joseph County, MI

Risk-assessment baseline packet

County FIPS: 26149 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: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$11,364,666 a year), Tornado (\$1,879,378) and Cold Wave (\$1,536,287).

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; 26149 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

No county-level plan row in FEMA data

What changed since your last plan

Not available. No county-level plan row in FEMA data, so there is no approval date to count from.

Sources: 1, 2, 4, 6 (numbered list at the end)

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>	Notes
Athens Area Schools	School/School District	Approved, expires 2029-12-10	Calhoun County 2024 Hazard Mitigation Plan (FEMA plan 110177)	2024-12-11	2029-12-10	1,167	this jurisdiction approved 2025-04-14

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$11,359,389	\$2,125	\$3,152	\$11,364,666	6	
2	Tornado	Relatively Low	Relatively Low	\$909,168	\$7,454	\$962,756	\$1,879,378	12	
3	Cold Wave	Relatively Low	Relatively Moderate	\$538	\$103,230	\$1,432,520	\$1,536,287	5	
4	Strong Wind	Relatively Moderate	Relatively Moderate	\$236,056	\$59,127	\$1,059,133	\$1,354,315	238	Includes 12 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
5	Hail	Relatively Moderate	Relatively Moderate	\$1,069,710	\$51,090	\$6,152	\$1,126,951	61	
6	Lightning	Relatively Moderate	Relatively Moderate	\$14,758	n/a	\$587,143	\$601,901	6	
7	Earthquake	Relatively Low	Relatively Low	\$343,816	n/a	\$97,925	\$441,741		Storm Events does not record earthquakes.
8	Drought	Relatively Low	Relatively Low	n/a	\$296,424	n/a	\$296,424	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Heat Wave	Very Low	Very Low	\$4,013	\$3	\$151,504	\$155,520	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Ice Storm	Relatively Low	Relatively Low	\$46,648	n/a	\$32,989	\$79,637	7	
11	Winter Weather	Relatively Low	Relatively Low	\$5,214	\$1,612	\$46,514	\$53,340	92	
12	Hurricane	Very Low	Very Low	\$11,932	\$12,568	\$20	\$24,520	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Wildfire	Very Low	Very Low	\$5,147	\$6	\$437	\$5,590	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Landslide	Very Low	Very Low	\$235	n/a	\$1,942	\$2,177	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, 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 406 (Relatively Low, 64.8); tract 414 (Relatively Low, 62.3); tract 407 (Relatively Low, 60.3)
Hurricane	tract 410 (Very Low, 44.2); tract 409 (Very Low, 41.8); tract 413.01 (Very Low, 41.6)
Landslide	tract 411.02 (Relatively Low, 90.7); tract 415 (Relatively Low, 88.8); tract 409 (Relatively Low, 86.3)
Tornado	tract 414 (Relatively Moderate, 72.8); tract 410 (Relatively Moderate, 72.5); tract 409 (Relatively Moderate, 67.8)
Wildfire	tract 414 (Very Low, 62.1); tract 409 (Very Low, 61.9); tract 415 (Very Low, 61.5)

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 406 is Census Tract 406). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	5 records, 2014 to 2024 (5 zone-level)	1 day to 2 days (median 2 days); 5 with a recorded value	2 consecutive days, 2022-12-23 to 2022-12-24, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	73 records, 1966 to 2026	0.75 in to 4 in (median 1 in); 73 with a recorded value	4 in hail, 2024-05-07		No event record names a jurisdiction in the plan.	
Excessive Heat, Heat	heat index (in event narratives)	0					Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	7 records, 1997 to 2019 (7 zone-level)		Ice Storm, 2007-02-24, \$30,000 property; \$0 crops (2007 dollars); NWS zone MIZ079		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	6 records, 1996 to 2018 (2 zone-level)		Flood, 2018-02-20, \$680,000 property; \$0 crops (2018 dollars)		No event record names a jurisdiction in the plan. 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)	6 records, 1997 to 2014		Lightning, 2006-06-02, damage not reported, 1 direct death	Lightning, 2010-06-23, \$20,000 property; \$0 crops (2010 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).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	14 records, 1997 to 2026 (14 zone-level)	40 kt (46 mph) to 56 kt (64 mph) (median 50 kt (58 mph)); 11 with a recorded value	56 kt (64 mph) measured gust, High Wind, 2003-11-12; NWS zone MIZ079	Strong Wind, 2026-04-27, \$10,000 property; \$0 crops, reported for the zone (2026 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	273 records, 1967 to 2026	48 kt (55 mph) to 85 kt (98 mph) (median 55 kt (63 mph)); 190 with a recorded value	85 kt (98 mph) estimated gust, Thunderstorm Wind, 2011-05-29	Thunderstorm Wind, 1998-11-10, \$150,000 property; crops not reported (1998 dollars)	No event record names a jurisdiction in the plan.	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	18 records, 1953 to 2026	F/EF0 to F/EF2 (median F/EF1); 18 with a recorded value	EF2 tornado, 2026-03-06, 10.75 mi within this county, 450 yd wide, \$0 property; \$0 crops (2026 dollars), 10 direct injuries	Tornado, 2001-10-24, \$322,200 property; crops not reported (2001 dollars)	No event record names a jurisdiction in the plan.	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	92 records, 1996 to 2026 (92 zone-level)		No damage reported in 92 records.		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: 8 declarations covering 5 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No county-level plan row in FEMA data, so there is no approval date to count from.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2020-03-27	2020-01-20	DR-4494-MI	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$3,315.87	
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
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	\$49,786.50	
1999-01-27	1999-01-02	EM-3137-MI	Emergency	Mi - Severe Weather 1/2 /99	Winter Weather	\$58,301.47	
1980-09-08	1980-09-08	DR-631-MI	Major disaster	Severe Storms & 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	

