

Onslow County, NC

Risk-assessment baseline packet

Unit **County area 37133** 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	4 (data through 2026-06-30)
Repetitive loss now	FMA RL 21, SRL 78 (44 CFR 77.2); any definition: 497	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
Onslow 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
Holly Ridge town	Town	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-05-26
Jacksonville city	City	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-05-01
North Topsail 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
Richlands 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
Swansboro 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

						Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Jurisdiction	Type	Status	Plan	Approved	Expires			
Onslow Water and Sewer Authority	Water/Sewer Authority	Approved, expires 2031-04-20	Southeastern NC Regional (FEMA plan 111751)	2026-04-21	2031-04-20	1,665		member approved 2026-09-21

Plan 111751 lists 34 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	\$157,476,825	\$3,644,832	\$9,491,734	\$170,613,391	4		
2	Inland Flooding	Relatively Moderate	Relatively Moderate	\$22,122,799	\$101,600	\$552,427	\$22,776,825	60		
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,505,554	\$4,337	\$5,356,572	\$6,866,464	29		
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$195	\$516	\$3,109,125	\$3,109,836	9		
5	Coastal Flooding	Relatively Moderate	Relatively High	\$2,624,821		\$195,621	\$2,820,443	1		
6	Winter Weather	Very High	Very High	\$181,764	\$305	\$1,609,852	\$1,791,921	4		
7	Cold Wave	Relatively Low	Relatively Moderate	\$9,980	\$72,395	\$1,696,629	\$1,779,005	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Lightning	Relatively High	Relatively High	\$151,393		\$1,625,743	\$1,777,135	6		
9	Strong Wind	Relatively Moderate	Relatively High	\$454,616	\$152,888	\$1,070,602	\$1,678,105	178		Includes 1 High Wind record, event types the NRI definition of this hazard leaves out.

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
10	Wildfire	Relatively Low	Relatively Moderate	\$836,671	\$1,493	\$129,742	\$967,906	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.
11	Earthquake	Relatively Low	Relatively Low	\$649,756		\$183,943	\$833,699			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$334,943		\$59,176	\$394,119	1		
13	Hail	Relatively Low	Relatively Low	\$84,294	\$28,044	\$153,703	\$266,042	174		
14	Drought	Relatively Low	Relatively Low		\$48,183		\$48,183	13		
15	Landslide	Very Low	Very Low	\$734		\$8	\$742	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 <i>rated of all tracts</i>
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 45
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.	42 of 45
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	39 of 45
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.	45 of 45
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45
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.	45 of 45
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45
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.	45 of 45
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.	45 of 45
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45
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.	45 of 45
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 45
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 45
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.	45 of 45
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	45 of 45

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)	1, 2021 to 2021 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	13, 2022 to 2026 (13 zone- level)	7 days to 108 days (median 79 days); 4 with a recorded value	108 days (about 3.5 months), 2022-03-15 to 2022-06-30, a run of 4 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)	193, 1974 to 2025	0.75 in to 2.75 in (median 0.88 in); 193 with a recorded value	2.75 in hail, 1997-04-21		Event records naming member places: Jacksonville city (21 records), Richlands town (11 records), Swansboro town (11 records), Holly Ridge town (3 records), North Topsail Beach town (1 record).	
Excessive Heat, Heat	heat index (narratives)	9, 2019 to 2025 (9 zone- level)	1 day to 3 days (median 2 days); 7 with a recorded value	3 consecutive days, 2025-07-26 to 2025-07-28, 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	4, 2019 to 2024 (4 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2022-09-30, \$0 property; \$0 crops, reported for the zone (2022 dollars); NWS zone NCZ198 (INLAND ONslow), 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, 2022 to 2022 (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)	60, 1996 to 2025		Flash Flood, 2010-09-30, \$1,000,000 property; \$6,000,000 crops (2010 dollars)		Event records naming member places: Jacksonville city (9 records), Richlands town (4 records), Swansboro town (2 records), Holly Ridge town (1 record), North Topsail 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)	6, 1996 to 2025		Lightning, 2025-04-11, \$0 property; \$0 crops (2025 dollars), 1 direct death, 1 direct injury	Lightning, 1996-08-01, \$2,000,000 property; crops not reported (1996 dollars)	Event records naming member places: Jacksonville city (1 record), Swansboro town (1 record).	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)	1, 2022 to 2022 (1 zone-level)	50 kt (58 mph); 1 with a recorded value	50 kt (58 mph) estimated gust, High Wind, 2022-03-12; NWS zone NCZ198 (INLAND ONSLOW), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	231, 1964 to 2026	50 kt (58 mph) to 78 kt (90 mph) (median 50 kt (58 mph)); 183 with a recorded value	78 kt (90 mph), measurement type not recorded, Thunderstorm Wind, 1983-03-21	Thunderstorm Wind, 2006-05-26, \$50,000 property; crops not reported (2006 dollars)	Event records naming member places: Jacksonville city (17 records), Swansboro town (11 records), Richlands town (10 records), Holly Ridge town (3 records), North Topsail Beach town (3 records).	

