

New Hanover County, NC

Risk-assessment baseline packet

Unit **County area 37129** Release **2026-10** As of **2026-09-28** 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.

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2031-04-20	Plan	Southeastern NC Regional (FEMA plan 111751)
Approved	2026-04-21	Expires	2031-04-20
As of	2026-09-28	Days	1,665 days to expiry

What changed since your last plan (approved 2026-04-21)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	6 (data through 2026-06-30)
Repetitive loss now	FMA RL 45, SRL 172 (44 CFR 77.2); any definition: 1,381	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
New Hanover County	County	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-05-01
Carolina Beach town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-05-01
Kure Beach town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-08-03
Wilmington city	City	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-05-19
Wrightsville Beach town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-05-01
Cape Fear Public Authority	Special District	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-06-23

Plan 111751 lists 35 other participants not on this page, 2 of them not covered by it yet (named in the XLSX file).

SOURCE: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

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Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Hurricane	Very High	Very High	\$171,134,900	\$102,640	\$10,182,671	\$181,420,211	13		Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$43,971,995	\$14,295	\$2,019,928	\$46,006,218	175		
3	Tornado	Relatively High	Relatively High	\$3,083,241	\$125	\$5,852,661	\$8,936,027	26		
4	Coastal Flooding	Relatively High	Relatively High	\$6,168,724		\$520,213	\$6,688,939	11		
5	Lightning	Very High	Very High	\$91,045		\$3,278,214	\$3,369,259	43		
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$296	\$14	\$2,526,946	\$2,527,255	4		
7	Cold Wave	Relatively Moderate	Relatively Moderate	\$19,009	\$2,291	\$2,245,053	\$2,266,353	2		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
8	Earthquake	Relatively Low	Relatively Low	\$1,674,099		\$486,051	\$2,160,151			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Ice Storm	Relatively High	Relatively High	\$1,125,587		\$95,090	\$1,220,676	1		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
10	Winter Weather	Relatively High	Very High	\$122,692	\$5	\$876,321	\$999,019	7		
11	Strong Wind	Relatively Moderate	Relatively Moderate	\$146,065	\$4,213	\$602,315	\$752,593	127		Includes 6 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
12	Wildfire	Relatively Low	Relatively Low	\$617,861	\$25	\$57,373	\$675,259	1		
13	Hail	Very Low	Very Low	\$83,339	\$829	\$6,888	\$91,056	87		
14	Drought	Very Low	Very Low		\$4,080		\$4,080	2		
15	Landslide	Very Low	Very Low	\$125		\$1	\$126	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated rated of all tracts
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 54

Hazard	Location	Census tracts rated
		<i>rated of all tracts</i>
Coastal 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.	45 of 54
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	21 of 54
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
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.	54 of 54
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	52 of 54
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	54 of 54
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 54
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 54
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	53 of 54
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	54 of 54

