

Union County, NC

Risk-assessment baseline packet

Unit **County area 37179** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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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 2030-04-14	Plan	Cabarrus Stanly Union Regional (FEMA plan 110547)
Approved	2025-04-15	Expires	2030-04-14
As of	2026-09-28	Days	1,294 days to expiry

What changed since your last plan (approved 2025-04-15)

New federal declarations	EM-3637-NC (1 declaration row; 1 counted incident)	Storm Events records since approval	14 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 9	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: 15 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Union County (unincorporated area)	Unincorporated	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		member approved 2025-06-30
Fairview town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		member approved 2025-04-22
Hemby Bridge town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		member approved 2025-05-28
Indian Trail town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Lake Park village	Village	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Marshville town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Marvin village	Village	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Mineral Springs town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Monroe city	City	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Stallings town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		member approved 2025-06-30
Unionville town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Waxhaw town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Weddington town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		
Wesley Chapel village	Village	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		member approved 2025-04-29
Wingate town	Town	Approved, expires 2030-04-14	Cabarrus Stanly Union Regional (FEMA plan 110547)	2025-04-15	2030-04-14	1,294		member approved 2025-04-22

Plan 110547 also covers 17 other participants not listed on this page (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)

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 <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
1	Inland Flooding	Relatively Moderate	Relatively High	\$71,269,848	\$435	\$1,910,190	\$73,180,473	81		
2	Tornado	Relatively High	Relatively High	\$5,959,527	\$17,294	\$10,396,909	\$16,373,731	8		
3	Earthquake	Relatively Low	Relatively Moderate	\$3,033,637		\$930,700	\$3,964,337			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Cold Wave	Relatively Moderate	Relatively Moderate	\$12,510	\$161,502	\$3,606,188	\$3,780,200	7		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
5	Hurricane	Relatively Low	Relatively Moderate	\$1,413,529	\$1,699,431	\$66,121	\$3,179,080	4		
6	Ice Storm	Very High	Very High	\$2,371,269		\$375,872	\$2,747,141	6		
7	Strong Wind	Relatively High	Relatively High	\$270,013	\$55,426	\$2,366,337	\$2,691,776	220		Includes 7 High Wind records and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
8	Heat Wave	Relatively Low	Relatively Low	\$125	\$552	\$1,421,700	\$1,422,376	3		
9	Lightning	Relatively High	Relatively High	\$89,245		\$1,202,263	\$1,291,508	18		
10	Hail	Relatively Low	Relatively Moderate	\$581,314	\$43,264	\$101,643	\$726,221	95		
11	Drought	Relatively Moderate	Relatively Moderate		\$713,377		\$713,377	35		
12	Winter Weather	Relatively Moderate	Relatively Moderate	\$7,825	\$902	\$210,274	\$219,000	47		Includes 3 Sleet records, 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
13	Wildfire	Very Low	Very Low	\$35,937	\$89	\$5,024	\$41,050	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.
14	Landslide	Very Low	Very Low	\$776		\$72	\$848	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).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding 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	Not Applicable	Not Applicable					0	NRI rates tsunami 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.
	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 48
Coastal Flooding	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 48

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	43 of 48
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.	48 of 48
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48
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.	48 of 48
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48
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.	48 of 48
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.	48 of 48
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48
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.	48 of 48
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 48
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 48
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.	48 of 48
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 48