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)	50, 1955 to 2026	F/EF0 to F/EF3 (median F/EF0); 50 with a recorded value	EF3 tornado, 2011-04-16, 3.76 mi within this county, 450 yd wide, \$9,400,000 property; \$0 crops (2011 dollars), 30 direct injuries		Event records naming member places: Jacksonville city (8 records), Richlands town (4 records), Swansboro 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)	0					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)	4, 2025 to 2026 (4 zone-level)		No damage reported in 4 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 rows30

Counted incidents20

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	\$3,482,974.18		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	\$39,436.62		within last 5 years	
2020-10-14	2020-07-31	DR-4568-NC	Major disaster	HURRICANE ISAIAS	Hurricane	\$1,404,258.49			
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	\$1,177,196.74			
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	\$2,212,188.92			
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	\$57,167,753.97			
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	\$6,487,394.07			
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	\$3,119,259.92			
2011-08-25	2011-08-25	EM-3327-NC	Emergency	HURRICANE IRENE	Hurricane	none found			same incident as DR-4019
2011-04-19	2011-04-16	DR-1969-NC	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$384,542.07			
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	\$12,850.35			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated, nominal dollars</i>			
2005-10-07	2005-09-11	DR-1608-NC	Major disaster	HURRICANE OPHELIA	Hurricane	\$495,293.43			
2005-09-14	2005-09-11	EM-3254-NC	Emergency	HURRICANE OPHELIA	Hurricane	\$1,258,821.46			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	\$597,198.24			
1999-09-16	1999-09-15	DR-1292-NC	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$7,128,519.83			
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	\$86,009.04			
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			

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		
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 <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
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	1	0	0	1	0	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	13	2	5	13	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	193	0	3	9	0	0	1955 to 2026-06-30	
Heat Wave	9	0	2	5	0	0	1996 to 2026-06-30	
Hurricane	4	0	0	2	17	0	1996 to 2026-06-30	
Ice Storm	1	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	60	0	7	17	4	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	6	0	0	1	0	0	1996 to 2026-06-30	
Strong Wind	232	2	5	49	1	0	1955 to 2026-06-30	Includes 1 High Wind record, event types the NRI definition of this hazard leaves out.
Tornado	50	0	2	4	1	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
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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	4	0	2	4	1	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
2025-07-26	Excessive Heat		damage not reported	0, 0	NWS zone NCZ199 (COASTAL ONSLOW), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2025-04-11	Lightning		\$0 property; \$0 crops (2025 dollars)	1, 1	MIDWAY PARK	within last 5 years	deaths or injuries recorded
2022-09-30	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone NCZ198 (INLAND ONSLOW), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2022-03-15	Drought		damage not reported	0, 0	NWS zone NCZ199 (COASTAL ONSLOW), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: Drought
2022-03-12	High Wind	50 kt (58 mph) estimated gust	damage not reported	0, 0	NWS zone NCZ198 (INLAND ONSLOW), zone-level: may include parts of neighboring counties	within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2017-07-11	Lightning		\$0 property; \$0 crops (2017 dollars)	1, 1	(NCA)MCAS NEW RIVER		deaths or injuries recorded
2011-04-16	Tornado	EF3, 3.76 mi within this county, 450 yd wide	\$9,400,000 property; \$0 crops (2011 dollars)	0, 30	MIDWAY PARK		B1-c worst recorded: Tornado
2010-09-30	Flash Flood		\$1,000,000 property; \$6,000,000 crops (2010 dollars)	0, 0	CATHERINE LAKE to MORRIS LNDG		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1997-04-21	Hail	2.75 in	damage not reported	0, 0	DEPPE		B1-c worst recorded: Hail
1996-08-01	Lightning		\$2,000,000 property; crops not reported (1996 dollars)	0, 0	JACKSONVILLE		B1-c most damaging: Lightning
1986-07-02	Tornado	F2, 1.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide	\$250,000 property; crops not recorded (1986 dollars)	3, 10	location not recorded		deaths or injuries recorded
1983-03-21	Thunderstorm Wind	78 kt (90 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the XLSX file, sheet "B1-d Storm Events history" (573 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) <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
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	3.26	events per year at a location (modeled)	about 3.3 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	0.421	event-days per year	about 0.421 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	7.85	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	6.48	event-days per year	about 6.48 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	238	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 6.48 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 2 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.
Earthquake	0.00107	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.107%			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	2.52	events per year	about 2.52 per year	Highly likely	FEMA annualized frequency (modeled)	98.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	8.53	event-days per year	about 8.53 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	133	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 8.53 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 5 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
Hurricane	0.378	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	131	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	0.653	event-days per year	about 0.653 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	39	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.54	event-days per year	about 1.54 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	43	1996 to 2023 (28 years)	see B1-f	
Landslide	0.119	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	55.9	days per year with a strike	about 55.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.21	events per year	about 1.21 per year	Highly likely	FEMA annualized frequency (modeled)	42	1986 to 2023 (38 years)	countywide	
Tornado	0.59	events per year	about 0.59 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
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	0.00129	annual probability at a location	chance a given location in the county burns in a year: 0.129%		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)