SOURCE
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	11, 1996 to 2023 (9 zone-level)		No damage reported in 11 records.		Event records naming member places: Wilmington city (1 record), Wrightsville Beach town (1 record). Zone-level records (9) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	2, 2017 to 2017 (2 zone- level)		No crop damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	2, 2011 to 2011 (2 zone- level)	48 days; 1 with a recorded value	48 days (about 1.6 months), 2011-06-14 to 2011-07-31, a run of 2 consecutive Storm Events drought records, zone- level		Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	112, 1957 to 2024	0.75 in to 2.5 in (median 1 in); 112 with a recorded value	2.5 in hail, 1971-06-16	Hail, 2011-05-10, \$3,000 property; \$0 crops (2011 dollars)	Event records naming member places: Wilmington city (46 records), Carolina Beach town (7 records), Kure Beach town (1 record), Wrightsville Beach town (1 record).	
Excessive Heat, Heat	heat index (narratives)	4, 2011 to 2015 (4 zone- level)	2 days to 13 days (median 3 days); 4 with a recorded value	13 consecutive days, 2015-06-14 to 2015-06-26, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	13, 2011 to 2023 (13 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2018-09-14 to 2018-09-15, category 1, \$1,000,000,000 property; \$0 crops, reported for the zone (2018 dollars), 1 direct injury (reported for the zone); NWS zone NCZ107 (INLAND NEW HANOVER), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	1, 2015 to 2015 (1 zone- level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	175, 1996 to 2025		Flash Flood, 2018-09-16, \$2,000,000 property; \$0 crops (2018 dollars)		Event records naming member places: Wilmington city (46 records), Carolina Beach town (18 records), Kure Beach town (1 record), Wrightsville Beach town (1 record).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	43, 1996 to 2026		Lightning, 2020-08-05, \$2,000 property; \$0 crops (2020 dollars), 2 direct deaths	Lightning, 2026-06-28, \$300,000 property; \$0 crops (2026 dollars)	Event records naming member places: Wilmington city (14 records), Carolina Beach town (3 records), Wrightsville Beach town (3 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	8, 2012 to 2024 (8 zone-level)	43 kt (49 mph) to 61 kt (70 mph) (median 53 kt (61 mph)); 8 with a recorded value	61 kt (70 mph) estimated gust, High Wind, 2019-04-26; NWS zone NCZ107 (INLAND NEW HANOVER), zone-level: may include parts of neighboring counties	Strong Wind, 2013-01-31, \$15,000 property; \$0 crops, reported for the zone (2013 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	181, 1956 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 52 kt (60 mph)); 145 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2003-05-31		Event records naming member places: Wilmington city (43 records), Wrightsville Beach town (10 records), Kure Beach town (2 records), Carolina Beach town (1 record).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	33, 1954 to 2025	F/EF0 to F/EF1 (median F/EF0); 33 with a recorded value	F1 tornado, 1998-01-08, 0.2 mi within this county, 10 yd wide, \$175,000 property; crops not reported (1998 dollars), 3 direct injuries	Tornado, 2019-09-05, \$500,000 property; \$0 crops (2019 dollars)	Event records naming member places: Wilmington city (5 records), Carolina Beach town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	1, 2012 to 2012 (1 zone-level)		Wildfire, 2012-04-16, \$2,500 property; \$0 crops, reported for the zone (2012 dollars); NWS zone NCZ107 (INLAND NEW HANOVER), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	7, 2014 to 2026 (7 zone-level)		No damage reported in 7 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows

32

Counted incidents

22

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-01-24	2026-01-21	EM-3637-NC	Emergency	SEVERE WINTER STORM	Winter Weather	none found	during plan review, check whether your last plan included it; within last 5 years	
2024-10-19	2024-09-16	DR-4837-NC	Major disaster	POTENTIAL TROPICAL CYCLONE EIGHT	Hurricane (primary); also designated: Inland Flooding	\$952,885.75	within last 5 years	
2024-09-26	2024-09-25	EM-3617-NC	Emergency	HURRICANE HELENE	Hurricane (primary); also designated: Inland Flooding, Landslide	none found	within last 5 years	
2024-08-06	2024-08-05	EM-3608-NC	Emergency	TROPICAL STORM DEBBY	Hurricane	none found	within last 5 years	
2022-10-01	2022-09-28	EM-3586-NC	Emergency	HURRICANE IAN	Hurricane	none found	within last 5 years	
2020-10-14	2020-07-31	DR-4568-NC	Major disaster	HURRICANE ISAIAS	Hurricane	\$7,762,255.03		
2020-08-02	2020-07-31	EM-3534-NC	Emergency	HURRICANE ISAIAS	Hurricane	none found		same incident as DR-4568
2020-03-25	2020-01-20	DR-4487-NC	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$223,766.99		
2020-03-13	2020-01-20	EM-3471-NC	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4487
2019-10-04	2019-09-01	DR-4465-NC	Major disaster	HURRICANE DORIAN	Hurricane	\$1,891,111.24		
2019-09-03	2019-09-01	EM-3423-NC	Emergency	HURRICANE DORIAN	Hurricane	none found		same incident as DR-4465
2018-09-14	2018-09-07	DR-4393-NC	Major disaster	HURRICANE FLORENCE	Hurricane	\$61,353,686.61		
2018-09-10	2018-09-07	EM-3401-NC	Emergency	HURRICANE FLORENCE	Hurricane	none found		same incident as DR-4393
2016-10-10	2016-10-04	DR-4285-NC	Major disaster	HURRICANE MATTHEW	Hurricane	\$3,752,068.43		
2016-10-07	2016-10-04	EM-3380-NC	Emergency	HURRICANE MATTHEW	Hurricane	none found		same incident as DR-4285
2011-08-31	2011-08-25	DR-4019-NC	Major disaster	HURRICANE IRENE	Hurricane	\$1,613,558.51		
2011-08-25	2011-08-25	EM-3327-NC	Emergency	HURRICANE IRENE	Hurricane	none found		same incident as DR-4019