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)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	5, 1997 to 2026 (5 zone-level)	1 day to 31 days (median 2 days); 5 with a recorded value	31 days, 2000-12-01 to 2000-12-31, from 1 monthly summary record (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	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, 2004 to 2007 (2 zone- level)		Frost/Freeze, 2007-04-08, \$500,000 crop damage, reported for the zone (2007 dollars); NWS zone NCZ082 (UNION), zone- level: may include parts of neighboring counties		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	35, 1998 to 2026 (35 zone- level)	31 days to 276 days (median 61 days); 12 with a recorded value	276 days (9 months), 2007-05-01 to 2008-01-31, a run of 9 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)	130, 1982 to 2025	0.75 in to 2.25 in (median 1 in); 130 with a recorded value	2.25 in hail, 2011-04-09		Event records naming member places: Waxhaw town (19 records), Monroe city (18 records), Indian Trail town (11 records), Stallings town (6 records), Unionville town (6 records), Wingate town (5 records), Weddington town (4 records), Fairview town (3 records), Marshville town (3 records), Wesley Chapel village (3 records); and 1 more member place (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	3, 2012 to 2012 (3 zone- level)	1 day to 3 days (median 2 days); 2 with a recorded value	3 consecutive days, 2012-06-29 to 2012-07-01, 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, 2018 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, 2024-09-27, \$2,000,000 property; \$0 crops, reported for the zone (2024 dollars); NWS zone NCZ082 (UNION), 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)	6, 1996 to 2022 (6 zone- level)		Ice Storm, 2002-12-04, \$11,000,000 property; crops not reported, reported for the zone (2002 dollars); NWS zone NCZ082 (UNION), zone- level: may include parts of neighboring counties		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)	81, 1996 to 2026 (8 zone-level)		Flash Flood, 2003-06-17, \$100,000 property; crops not reported (2003 dollars)		Event records naming member places: Monroe city (23 records), Fairview town (8 records), Wingate town (6 records), Indian Trail town (5 records), Weddington town (3 records), Wesley Chapel village (3 records), Unionville town (2 records), Waxhaw town (2 records), Marvin village (1 record), Stallings town (1 record). Zone-level records (8) apply countywide.	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)	18, 1996 to 2012		Lightning, 1998-07-20, \$250,000 property; crops not reported (1998 dollars)		Event records naming member places: Monroe city (9 records), Weddington town (3 records), Indian Trail town (1 record), Marshville town (1 record), Wingate 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)	11, 1996 to 2024 (11 zone-level)	40 kt (46 mph) to 65 kt (75 mph) (median 50 kt (58 mph)); 8 with a recorded value	65 kt (75 mph) estimated gust, High Wind, 2004-03-07; NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties	Strong Wind, 2018-09-15, \$50,000 property; \$0 crops, reported for the zone (2018 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	256, 1966 to 2026	50 kt (58 mph) to 100 kt (115 mph) (median 50 kt (58 mph)); 210 with a recorded value	100 kt (115 mph) estimated, Thunderstorm Wind, 2001-06-22	Thunderstorm Wind, 1998-07-19, \$600,000 property; crops not reported (1998 dollars)	Event records naming member places: Monroe city (54 records), Waxhaw town (24 records), Marshville town (23 records), Unionville town (14 records), Fairview town (13 records), Wingate town (12 records), Indian Trail town (10 records), Weddington town (8 records), Stallings town (6 records), Wesley Chapel village (4 records); and 1 more member place (see the XLSX file).	

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)	22, 1950 to 2025	F/EF0 to F/EF4 (median F/EF1); 22 with a recorded value	F4 tornado, 1989-05-05, 13 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 500 yd wide, \$25,000,000 property; crops not recorded (1989 dollars), 1 direct death, 6 direct injuries		Event records naming member places: Unionville town (3 records), Monroe city (2 records), Indian Trail town (1 record), Stallings 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)	47, 1996 to 2026 (47 zone-level)		Heavy Snow, 2004-02-26, \$500,000 property; crops not reported, reported for the zone (2004 dollars); NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records 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