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
Winter Weather	2.55	event-days per year	about 2.55 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	48.1	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 2.55 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 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.

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
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	65	30	2.17
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	158	30	5.27
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	10	30	0.333
Tornado	EF0-1	1996 to 2025	25	30	0.833
Tornado	EF2-3	1996 to 2025	2	30	0.0667
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 45				Not Applicable 45	
Coastal Flooding	42 of 45	69.8	77.4	99.9	Very High 1, Relatively High 1, Relatively Moderate 5, Relatively Low 17, Very Low 18, No Rating 3	
Cold Wave	45 of 45	18.6	41.2	62.8	Relatively Moderate 14, Relatively Low 30, 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	39 of 45	67.3	74.8	87.5	Relatively Low 12, Very Low 27, No Rating 6	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	45 of 45	6.8	32.3	79.7	Relatively Moderate 1, Relatively Low 13, Very Low 31	
Hail	45 of 45	10.1	45.9	61.0	Relatively Low 33, Very Low 12	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.

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Heat Wave	45 of 45	5.9	66.0	87.4	Relatively High 2, Relatively Moderate 29, Relatively Low 13, 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	45 of 45	86.1	99.0	100.0	Very High 39, Relatively High 4, Relatively Moderate 2	
Ice Storm	45 of 45	6.8	62.5	85.4	Relatively Moderate 15, Relatively Low 26, Very Low 4	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	45 of 45	0.8	39.3	79.8	Relatively High 1, Relatively Moderate 16, Relatively Low 19, Very Low 9	
Landslide	45 of 45	18.4	53.6	83.0	Relatively Low 1, Very Low 44	
Lightning	45 of 45	17.3	83.8	97.7	Very High 2, Relatively High 29, Relatively Moderate 12, Relatively Low 1, 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	45 of 45	15.0	71.5	87.0	Relatively High 6, Relatively Moderate 30, Relatively Low 8, 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	45 of 45	22.6	66.7	86.1	Relatively High 12, Relatively Moderate 24, Relatively Low 8, Very Low 1	
Tsunami	0 of 45				Insufficient Data 45	
Volcanic Activity	0 of 45				Not Applicable 45	
Wildfire	45 of 45	52.8	83.7	95.8	Relatively Moderate 15, Relatively Low 25, Very Low 5	
Winter Weather	45 of 45	52.0	96.7	99.5	Very High 31, Relatively High 12, Relatively Moderate 2	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 <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Onslow County	County	Approved, expires 2031-04-20	FMA RL 16, SRL 32; any 192	\$10,804,208.69	0; 0	Includes \$336,958.61 for declarations not counted as hazard incidents (DR-4487-NC).
Holly Ridge town	Town	Approved, expires 2031-04-20	FMA RL 0, SRL 1; any 2	\$281,164.63	7; 0	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Jacksonville city	City	Approved, expires 2031-04-20	FMA RL 0, SRL 4; any 28	\$9,200,136.76	56; 0	
North Topsail Beach town	Town	Approved, expires 2031-04-20	FMA RL 3, SRL 31; any 199	\$38,684,086.08	5; 0	
Richlands town	Town	Approved, expires 2031-04-20	FMA RL 0, SRL 0; any 0	\$235,197.58	29; 0	
Swansboro town	Town	Approved, expires 2031-04-20	FMA RL 1, SRL 4; any 17	\$1,060,241.56	26; 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	\$2,604,410,658		10,292	\$2,624,821		\$195,621	0.101%				
Cold Wave	\$33,850,515,234	\$220,908,208	202,949	\$9,980	\$72,395	\$1,696,629	under 0.0001%				