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2010-10-14	2010-09-27	DR-1942-NC	Major disaster	SEVERE STORMS, FLOODING, AND STRAIGHT-LINE WINDS	Inland Flooding; Strong Wind	PA not declared for this county		
2010-09-01	2010-09-01	EM-3314-NC	Emergency	HURRICANE EARL	Hurricane	none found		
2008-10-08	2008-09-04	DR-1801-NC	Major disaster	TROPICAL STORM HANNA	Hurricane	\$688,280.26		
2005-10-07	2005-09-11	DR-1608-NC	Major disaster	HURRICANE OPHELIA	Hurricane	\$878,825.27		
2005-09-14	2005-09-11	EM-3254-NC	Emergency	HURRICANE OPHELIA	Hurricane	\$790,182.49		same incident as DR-1608
2005-09-05	2005-08-29	EM-3222-NC	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2003-09-18	2003-09-18	DR-1490-NC	Major disaster	HURRICANE ISABEL	Hurricane	\$588,597.20		
1999-09-16	1999-09-15	DR-1292-NC	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$9,940,660.48		
1999-09-15	1999-09-15	EM-3146-NC	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found		same incident as DR-1292
1999-09-01	1999-08-29	EM-3141-NC	Emergency	HURRICANE DENNIS	Hurricane	\$476,788.16		
1998-08-27	1998-08-20	DR-1240-NC	Major disaster	HURRICANE BONNIE	Hurricane	none found		
1996-09-06	1996-09-05	DR-1134-NC	Major disaster	HURRICANE FRAN	Hurricane	none found		
1996-07-18	1996-07-10	DR-1127-NC	Major disaster	HURRICANE BERTHA	Hurricane	none found		
1993-03-17	1993-03-13	EM-3110-NC	Emergency	SEVERE SNOWFALL & WINTER STORM	Winter Weather	none found		
1984-09-21	1984-09-11	DR-724-NC	Major disaster	HURRICANE DIANA	Hurricane	none found		

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.

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1964-10-13	1964-10-13	DR-179-NC	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding		
1962-03-16	1962-03-16	DR-130-NC	Major disaster	SEVERE STORM, HIGH TIDES & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding		
1960-09-16	1960-09-16	DR-107-NC	Major disaster	HURRICANE DONNA	Hurricane (primary); also designated: Inland Flooding		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1958-10-01	1958-10-01	DR-87-NC	Major disaster	HURRICANE & SEVERE STORM	Hurricane		
1956-04-24	1956-04-24	DR-56-NC	Major disaster	SEVERE STORM	Hazard not mapped (severe storm title names no single hazard); not counted		
1955-08-13	1955-08-13	DR-37-NC	Major disaster	HURRICANES	Hurricane (primary); also designated: Inland Flooding		
1954-10-17	1954-10-17	DR-28-NC	Major disaster	HURRICANE	Hurricane (primary); also designated: Inland Flooding		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

1 Fire Management declaration (1986-05-10 to 1986-05-10) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	11	0	0	4	0	0	1996 to 2026-06-30	
Cold Wave	2	0	0	0	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	2	0	0	0	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	112	0	0	3	0	0	1955 to 2026-06-30	
Heat Wave	4	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	13	0	0	3	19	0	1996 to 2026-06-30	Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	175	0	1	20	3	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	43	2	0	7	0	0	1996 to 2026-06-30	
Strong Wind	189	4	4	35	1	0	1955 to 2026-06-30	Includes 6 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	33	0	1	2	0	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	1	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	7	0	2	4	2	0	1996 to 2026-06-30	