21

Counted incidents

15

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	new since last plan; within last 5 years	
2024-09-28	2024-09-25	DR-4827-NC	Major disaster	TROPICAL STORM HELENE	Hurricane	\$58,350.60	during plan review, check whether your last plan included it; 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	during plan review, check whether your last plan included it; within last 5 years	same incident as DR-4827
2024-08-06	2024-08-05	EM-3608-NC	Emergency	TROPICAL STORM DEBBY	Hurricane	none found	during plan review, check whether your last plan included it; within last 5 years	
2022-10-01	2022-09-28	EM-3586-NC	Emergency	HURRICANE IAN	Hurricane	none found	within last 5 years	
2020-08-02	2020-07-31	EM-3534-NC	Emergency	HURRICANE ISAIAS	Hurricane	none found		
2020-03-25	2020-01-20	DR-4487-NC	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$13,405.16		
2020-03-13	2020-01-20	EM-3471-NC	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4487
2019-09-03	2019-09-01	EM-3423-NC	Emergency	HURRICANE DORIAN	Hurricane	none found		
2018-09-14	2018-09-07	DR-4393-NC	Major disaster	HURRICANE FLORENCE	Hurricane	\$1,277,269.60		
2018-09-10	2018-09-07	EM-3401-NC	Emergency	HURRICANE FLORENCE	Hurricane	none found		same incident as DR-4393
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		
2004-09-10	2004-09-07	DR-1546-NC	Major disaster	TROPICAL STORM FRANCES	Hurricane	PA not declared for this county		
2002-12-12	2002-12-04	DR-1448-NC	Major disaster	SEVERE ICE STORM	Ice Storm	\$8,454.90		
2000-01-31	2000-01-24	DR-1312-NC	Major disaster	SEVERE WINTER STORM	Winter Weather	\$4,767,330.21		
1999-09-16	1999-09-15	DR-1292-NC	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$14,557.63		
1999-09-15	1999-09-15	EM-3146-NC	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found		same incident as DR-1292

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1996-01-13	1996-01-06	DR-1087-NC	Major disaster	BLIZZARD OF 96	Winter Weather	none found		
1989-09-25	1989-09-21	DR-844-NC	Major disaster	HURRICANE HUGO	Hurricane	none found		
1989-05-17	1989-05-05	DR-827-NC	Major disaster	TORNADOES	Tornado	PA not declared for this county		
1977-08-11	1977-08-11	EM-3049-NC	Emergency	DROUGHT	Drought	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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	7	1	0	1	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.

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
Drought	35	2	0	2	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	130	2	3	9	0	0	1955 to 2026-06-30	
Heat Wave	3	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	4	0	1	2	9	0	1996 to 2026-06-30	
Ice Storm	6	0	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	81	2	2	6	1	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	18	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	267	5	9	25	0	0	1955 to 2026-06-30	Includes 7 High Wind records and 4 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	22	0	1	1	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	47	2	2	5	3	1	1996 to 2026-06-30	Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.

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
2024-09-27	Tropical Storm		\$2,000,000 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone NCZ082 (UNION), 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: Hurricane, Tropical Storm, Tropical Depression
2018-09-16	Flood		\$5,000 property; \$0 crops (2018 dollars)	1, 0	OLIVE BRANCH to BRIEF		deaths or injuries recorded
2018-09-16	Flash Flood		\$50,000 property; \$0 crops (2018 dollars)	1, 0	OLIVE BRANCH to BRIEF		deaths or injuries recorded
2012-06-29	Excessive Heat		damage not reported	0, 0	NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2007-04-08	Frost/Freeze		\$0 property; \$500,000 crops, reported for the zone (2007 dollars)	0, 0	NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2004-03-07	High Wind	65 kt (75 mph) estimated gust	\$20,000 property; crops not reported, reported for the zone (2004 dollars)	0, 0	NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2003-06-17	Flash Flood		\$100,000 property; crops not reported (2003 dollars)	0, 0	WAXHAW		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2002-12-04	Ice Storm		\$11,000,000 property; crops not reported, reported for the zone (2002 dollars)	0, 0	NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2001-06-22	Thunderstorm Wind	100 kt (115 mph) estimated	damage not reported	0, 0	WINGATE		B1-c worst recorded: Thunderstorm Wind
2000-12-01	Extreme Cold/Wind Chill		damage not reported	0, 0	NWS zone NCZ082 (UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
1998-07-20	Lightning		\$250,000 property; crops not reported (1998 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Lightning
1989-05-05	Tornado	F4, 13 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 500 yd wide	\$25,000,000 property; crops not recorded (1989 dollars)	1, 6	location not recorded		deaths or injuries recorded

The full list is in the **XLSX** file, sheet "**B1-d Storm Events history**" (620 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>