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	5			2	0		1996 to 2026-06-30	
Drought	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	73			11	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	7			0	0		1996 to 2026-06-30	
Inland Flooding	6			0	2		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	6			0	0		1996 to 2026-06-30	
Strong Wind	287			43	0		1955 to 2026-06-30	Includes 12 High Wind and 2 Strong Wind records.
Tornado	18			5	1		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	92			17	3		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-04-27	Strong Wind	43 kt (49 mph) measured gust	\$10,000 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone MIZ079 (ST. JOSEPH), zone-level	within last 5 years	B1-c most damaging: High Wind and Strong Wind
2026-03-06	Tornado	EF2, 10.75 mi within this county, 450 yd wide	\$0 property; \$0 crops (2026 dollars)	0, 10	THREE RIVERS to WASEPI	within last 5 years	B1-c worst recorded: Tornado
2024-05-07	Hail	4 in	\$40,000 property; \$0 crops (2024 dollars)	0, 0	LEONIDAS	within last 5 years	B1-c worst recorded: Hail
2022-12-23	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone MIZ079 (ST. JOSEPH), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2018-02-20	Flood		\$680,000 property; \$0 crops (2018 dollars)	0, 0	FACTORYVILLE to CHAMBERLAINS		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-05-29	Thunderstorm Wind	85 kt (98 mph) estimated gust	\$0 property; \$0 crops (2011 dollars)	0, 0	HOWARDSVILLE to PARKVILLE		B1-c worst recorded: Thunderstorm Wind
2007-02-24	Ice Storm		\$30,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone MIZ079 (ST. JOSEPH), zone-level		B1-c worst recorded: Ice Storm
2006-06-02	Lightning		damage not reported	1, 0	CONSTANTINE		deaths or injuries recorded
2004-05-21	Thunderstorm Wind	65 kt (75 mph) estimated gust	\$10,000 property; crops not reported (2004 dollars)	1, 0	COLON		deaths or injuries recorded
2004-05-21	Thunderstorm Wind	65 kt (75 mph) estimated gust	\$10,000 property; crops not reported (2004 dollars)	1, 0	STURGIS		deaths or injuries recorded
2003-11-12	High Wind	56 kt (64 mph) measured gust	\$0 property; crops not reported, reported for the zone (2003 dollars)	0, 0	NWS zone MIZ079 (ST. JOSEPH), zone-level		B1-c worst recorded: High Wind and Strong Wind
2001-10-24	Tornado	F1, 4 mi within this county, 400 yd wide	\$322,200 property; crops not reported (2001 dollars)	0, 1	WHITE PIGEON		B1-c most damaging: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (494 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	2.53	event-days per year	about 2.53 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	48	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0.781	event-days per year	about 0.781 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	28	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00112	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.112%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.66	events per year	about 2.66 per year	Highly likely	FEMA annualized frequency (modeled)	101.0 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.47	event-days per year	about 3.47 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	55	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.0173	events per year	about 1 in 58 years	Possible	FEMA annualized frequency (modeled)	4	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	1.23	event-days per year	about 1.23 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	83	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.143	event-days per year	about 0.143 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	4	1996 to 2023 (28 years)	see B1-f	
Landslide	0.115	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	37.7	days per year with a strike	about 37.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.79	events per year	about 4.79 per year	Highly likely	FEMA annualized frequency (modeled)	182	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	0.243	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000124	annual probability at a location	chance a given location in the county burns in a year: 0.00124%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	16.5	event-days per year	about 16.5 days per year	Highly likely (from Storm Events: 28 of 30 years)	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	313	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	35	30	1.17
Hail	2.00 in+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	166	30	5.53
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	8	30	0.267
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	41	30	1.37
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	18 of 18	47.1	66.7	77.2	Relatively Moderate 17, Relatively Low 1
Drought	17 of 18	72.5	82.1	94.1	Relatively Moderate 7, Relatively Low 7, Very Low 3, No Rating 1
Earthquake	18 of 18	31.6	43.3	64.8	Relatively Low 11, Very Low 7
Hail	18 of 18	74.1	87.1	92.8	Relatively High 5, Relatively Moderate 13
Heat Wave	18 of 18	5.9	12.7	22.1	Relatively Low 2, Very Low 16
Hurricane	18 of 18	26.9	38.0	44.2	Very Low 18
Ice Storm	18 of 18	28.3	50.2	64.0	Relatively Low 16, Very Low 2
Inland Flooding	18 of 18	11.0	47.8	87.3	Relatively High 3, Relatively Moderate 6, Relatively Low 8, Very Low 1
Landslide	18 of 18	26.1	81.2	90.7	Relatively Low 9, Very Low 9
Lightning	18 of 18	66.0	85.6	94.5	Relatively High 16, Relatively Moderate 2
Strong Wind	18 of 18	73.8	88.2	94.5	Relatively High 16, Relatively Moderate 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	18 of 18	45.8	61.5	72.8	Relatively Moderate 16, Relatively Low 2
Wildfire	18 of 18	32.3	54.2	62.1	Very Low 18
Winter Weather	18 of 18	40.0	56.2	67.6	Relatively Moderate 15, Relatively Low 3