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2022-07-03	Lightning		\$0 property; \$0 crops (2022 dollars)	1, 0	MASONBORO	within last 5 years	deaths or injuries recorded
2020-08-05	Lightning		\$2,000 property; \$0 crops (2020 dollars)	2, 0	WILMINGTON		deaths or injuries recorded
2019-04-26	High Wind	61 kt (70 mph) estimated gust	\$10,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone NCZ107 (INLAND NEW HANOVER), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2018-09-16	Flash Flood		\$2,000,000 property; \$0 crops (2018 dollars)	0, 0	KIRKLAND to CAROLINA BEACH		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2018-09-14	Hurricane (Typhoon)	category 1	\$1,000,000,000 property; \$0 crops, reported for the zone (2018 dollars)	0, 1	NWS zone NCZ107 (INLAND NEW HANOVER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2015-06-14	Heat		damage not reported	0, 0	NWS zone NCZ108 (COASTAL NEW HANOVER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2012-04-16	Wildfire		\$2,500 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NCZ107 (INLAND NEW HANOVER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Wildfire
2011-06-14	Drought		damage not reported	0, 0	NWS zone NCZ108 (COASTAL NEW HANOVER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2009-09-25	Lightning		\$0 property; \$0 crops (2009 dollars)	1, 1	WRIGHTSVILLE BEACH		deaths or injuries recorded
2003-05-31	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$750,000 property; crops not reported (2003 dollars)	0, 0	WILMINGTON to WRIGHTSVILLE BEACH		B1-c worst recorded: Thunderstorm Wind
1998-01-08	Tornado	F1, 0.2 mi within this county, 10 yd wide	\$175,000 property; crops not reported (1998 dollars)	0, 3	WILMINGTON		B1-c worst recorded: Tornado

				Direct deaths, injuries			
Date	Event type	Magnitude or extent	Damage nominal dollars	indirect not counted	Location	Flags	Why listed
1971-06-16	Hail	2.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the XLSX file, sheet "B1-d Storm Events history" (593 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

Tribal and special-area declarations in this state are listed on the state page.

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) unit per row	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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	3.69	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.472	event-days per year	about 0.472 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	6.04	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	5.65	event-days per year	about 5.65 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	154	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 5.65 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 1 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

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
Earthquake	0.00127	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.127%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.18	events per year	about 2.18 per year	Highly likely	FEMA annualized frequency (modeled)	85.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.67	event-days per year	about 7.67 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	81.8	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 7.67 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 3 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.374	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	123	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.693	event-days per year	about 0.693 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	32	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.46	event-days per year	about 2.46 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	69	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0275	events per year (modeled)	about 1 in 36 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	56.5	days per year with a strike	about 56.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.45	events per year	about 1.45 per year	Highly likely	FEMA annualized frequency (modeled)	37	1986 to 2023 (38 years)	countywide	
Tornado	0.157	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

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
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000878	annual probability at a location	chance a given location in the county burns in a year: 0.0878%	Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	1.49	event-days per year	about 1.49 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	18.6	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.49 winter weather event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

Unit	Descriptor	Definition
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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	42	30	1.4
Hail	2.00 in+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	100	30	3.33
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	14	30	0.467
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	26	30	0.867
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 54				Not Applicable 54	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Coastal Flooding	45 of 54	70.0	90.4	99.7	Very High 3, Relatively High 9, Relatively Moderate 14, Relatively Low 10, Very Low 9, No Rating 9	
Cold Wave	54 of 54	15.8	39.7	62.6	Relatively Moderate 19, Relatively Low 34, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	21 of 54	67.1	68.7	79.4	Relatively Low 2, Very Low 19, No Rating 33	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	54 of 54	12.9	48.2	80.6	Relatively Moderate 2, Relatively Low 38, Very Low 14	
Hail	54 of 54	1.7	25.5	42.2	Relatively Low 2, Very Low 52	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	54 of 54	1.6	49.2	75.9	Relatively Moderate 22, Relatively Low 31, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	54 of 54	80.8	98.8	100.0	Very High 45, Relatively High 8, Relatively Moderate 1	
Ice Storm	54 of 54	11.8	82.7	94.7	Relatively High 6, Relatively Moderate 43, Relatively Low 4, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	54 of 54	0.4	56.8	97.4	Very High 1, Relatively High 11, Relatively Moderate 21, Relatively Low 17, Very Low 4	
Landslide	52 of 54	12.2	33.2	74.3	Very Low 52, No Rating 2	
Lightning	54 of 54	0.5	91.4	99.0	Very High 18, Relatively High 31, Relatively Moderate 4, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	54 of 54	1.9	39.0	66.0	Relatively Moderate 6, Relatively Low 47, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	54 of 54	5.9	65.6	89.8	Relatively High 16, Relatively Moderate 34, Relatively Low 3, Very Low 1	
Tsunami	0 of 54				Insufficient Data 54	
Volcanic Activity	0 of 54				Not Applicable 54	
Wildfire	53 of 54	21.6	79.5	95.3	Relatively Moderate 7, Relatively Low 31, Very Low 15, No Rating 1	
Winter Weather	54 of 54	16.7	88.8	96.9	Very High 5, Relatively High 41, Relatively Moderate 7, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
New Hanover County	County	Approved, expires 2031-04-20	FMA RL 11, SRL 22; any 308	\$32,220,710.90	0; 0	Includes \$205,967.88 for declarations not counted as hazard incidents (DR-4487-NC).
Carolina Beach town	Town	Approved, expires 2031-04-20	FMA RL 15, SRL 63; any 350	\$4,924,516.96	30; 0	
Kure Beach town	Town	Approved, expires 2031-04-20	FMA RL 4, SRL 24; any 92	\$1,318,897.78	4; 0	
Wilmington city	City	Approved, expires 2031-04-20	FMA RL 5, SRL 10; any 87	\$35,461,790.37	155; 1	
Wrightsville Beach town	Town	Approved, expires 2031-04-20	FMA RL 10, SRL 53; any 544	\$1,000,375.84	16; 0	