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		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	0.316	event-days per year	about 0.316 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	6	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	21.8	event-days per year	about 21.8 days per year	Likely	event-days in 8 of 30 years, 1996 to 2025 (26.7%)	693	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 21.8 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 8 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	0.00212	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.212%			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	4.25	events per year	about 4.25 per year	Highly likely	FEMA annualized frequency (modeled)	161.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	3.26	event-days per year	about 3.26 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	52	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.26 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 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
Hurricane	0.111	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	31	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	1.92	event-days per year	about 1.92 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	130	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.92 ice storm event-days a year here (its annualized frequency over 67 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.
Inland Flooding	2.43	event-days per year	about 2.43 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	68	1996 to 2023 (28 years)	see B1-f	
Landslide	0.269	events per year (modeled)	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	52.5	days per year with a strike	about 52.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.9	events per year	about 2.9 per year	Highly likely	FEMA annualized frequency (modeled)	111	1986 to 2023 (38 years)	countywide	
Tornado	0.336	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000757	annual probability at a location	chance a given location in the county burns in a year: 0.00757%		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	4.68	event-days per year	about 4.68 days per year	Likely	event-days in 22 of 30 years, 1996 to 2025 (73.3%)	89	2005-11-12 to 2024-11-12 (19 years)	countywide	

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	45	30	1.5
Hail	2.00 in+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	198	30	6.6
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	8	30	0.267
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	1	30	0.0333
Tornado	EF0-1	1996 to 2025	8	30	0.267
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 48				Not Applicable 48	
Coastal Flooding	0 of 48				Not Applicable 48	
Cold Wave	48 of 48	35.4	55.9	75.5	Relatively Moderate 41, Relatively Low 7	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	43 of 48	71.5	82.0	97.0	Relatively Moderate 6, Relatively Low 19, Very Low 18, No Rating 5	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	48 of 48	46.5	66.0	82.6	Relatively Moderate 4, Relatively Low 44	
Hail	48 of 48	42.5	60.9	75.4	Relatively Moderate 6, Relatively Low 42	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	48 of 48	13.6	34.6	61.6	Relatively Moderate 3, Relatively Low 41, 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.
Hurricane	48 of 48	52.5	63.8	86.5	Relatively Moderate 7, Relatively Low 41	
Ice Storm	48 of 48	82.3	93.1	97.5	Relatively High 39, Relatively Moderate 9	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	48 of 48	14.7	81.8	98.9	Very High 5, Relatively High 22, Relatively Moderate 17, Relatively Low 3, Very Low 1	
Landslide	48 of 48	15.2	53.4	87.9	Relatively Low 1, Very Low 47	
Lightning	48 of 48	43.4	71.1	91.5	Relatively High 12, Relatively Moderate 32, Relatively 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.
Strong Wind	48 of 48	53.2	76.8	90.9	Relatively High 12, Relatively Moderate 35, Relatively 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	48 of 48	61.9	84.1	97.4	Very High 4, Relatively High 37, Relatively Moderate 7	
Tsunami	0 of 48				Not Applicable 48	
Volcanic Activity	0 of 48				Not Applicable 48	
Wildfire	48 of 48	40.5	57.6	82.0	Relatively Low 6, Very Low 42	
Winter Weather	48 of 48	39.7	59.0	78.1	Relatively Moderate 43, Relatively Low 5	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
Union County (unincorporated area)	Unincorporated	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 2	\$1,331,530.17	0; 0	
Fairview town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	none found	24; 0	
Hemby Bridge town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 1	none found	0; 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
Indian Trail town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 2	\$4,462.50	28; 4	
Lake Park village	Village	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	none found	0; 0	
Marshville town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	\$158,564.38	27; 0	
Marvin village	Village	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	none found	4; 0	
Mineral Springs town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	none found	0; 0	
Monroe city	City	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 1	\$2,139,924.05	106; 0	Includes \$13,405.16 for declarations not counted as hazard incidents (DR-4487-NC).
Stallings town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 1	none found	14; 0	
Unionville town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 1	none found	25; 1	
Waxhaw town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	\$64,613.19	45; 0	
Weddington town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	none found	18; 0	
Wesley Chapel village	Village	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 1	\$46,866.47	10; 0	
Wingate town	Town	Approved, expires 2030-04-14	FMA RL 0, SRL 0; any 0	\$217,138.68	24; 1	