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	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>	

No rows for this unit.

No city, town, township or county rows in FEMA plan data for this unit; same as county.

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

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.

No county-level plan row in FEMA data, so there is no approval date to count from.

- 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 plan <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	\$14,937,377,793	\$297,002,118	60,908	\$538	\$103,230	\$1,432,520	under 0.0001%				
Drought	n/a	\$113,991,983	n/a	n/a	\$296,424	n/a	0.26% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$26,555,601,093	n/a	60,939	\$343,816	n/a	\$97,925	0.00129%				
Hail	\$14,937,377,793	\$297,002,118	60,908	\$1,069,710	\$51,090	\$6,152	0.00716%				
Heat Wave	\$14,937,377,793	\$297,002,118	60,908	\$4,013	\$3	\$151,504	under 0.0001%				
Hurricane	\$14,934,681,348	\$296,089,850	60,899	\$11,932	\$12,568	\$20	under 0.0001%				
Ice Storm	\$14,937,112,344	n/a	60,907	\$46,648	n/a	\$32,989	0.000312%				
Inland Flooding	\$14,892,249,284	\$1,189,504	874	\$11,359,389	\$2,125	\$3,152	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	\$129,911,278	n/a	470	\$235	n/a	\$1,942	0.000181%				
Lightning	\$14,937,377,793	n/a	60,908	\$14,758	n/a	\$587,143	under 0.0001%				
Strong Wind	\$14,937,377,793	\$297,002,118	60,908	\$236,056	\$59,127	\$1,059,133	0.00158%				
Tornado	\$14,937,377,793	\$297,002,118	60,908	\$909,168	\$7,454	\$962,756	0.00609%				

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 plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$4,776,576,147	\$68,280,323	19,920	\$5,147	\$6	\$437	0.000108%				
Winter Weather	\$14,937,377,793	\$297,002,118	60,908	\$5,214	\$1,612	\$46,514	under 0.0001%				

Totals since the plan: not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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	60,908
Building value (total, not at risk)	\$14,937,377,793
Agriculture value (total, not at risk)	\$297,002,118
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$14,540,262
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)	\$4,382,186
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	4
Repetitive loss, NFIP insurance definition	12	Severe repetitive loss, NFIP insurance definition	3

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	1	4	12	3	12	0	5
of which: Three Rivers city (community ID not in plan data)	0	3	8	2	8	0	3
of which: Colon township (community ID not in plan data)	0	1	1	1	1	0	1
of which: Colon village (community ID not in plan data)	1	0	2	0	2	0	1
of which: Nottawa township (community ID not in plan data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	0	4	0	4	0	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

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	1	1	4	1	4	0	2
2 to 4 unit residential	0	1	2	1	2	0	1
other residential	0	0	1	0	1	0	1
non-residential	0	2	5	1	5	0	1
not reported	0	0	0	0	0	0	0

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

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 11 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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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.