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
Drought		\$25,563,388			\$48,183		0.188% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$56,660,543,827		204,576	\$649,756		\$183,943	0.00115%				
Hail	\$33,850,515,234	\$220,908,208	202,949	\$84,294	\$28,044	\$153,703	0.000249%				
Heat Wave	\$33,850,515,234	\$220,908,208	202,949	\$195	\$516	\$3,109,125	under 0.0001%				
Hurricane	\$33,850,515,234	\$220,908,208	202,949	\$157,476,825	\$3,644,832	\$9,491,734	0.465%				
Ice Storm	\$33,815,479,459		202,702	\$334,943		\$59,176	0.000991%				
Inland Flooding	\$33,802,027,657	\$4,678,834	7,049	\$22,122,799	\$101,600	\$552,427	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	\$123,849,878		702	\$734		\$8	0.000593%				
Lightning	\$33,850,515,234		202,949	\$151,393		\$1,625,743	0.000447%				
Strong Wind	\$33,850,515,234	\$220,908,208	202,949	\$454,616	\$152,888	\$1,070,602	0.00134%				
Tornado	\$33,850,515,234	\$220,908,208	202,949	\$1,505,554	\$4,337	\$5,356,572	0.00445%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$7,427,598,798	\$119,668,619	69,383	\$836,671	\$1,493	\$129,742	0.0113%				
Winter Weather	\$33,850,515,234	\$220,908,208	202,949	\$181,764	\$305	\$1,609,852	0.000537%				

Totals since 2026-04-21 (Storm Events through 2026-06-30): 2 county-coded records, 0 with a damage value recorded (including \$0), \$0; 2 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	202,949
Building value (total, not at risk)	\$33,850,515,234
Agriculture value (total, not at risk)	\$220,908,208
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$190,488,939
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)	\$25,234,877
Social vulnerability rating	Very Low
Community resilience rating	Relatively Moderate
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)	21	Severe repetitive loss, FMA definition (44 CFR 77.2)	78
Repetitive loss, NFIP insurance definition	484	Severe repetitive loss, NFIP insurance definition	69

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	21	78	484	69	497	7	193
JACKSONVILLE, CITY OF	0	4	28	4	28	0	14
SWANSBORO, TOWN OF	1	4	17	4	17	0	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>
SURF CITY, TOWN OF (plan member listed on the Pender County page)	1	6	59	6	59	0	29
ONslow COUNTY*	16	32	184	27	192	5	38
NORTH TOPSAIL BEACH, TOWN OF	3	31	194	27	199	2	108
HOLLY RIDGE, TOWN OF	0	1	2	1	2	0	0
State level, not in this county: county not reported	0	0	2	0	2	0	0

59 of the county's repeat-flood properties belong to NFIP communities whose plan member is not listed on this page (the community rows above name the page that lists it).

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 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
Onslow County	370340	16	32	184	27	192	5	38	
Holly Ridge town	370575	0	1	2	1	2	0	0	
Jacksonville city	370178	0	4	28	4	28	0	14	
North Topsail Beach town	370466	3	31	194	27	199	2	108	
Richlands town	370341	0	0	0	0	0	0	0	
Swansboro town	370179	1	4	17	4	17	0	4	

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.

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)

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	18	60	391	51	403	6	165
2 to 4 unit residential	1	7	54	7	54	0	11
other residential	0	3	18	3	18	0	10
non-residential	2	8	21	8	22	1	7
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 fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) 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 5 properties are FMA repetitive loss but not NFIP repetitive loss, and 468 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_37133. Preview: automated baseline.