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 2025-04-15 <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											Not Applicable in NRI for this county
Cold Wave	\$56,564,124,409	\$620,590,758	237,844	\$12,510	\$161,502	\$3,606,188	under 0.0001%		\$0		
Drought		\$102,558,839			\$713,377		0.696% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$92,035,010,610		238,267	\$3,033,637		\$930,700	0.0033%				
Hail	\$56,564,124,409	\$620,590,758	237,844	\$581,314	\$43,264	\$101,643	0.00103%				
Heat Wave	\$56,564,124,409	\$620,590,758	237,844	\$125	\$552	\$1,421,700	under 0.0001%				
Hurricane	\$56,563,738,557	\$620,590,206	237,843	\$1,413,529	\$1,699,431	\$66,121	0.0025%				
Ice Storm	\$56,563,744,141		237,841	\$2,371,269		\$375,872	0.00419%				
Inland Flooding	\$56,546,793,904	\$19,084,337	1,670	\$71,269,848	\$435	\$1,910,190	n/a (see note)	\$21,000			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	\$571,731,144		2,313	\$776		\$72	0.000136%				
Lightning	\$56,564,124,409		237,844	\$89,245		\$1,202,263	0.000158%				
Strong Wind	\$56,564,124,409	\$620,590,758	237,844	\$270,013	\$55,426	\$2,366,337	0.000477%	\$20,000			
Tornado	\$56,564,124,409	\$620,590,758	237,844	\$5,959,527	\$17,294	\$10,396,909	0.0105%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county

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 2025-04-15 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$14,558,001,477	\$117,904,981	68,719	\$35,937	\$89	\$5,024	0.000247%				
Winter Weather	\$56,564,124,409	\$620,590,758	237,844	\$7,825	\$902	\$210,274	under 0.0001%		\$0	none found (1 declaration)	

Totals since 2025-04-15 (Storm Events through 2026-06-30): 9 county-coded records, 7 with a damage value recorded (including \$0), \$41,000; 5 zone-level records, 5 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (1 declaration, 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	237,844
Building value (total, not at risk)	\$56,564,124,409
Agriculture value (total, not at risk)	\$620,590,758
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$87,737,826
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)	\$22,593,292
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	9	Severe repetitive loss, NFIP insurance definition	0

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	0	0	9	0	9	0	4
UNION COUNTY *	0	0	2	0	2	0	0
INDIAN TRAIL, TOWN OF	0	0	2	0	2	0	1
MONROE, CITY OF	0	0	1	0	1	0	0
STALLINGS, TOWN OF	0	0	1	0	1	0	0
WESLEY CHAPEL, VILLAGE OF	0	0	1	0	1	0	1
HEMBY BRIDGE, TOWN OF	0	0	1	0	1	0	1
UNIONVILLE, TOWN OF	0	0	1	0	1	0	1
State level, not in this county: county not reported	0	0	2	0	2	0	0

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
Union County (unincorporated area)	370234	0	0	2	0	2	0	0	
Fairview town	370024	0	0	0	0	0	0	0	
Hemby Bridge town	370683	0	0	1	0	1	0	1	
Indian Trail town	370235	0	0	2	0	2	0	1	
Lake Park village	370520	0	0	0	0	0	0	0	
Marshville town	370474	0	0	0	0	0	0	0	
Marvin village	370514	0	0	0	0	0	0	0	
Mineral Springs town	370529	0	0	0	0	0	0	0	

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
Monroe city	370236	0	0	1	0	1	0	0	
Stallings town	370472	0	0	1	0	1	0	0	
Unionville town	370684	0	0	1	0	1	0	1	
Waxhaw town	370473	0	0	0	0	0	0	0	
Weddington town	370518	0	0	0	0	0	0	0	
Wesley Chapel village	370525	0	0	1	0	1	0	1	
Wingate town	370365	0	0	0	0	0	0	0	

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	0	0	8	0	8	0	3
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	1
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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 9 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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Cite this: Hazard Plain (2026). Union County, NC: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 37179). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: 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_37179. Preview: automated baseline.