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-04-21 <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
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$10,250,052,960		29,661	\$6,168,724		\$520,213	0.0602%				
Cold Wave	\$57,542,645,386	\$6,213,598	225,344	\$19,009	\$2,291	\$2,245,053	under 0.0001%				
Drought		\$4,962,145			\$4,080		0.0822% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$98,597,657,748		225,702	\$1,674,099		\$486,051	0.0017%				
Hail	\$57,542,682,167	\$6,213,598	225,344	\$83,339	\$829	\$6,888	0.000145%				
Heat Wave	\$57,542,645,386	\$6,213,598	225,344	\$296	\$14	\$2,526,946	under 0.0001%				
Hurricane	\$57,542,142,213	\$6,213,598	225,341	\$171,134,900	\$102,640	\$10,182,671	0.297%				
Ice Storm	\$57,180,452,474		223,989	\$1,125,587		\$95,090	0.00197%				
Inland Flooding	\$57,459,338,578	\$409,498	18,438	\$43,971,995	\$14,295	\$2,019,928	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. EAL as % of exposure: n/a.
Landslide	\$119,706,459		377	\$125		\$1	0.000104%				
Lightning	\$57,542,682,167		225,344	\$91,045		\$3,278,214	0.000158%	\$310,000			
Strong Wind	\$57,542,682,167	\$6,213,598	225,344	\$146,065	\$4,213	\$602,315	0.000254%	\$0			
Tornado	\$57,542,682,167	\$6,213,598	225,344	\$3,083,241	\$125	\$5,852,661	0.00536%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$8,306,661,205	\$2,504,118	47,403	\$617,861	\$25	\$57,373	0.00744%				
Winter Weather	\$57,542,645,386	\$6,213,598	225,344	\$122,692	\$5	\$876,321	0.000213%				

Totals since 2026-04-21 (Storm Events through 2026-06-30): 6 county-coded records, 6 with a damage value recorded (including \$0), \$310,000; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	225,344
Building value (total, not at risk)	\$57,542,682,167
Agriculture value (total, not at risk)	\$6,213,598
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$228,367,495
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)	\$28,749,725
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	45	Severe repetitive loss, FMA definition (44 CFR 77.2)	172
Repetitive loss, NFIP insurance definition	1,348	Severe repetitive loss, NFIP insurance definition	146

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

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	45	172	1,348	146	1,381	27	755
NEW HANOVER COUNTY*	11	22	302	20	308	2	169
KURE BEACH, TOWN OF	4	24	92	24	92	0	34
WILMINGTON, CITY OF	5	10	83	8	87	2	63
CAROLINA BEACH, TOWN OF	15	63	336	50	350	13	165
WRIGHTSVILLE BEACH, TOWN OF	10	53	535	44	544	10	324
State level, not in this county: county not reported	0	0	2	0	2	0	0

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	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>	Note
New Hanover County	370168	11	22	302	20	308	2	169	
Carolina Beach town	375347	15	63	336	50	350	13	165	
Kure Beach town	370170	4	24	92	24	92	0	34	
Wilmington city	370171	5	10	83	8	87	2	63	
Wrightsville Beach town	375361	10	53	535	44	544	10	324	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**County repeat-flood properties by occupancy group**

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	30	102	928	82	951	20	576
2 to 4 unit residential	7	22	163	21	166	1	71
other residential	6	32	176	30	180	3	86
non-residential	2	16	81	13	84	3	22
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 13 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,316 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NC_37129. Preview: automated baseline.